

Find the names and win a prize

IN the last issue we asked you to name the estates featured in a series of photographs. No one managed to get them correct, so the prize was not awarded. This competition is all about anagrams. The names of nine Jersey Homes Trust estates have been jumbled up. When you have unscrambled the names and correctly identified the estates send your entry, together with your name, address and best contact telephone number, to Jersey Homes Trust, 48-50 New Street, St Helier, Jersey, JE2 3TE. The first correct entry to be opened after the closing date for entries, Monday 19th December 2005, will win a £25 book token. The name of the winner will be published on the JHT website at www.jerseyhomestrust.org.je and in the next newsletter. To help you on your way, the first name has been worked out for you. The names of all the estates can be found on the JHT website.

1. KEN LET DOG – Kent Lodge
2. OLLIE ATE FEAST
3. ARK SPIED
4. LETS CAST OR MEND
5. TRUCK HIRE BORES
6. CLAM SEASON IS IN DOT
7. VARIOUS RUST COST
8. BORN AS KLOD
9. LAPS AT GUEST

Telephone list:

Jersey Homes Trust Managers:
01534 750270

Citizens' Advice Bureau:
0800 735 0249

Crimestoppers:
0800 555 111

Department of Employment and Social Security:
01534 280000

Equipment Maintenance (lifts):
01534 888975

Fire Service:
01534 737444

Health and Social Services (all enquiries):
01534 622000

Housing Department:
01534 884422

Jersey Electricity Company (main switchboard):
01534 505000

Jersey Electricity Company (emergency 24 hour service):
01534 505050

Jersey Gas Company (main switchboard):
01534 633400

Jersey Gas Company (emergency 24 hour service):
01534 729999

Jersey New Waterworks Company:
01534 509999

Jersey Telecom:
01534 882882

JERSEY HOMES TRUST

'housing people'



Issue number 5, November 2005

HOME FRONT

JERSEY HOMES TRUST NEWSLETTER

JERSEY HOMES TRUST

'housing people'



Take a stand

NEIGHBOURHOODS are being encouraged to work together to rid their areas of anti-social behaviour. "Take a Stand in the Community" is a scheme launched by Crimestoppers following the successful direct action taken by two Housing Committee estates. Groups who make a positive difference in their areas will be rewarded with cash prizes that can be used to buy equipment to back up their efforts. Two prizes are on offer, £1,000 and £850. Steve Hunt, the chairman of Crimestoppers, said: "The scheme is open to anyone, or a group, who is tackling anti-social behaviour

in their area. We wish to encourage communities to work together to improve the quality of life in their neighbourhoods." The sort of problems people might want to tackle could include graffiti, anti-social behaviour, noisy neighbours, litter or vandalism. Further information about the scheme can be found on the Crimestoppers' website at www.crimestoppersjersey.org. Entry forms can be downloaded from the site and can also be obtained from parish halls or by telephoning 612661. Winners will be announced early in 2006.

Blooming lovely! This beautiful summer display was snapped at La Folie Estate during the Trustees' annual site visit in the summer.



Positive response to tenants' survey

THERE was once again a very good response to the tenants' survey carried out earlier this year. Questionnaires were sent to 542 tenants and 231 (43%) responded. Of those, 73% gave their names.

The survey was carried out to determine the level of satisfaction amongst our tenants on a range of issues and to highlight any problems or concerns that you may have. The breakdown of responses was as follows:

- 72% said they enjoyed living in their home, and a further 15% said they tended to agree with the statement.
- 79% said they were happy with their heating. This was an increase on the 2002 response when only 54% of people who replied said they were happy.

- 62% agreed with the statement 'my home is well designed and of good quality' and a further 24% 'tended to agree' with the statement.

- Tenants are happy with the services provided by our managers, Brunel, finding staff, polite, courteous and helpful. 70% of those who responded said that their queries were dealt with efficiently and 84% said that the managers were accessible.

- 87% said that maintenance call-outs were dealt with satisfactorily and the majority rated the service of contractors as 'excellent'.

- 82% said that they would recommend a friend or relative to live in a JHT home.

We are keen to find the best way of communicating with our tenants and although many people do have internet access at home, 93% would still prefer to be contacted by post. 70% of you agreed that the information contained in Home Front is informative and useful.

A number of people took the opportunity to comment about issues particular to their circumstances and our managers are responding to all of these on an individual basis. Most people will by now have received a response and many of the matters raised have been dealt with.

Commenting on the results of the survey, Trust Chairman Michael Van Neste said: 'The survey has once again proved a very positive exercise, both in the number of responses received and the encouraging replies given by the respondents.'

