

# Tenant Charter Report 2017



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Welcome to this year's Tenant Charter Report 2017 for Albyn Housing.

This report has been designed and pulled together with tenants involved throughout. This year's report includes a wider range of information than the previous charter reports, at the suggestion of our tenant panel members. I hope you find it interesting and useful.

Each Tenant Charter Outcome is listed and information about our actions in 2016-17 set out. Some of the key features, to my mind, include the following. There was a welcome increase in the percentage of homes that achieve SHQS (Outcome 4), now at over 82%. This was achieved by various measures including investment in improvements (Outcome 5), with 135 homes having heating upgrades during the year. We continue to have a lot of lettings activity each year (Outcomes 7 & 8) with 285 allocations in 2016-17, including 45 mutual exchanges. The UK government's insistence on implementing the roll-out of Universal Credit means that we can see the damaging effects of it on so many households spread across the Highlands. Tenants who have to claim UC end-up with rent arrears (Outcome 9) of around £900, twice as high as amongst our other tenants. Supporting tenants to recover from this debt burden is one of Albyn's key priorities and one which gives us great concern for the long-term damage it does to people living on low and unreliable incomes. We have set-up internet kiosks in both of our offices (Outcome 2) to help tenants make and manage their UC claims. Please do not be shy asking our staff for help using these. They are here to help you.

If you have any feedback on this report let us know. We would love to hear from you.

**Calum Macaulay**  
**Chief Executive**



We would like to say **THANK YOU VERY MUCH** to all of the Tenants who have been involved with designing this report, we are extremely grateful for your help.

If you would like to be involved in designing the Tenant Charter report for 2018, or you have any comments to make, or require more information, then please get in touch with Anne Mackay on 01349 855976 or [anne.mackay@albynhousing.org.uk](mailto:anne.mackay@albynhousing.org.uk)

# Outcome 1: Equalities

At Albyn Housing we are committed to making sure we promote equality and respect diversity.

The definition we use for equality is:

‘preventing, removing or limiting discrimination between anybody because of their sex, marital status (whether they are married or single), race, disability, age, sexuality, language, social position or any other personal qualities, including their beliefs or opinions. ‘

The definition we use for diversity is:

‘recognising and valuing the fact that society is made up of many different groups with different interests, skills, talents and needs.’

We are committed to:

- making equality a normal part of our business;
- doing more than the law say we have to do; and
- being responsible for our success and for our failures.

The full statement can be seen on our website using the following link:

[www.albynhousing.org.uk/](http://www.albynhousing.org.uk/)

# Outcome 2: Communication

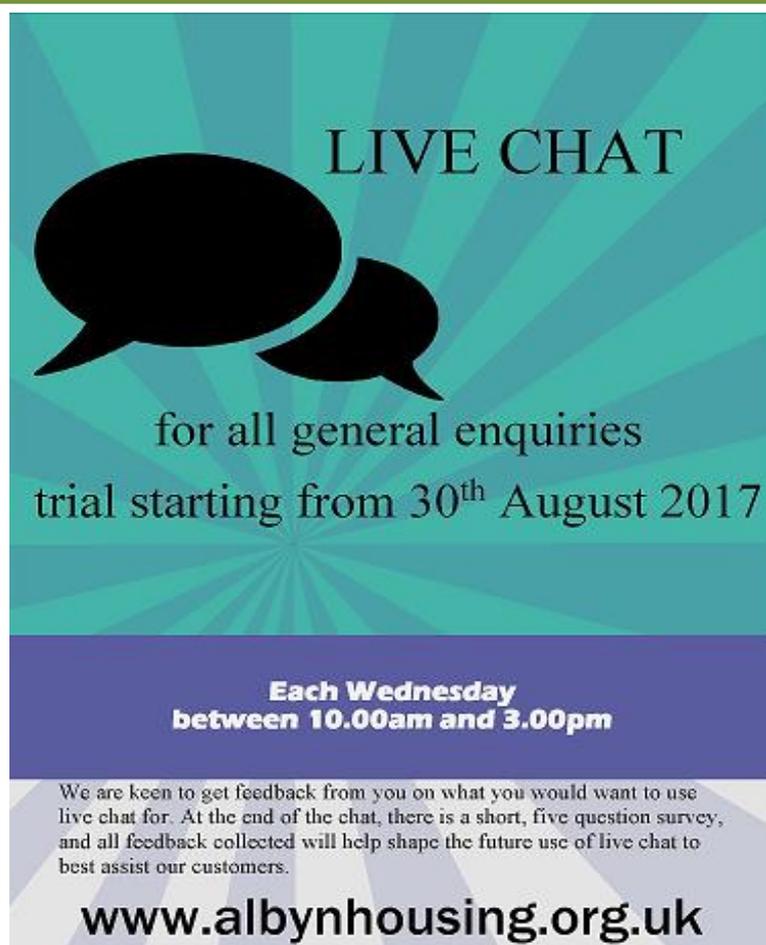
## Electronic Calendar

In the past year you may have noticed that our website [www.albynhousing.org.uk](http://www.albynhousing.org.uk) has been updated, and now includes a ‘Dates of Interest’ button on the home page. Clicking on this takes you to the electronic calendar which shows information on major upgrading works, consultation dates, when the offices are closed, etc. We hope that you find this useful

The screenshot shows a web browser window displaying the 'Dates of Interest' page. The page features a navigation menu on the left with items like 'Our Vision, Mission and Strategic Objectives', 'Our Values', 'Our Board', 'How to become a Society member', 'Annual General Meetings', 'Leadership Team', 'Financial management information', 'What our tenants say', 'Our Standards', 'Annual Reports', 'Residents satisfaction survey 2012 report', 'News', and 'Dates of Interest' (highlighted). The main content area is titled 'Dates of Interest' and includes a brief introduction: 'Please find below information on upcoming works and office closures. You can subscribe to receive new dates of interest to this calendar by clicking on the search icon (magnifying glass) and then the "subscribe" button.' Below this, there are three tabs: 'Pinboard', 'Agenda', and 'Monthly' (selected). The calendar shows 'September 2017' with a grid of dates. Key events are highlighted in green boxes: 'Jun 1st-Sep 1st Window upgrades: Caberfeith Drive, Invergordon', 'Aug 28th-Sep 1st Window Upgrades: Seaview, Lochinver', 'Aug 30th-Sep 15th Offices closed Gas Heating Upgrades, Buchanan Court, Dingwall', 'Aug 30th-Sep 15th Gas Heating Upgrades, Buchanan Court, Dingwall', and 'Aug 30th-Sep 15th Gas Heating Upgrades, Buchanan Court, Dingwall'. At the bottom, there is a '7pm-9.30p Albyn's Annual General Meeting'.

## Live Chat

Tenants told us they would like to be able to use a Live Chat service, so we have set it up and now waiting for your comments. Please let us know if this will make it easier for you to get in touch with us

A promotional graphic for a live chat service. It features a teal background with a sunburst pattern. At the top, the words "LIVE CHAT" are written in a large, white, serif font. Below this, there are two black speech bubbles. Underneath the speech bubbles, the text "for all general enquiries" is written in a smaller, white, serif font, followed by "trial starting from 30<sup>th</sup> August 2017" in a larger, white, serif font. At the bottom, a dark blue horizontal bar contains the text "Each Wednesday between 10.00am and 3.00pm" in white. Below this bar, a white box contains the text: "We are keen to get feedback from you on what you would want to use live chat for. At the end of the chat, there is a short, five question survey, and all feedback collected will help shape the future use of live chat to best assist our customers." At the very bottom, the website address "www.albynhousing.org.uk" is displayed in a large, bold, black font.

**LIVE CHAT**

for all general enquiries  
trial starting from 30<sup>th</sup> August 2017

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We are keen to get feedback from you on what you would want to use live chat for. At the end of the chat, there is a short, five question survey, and all feedback collected will help shape the future use of live chat to best assist our customers.