10 years old!

THE Jersey Homes Trust celebrated its tenth anniversary in June. States Housing Committee President Senator-elect Terry Le Main planted a tree to commemorate the event at Maison St Nicolas in St Peter. This small estate of six flats was the first property acquired by the Trust and its first tenant, Rachel Evans, still lives there. Ms Evans was presented with a

bouquet by the Chairman of the Trust, Michael Van Neste. 'Reaching our tenth anniversary is an important milestone in the history of the Jersey Homes Trust,' said Mr Van Neste. 'We are continuing to expand our portfolio of social rented housing and felt that planting a tree would be symbolic of that continued growth.'



Trust Chairman Michael Van Neste presents Rachel Evans with a bouquet



Senator-elect Terry Le Main plants the tree

www.jerseyhomestrust.org.je



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HOME FRONT



ITIS explained

FROM January 2006 the majority of Jersey taxpayers will have their income tax deducted from their salaries under a new system designed to make paying tax more manageable. It will mean that instead of having to save up all year in order to pay a lump sum just before Christmas, the money will be deducted by your employer every month.

As well as making it easier for you, the tax payer, it will mean that seasonal or contract staff, many of whom escape paying tax at all under the current scheme, will have to pay up. ITIS – Income Tax Installment Scheme, will apply to all employees, whether you work full-time, part-time or are on a contract. Company directors who are paid a salary or fees are also included as are labour only sub-contractors.

Like the current system, ITIS payments will be based on the previous year's income. So the installments that will be collected from salaries at the beginning of 2006 will relate to what you earned in 2005. But because the Income Tax Department won't know what people's 2005 income was by the time the scheme is introduced on 1st January, the deductions made in the first year will be based on your 2004 income. So deductions made from the beginning of 2007 will be adjusted accordingly to compensate for this first-year blip. If you are owed money you will be able to choose either to have it 'rolled on' into the next year's installments or receive a lump sum rebate.

Under the new scheme you will still have to complete an annual tax return at the beginning of each year and you will continue to receive an income tax bill around about September each year. The difference with these bills though, is that you won't have to pay them because you will have already been paying in installments. Every December you will receive notification of the percentage deduction you will be liable for the following year.

If your circumstances change during the year, for instance if your income increases or decreases or if you give up work for any reason, then the monthly installments deducted the following year will be altered accordingly. And if you are currently exempt from paying tax because your income falls below the threshold, no deductions will be made from your pay packet.

People who owe arrears of income tax at the time the new scheme is introduced will still have to pay those off. The amount owed will be divided up and added to your monthly installments until the outstanding bill is paid. But the absolute maximum that the department will be able to deduct under these circumstances is 35% of income.

ITIS will not apply to sole traders, partnerships, people living off investment income and pensioners in receipt of a pension. These groups will be subject to a twice-yearly lump sum system – in April and again at the end of the year - instead of the current once-a-year tax bill.

- Further information on these proposals can be obtained by ringing the Income Tax Office Help Desk on 603300. Alternatively, you can e-mail the Income Tax Office at jsytax@jerseymail.co.uk

Although he welcomes the new scheme, the manager of the Citizens' Advice Bureau, Francis Le Gresley, is concerned about the effect it will have, especially during its first year of operation.

Under the current scheme people receive a tax bill in September, which they have to pay by December. Many people, says Mr Le Gresley, borrow money to make that payment. There's nothing wrong with that because generally they are able to pay it off before the next tax bill comes along the following year. But in 2006 income tax will be deducted from salaries at source and so pay packets will be smaller.

"I don't think that everyone yet realises that this is going to happen and it's going to make it extremely difficult for some people to pay off their loans," Mr Le Gresley said.

- Anyone who finds themselves in difficulties financially can get free advice from the Citizen's Advice Bureau at St Paul's Centre in New Street. Freephone: 0800 735 0249.

Get in the swim with the JHT

CALLING all swimmers! The next Lions Club annual Swimathon is taking place on 08-12 March 2006 at Les Quennevais Sports Centre. JHT Trustee Chris Clarke has come up with the brilliant idea of JHT tenants taking over the pool for one of the sessions.

He said: 'I know that many of you will already be involved with this event through membership of various clubs and organisations. However, I wondered if JHT tenants could fill the lanes for at least one of the 55-minute swimming slots.'

Each team consists of six swimmers and one non-competing team captain/co-ordinator and there are eight lanes. This means nearly 60 participants for each slot.