**www.albynhousing.org.uk**



## Internet Kiosks

We are aware that many of our customers do not have access to the internet in their homes, so are unable to take advantage of the many savings that can be made online, e.g. lower electricity costs, or access to Government services such as Universal Credit.

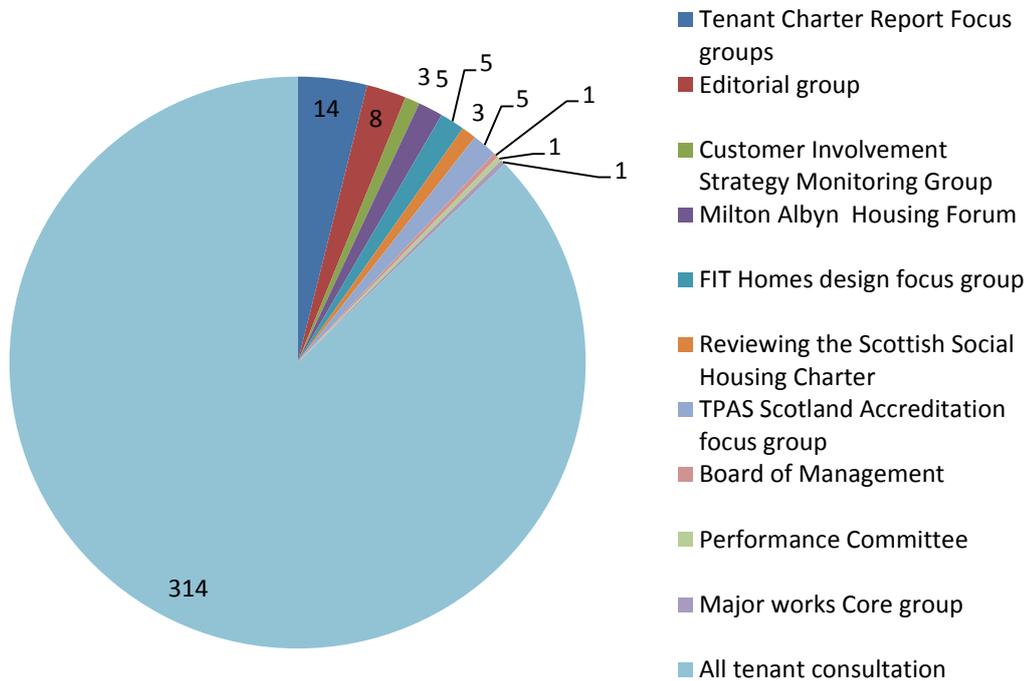
In order to help our customers who are in this position, we have installed 2 internet 'kiosks' in both of our offices. We know that this won't help our tenants in the more remote areas, but we hope that it is of benefit to those that can travel to the offices.

Joan is using the Internet 'Kiosk' at our Invergordon office. There is a standing unit, and a seated unit (suitable for wheelchairs) in both of our offices. Tenants can use the Kiosks when the offices are open, and they are available on a first come, first served basis.

If you need help to develop your basic computer skills then please get in touch with Fiona Munro on 01349 855996

## Outcome 3: Participation

### Number of tenants who participated



## Outcome 4: Quality of Housing

### Scottish Housing Quality Standard (SHQS)

This year **82.34%** of our homes met the SHQS. This was an improvement on the 79.3% reported last year.

Those that fail relate to energy efficiency, mainly in our older stock. This can be challenging where they are reliant on electricity for heating but we are working through a programme of upgrades to get as many of our properties up to, or as close to the standard as possible

### Tidy Tenancy Award

We started our Tidy Tenancy scheme back in 2008. The idea behind it was to encourage more tenants who were moving on to leave their homes in good shape. We had to spend quite a lot of money on repairs to our empty homes and we thought the Tidy Tenancy would help to save money and also reward tenants with a parting gift.

Currently tenants can claim up to a £100 reward and this is split between 2 x payments of £50 if they meet the rules.

## Following consultation with tenants, we are changing this scheme.....we hope to have this in place by December

When a tenant moves out and leaves a 'Tidy Tenancy' we will give them £150 if they have met the full 8 qualification criteria, which are:

- ✓ We get at least 4 weeks' notice a tenant is leaving.
- ✓ We get into the home to do a repair inspection before a tenant leaves.
- ✓ A full set of property keys are returned.
- ✓ We get a forwarding address.
- ✓ We get final meter readings.
- ✓ The home and garden are tidy, clean and cleared.
- ✓ The wheelie bins are there.
- ✓ Any repairs for the tenant to do are finished.

However the Tidy Tenancy Incentive Scheme does not apply to the following:

- Tenants transferring to another Albyn Housing property
- People doing a mutual exchange
- Sharing Owners

Your Housing Officer will let you know about the scheme if you contact us to say that you are giving up your tenancy

In the past year, 55 tenants received the full award of £100, and 5 tenants received £50, which means that **21.8%** of tenancies ending received a Tidy Tenancy award

## Outcome 5: Repairs, maintenance & improvements

In the past year, we have made the following improvements to our homes:

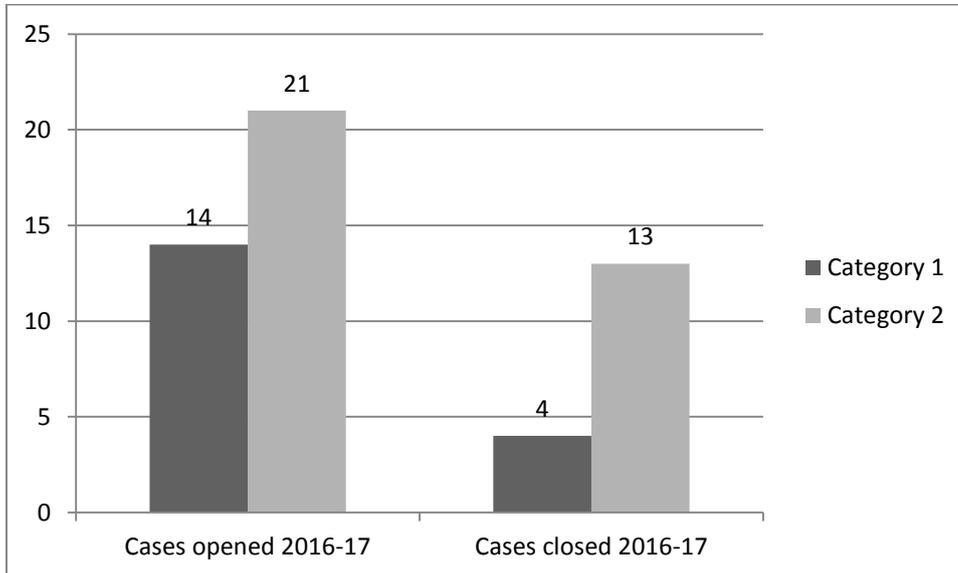
Electric Heating Upgrade	85
Replacement Windows	60
Gas Heating Upgrade	35
Replacement External Doors	35
Kitchen Upgrade	24
Gas Boiler Upgrade	23
Bathroom Upgrade	1
Solid Fuel Central Heating Upgrade	1

However, if we had collected all of the £551,428 rent money that was owed then we could also have:

- Built 4 new homes or
- Fitted 92 new kitchens or
- Fitted 180 new bathrooms or
- Fitted 46 new heating system

## Outcome 6: Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes

### Anti-social behaviour



Category 1 – These are the most serious complaints, where there is clear evidence that anti-social behaviour has taken place that directly affects other people

Category 2 – These are more routine complaints. They include those where there is no clear evidence available, where only two people are involved and other neighbours are not affected.

## Outcome 7: Housing options

### Money Advice & Energy Advice service

During 2016/17, 512 social housing tenants engaged with money and energy advice services through the Money Matters Highland project.