Entry forms will be available soon and should be submitted by February at the latest. Any JHT tenant interested in taking part should contact Chris by telephone on 879262 (work) or 639948 (home) or by email at chrisclarke@rga.co.je

Water rates – your queries answered

SEVERAL tenants who replied to the recent survey asked why charges such as water rates are not included in your rent, as they are with States' tenants.

The reason is that rent subsidies are calculated differently between the two sectors. States' tenants who are eligible for a rent reduction get it through the Rent Abatement system. Their deduction is made BEFORE they pay the rent. Water rates and other charges can then be added on and tenants can pay everything together.

Private sector tenants (and Jersey Homes Trust tenants fall into this category) who are eligible for reduced rent get it through the Rent Rebate scheme. That is to say, you pay the full rent on your home and claim back the rebate afterwards. It would not be possible, therefore, to include water rates and other charges.

The JHT does have some estates where tenants are charged a service charge for the provision of some services. This is because our managers receive a bill from the service provider for the whole estate. At Belle Vue, for instance, our managers receive one gas bill to cover the whole estate. This is apportioned by way of a check meter. Some tenants prefer to pay this charge by making monthly payments.

In Brief

Le Coie

WORK on the construction of the new development on the site of the former Le Coie Hotel in Springfield Road is progressing well. As well as 96 apartments, the estate will have a community centre and nursery and is to be purchased by the Jersey Homes Trust when it is completed. At a recent meeting, the Trustees decided to retain the name – it will be called simply, Le Coie.

Pigeon problems

A NUMBER of Berkshire Court tenants identified a problem with pigeons making a mess on the estate. We are endeavouring to find a solution to this nuisance. Meanwhile, thanks to the problem being identified, we have been able to put measures in place at Le Coie to ensure that similar problems do not occur there.

Wheel clamping

AT the request of our tenants, wheel clamping has been introduced on some of our estates. This follows problems with visitors parking in residents' spaces or people from outside the area taking advantage. Everyone whose estate is affected will have had a memo advising them of the rules. Our responsibility is to provide parking, where possible, for our tenants, not for other people. Anyone who feels their vehicle has been clamped unfairly should contact the Jersey Homes Trust, NOT our managers. We would like to point out that the Trust does not profit in any way from clamping.

New St John's Road

THIS new development will provide a mixture of first-time buyer homes and rental properties for the Jersey Homes Trust. Work is progressing well with many of the properties already up to roof level.

Annual visit

THE Trustees made their annual site visits in June. They were accompanied by the President of the Housing Committee, Senator-elect Terry Le Main, several members of his committee, officers from the Housing Department and representatives of our managers. During the day they visited the new developments at Le Coie and Field 1218 at New St John's Road, La Folie Estate at Mont Felard and Maison de St Nicolas in St Peter.

Residents' associations

SEVERAL people have expressed an interest in becoming involved in setting up residents' associations on their estates and a Managers' representative will be in contact with you soon. A meeting with tenants at Berkshire Court has already been arranged with a view to getting a group up and running there. Anyone interested in forming an association on their estate should contact the Managers by email on jht@brunel.je or write to 48-50 New Street, St Helier, JE2 3TE.

La Folie

THE construction of 14 new apartments on the site of the former La Folie House at Mont Felard is complete and tenants have moved in. Work has now commenced to provide a further three apartments and a pitched roof at Warren Court on the same estate and this should be completed by May 2006.

Wet, wet, wet!

DO you have a balcony? If so, spare a thought for the person living below you. If you have plants, please ensure the pots are placed on saucers to prevent the excess water from cascading downwards. And when you sweep, try to minimise the amount of debris that falls. Thank you.

Insurance - don't get caught

IN the last newsletter we ran an article about the importance of having home contents insurance. Since then our managers have carried out a 'straw poll' of tenants and we were disappointed to find that around 5% of tenants still had not got the message. For those of you who missed it, here it is again.

While your landlord, the Jersey Homes Trust, insures the actual building in which you live, it is not responsible for damage to the things that belong to you, how ever that damage may be caused.

If, for instance, a pipe bursts and your home is flooded, the Trust (or its insurers) will pay for the repairs to the pipe and any damage caused to the structure of the property, but it is not responsible for damage to your carpets, furniture, belongings or decorations – that's down to you.

The cost of insurance need not be a burden as many companies have policies that can be paid for monthly or even fortnightly in some cases, spreading the load. Home contents insurance will usually protect you against fire, theft, vandalism, water damage and other household risks. Some policies include cover for deep freeze contents and emergency accommodation.

Please get insured you might lose out if you don't.