This includes:

- 409 tenants who are now better equipped to manage their financial problems,
- 325 tenants who have accessed specific financial support products, and
- 103 tenants who have received support to manage their energy more efficiently.

52% of tenants who engaged and completed an anonymous survey reported either a reduction in stress and anxiety or feeling more confident after receiving support.

If you need money or energy advice, or would like support to use the internet safely and save money on household bills, then please call Fiona Munro on 01349 855996 or email to [fiona.munro2@albyn-enterprises.co.uk](mailto:fiona.munro2@albyn-enterprises.co.uk). There will be a number of community events taking place over the next year, so look out for details of these on our facebook page and website

## Mutual exchange

There were **45** mutual exchanges involving Albyn tenants in the past year.

If you want to swap homes with another tenant, you can:

- advertise this on our Mutual Exchange books in our Invergordon and Inverness offices
- look out for other people's adverts in local council housing offices or other housing association offices
- advertise in local papers or on noticeboards in local supermarkets
- advertise on landlords' websites
- register for free on the website at [www.houseexchange.org.uk](http://www.houseexchange.org.uk)

When you find someone who you want to exchange with it is up to you to contact him or her. Visit each other's homes and inspect their home carefully. **Make sure you would be happy to move into it the way it is. We will not carry out any decorating or repairs for you, unless there are structural or safety issues.**

If you decide that you want to swap homes, you and the other tenant must fill in an Application for Mutual Exchange form. If the other tenant is not our tenant, they will also have to contact their landlord and you will have to fill in a form from that landlord. You cannot go ahead with the swap until both landlords have given their permission in writing.

We may not allow the exchange to go ahead if:

- either of you have rent arrears;
- either of you have not looked after your home;
- either of you have had complaints about behaviour made against you;
- we cannot get a satisfactory reference from the other tenant's landlord.
- if it will result in our property being overcrowded or is much larger than the new tenant need
- if your home is of a special type and the other tenant does not need that particular type of housing.

To get a leaflet on mutual exchange and the forms that you will need, phone us on 0300 323 0990 / 0300 323 0991 or download from our website

## Outcome 8: Access to social housing

The six main providers of rented accommodation - Albyn, Cairn, Lochaber, Lochalsh & Skye, and Pentland, together with The Highland Council - use a single housing register called 'The Highland Housing Register'.

In April 2016 there were 7331 people on this register, and in March 2017 this had increased to 7721

This process means that people who want to be housed by the Council or any of the housing associations with housing in the Highlands only have to fill in a single Application Form which can be obtained at either of our offices or on our website using the following link:

[http://www.albynhousing.org.uk/assets/0000/0453/Application\\_Form.pdf](http://www.albynhousing.org.uk/assets/0000/0453/Application_Form.pdf)

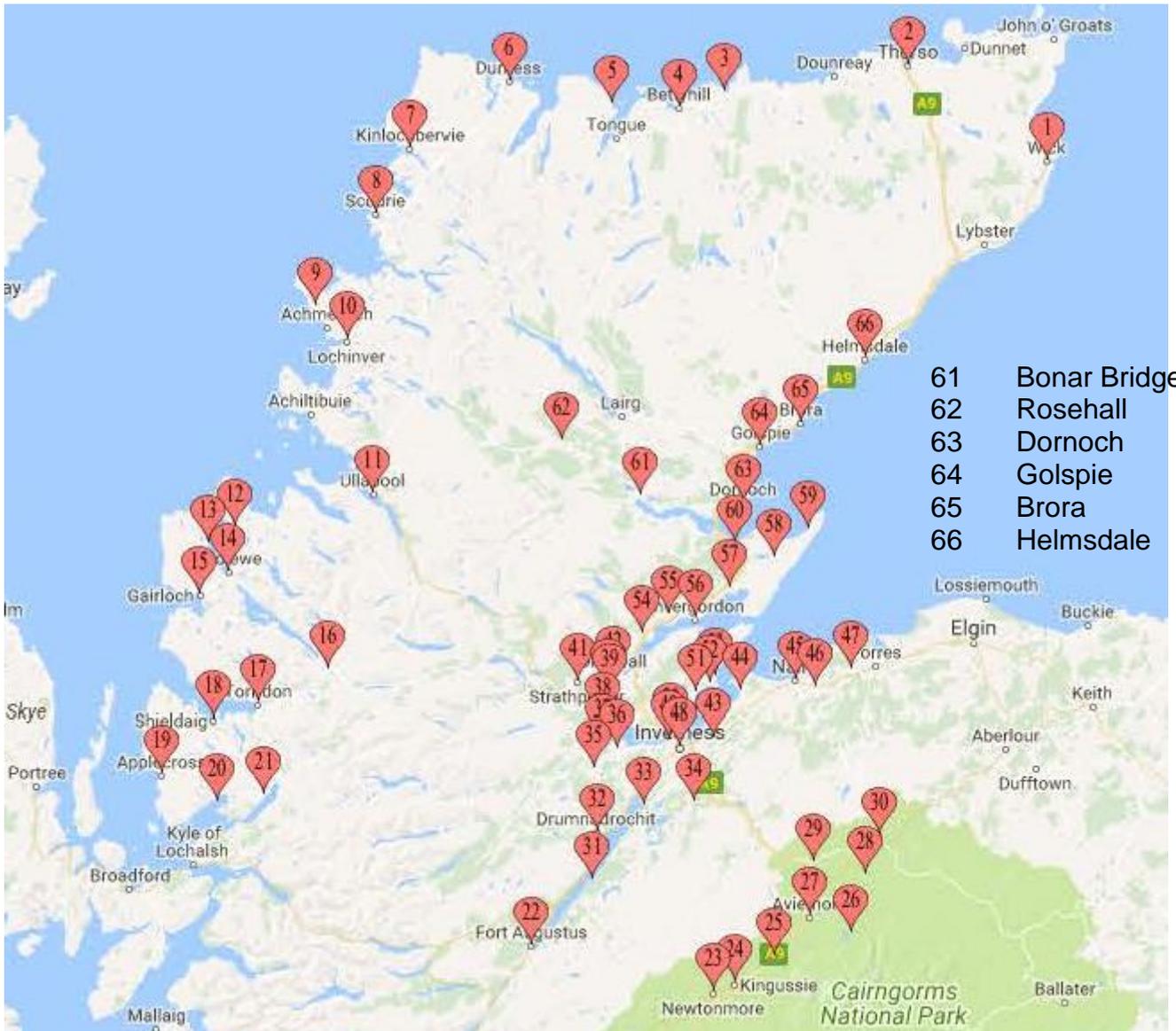
More information is also available on The Highland Council website:

[https://www.highland.gov.uk/info/925/council\\_housing/244/apply\\_for\\_a\\_council\\_house/6](https://www.highland.gov.uk/info/925/council_housing/244/apply_for_a_council_house/6)

In the past year, we had **283** lets of general housing, and **2** lets of supported housing.

## Where we have homes in the Highlands

1	Wick,	11	Ullapool	21	Lochcarron
2	Thurso	12	Aultbea	22	Fort Augustus
3	Armadale	13	Inverasdale	23	Laggan
4	Bettyhill	14	Poolewe	24	Kingussie
5	Talmine	15	Gairloch	25	Kincraig
6	Durness	16	Kinlochewe	26	Glenmore
7	Kinlochbervie	17	Torridon	27	Aviemore
8	Scourie	18	Sheildaig	28	Nethy Bridge
9	Stoer	19	Applecross	29	Carrbridge
10	Lochinver	20	Kishorn	30	Granttown-on-Spey



61	Bonar Bridge
62	Rosehall
63	Dornoch
64	Golspie
65	Brora
66	Helmsdale

31	Foyers	41	Strathpeffer	51	Avoch
32	Drumnadrochit	42	Dingwall	52	Fortrose
33	Dores	43	Balloch	53	Rosemarkie
34	Inverarnie	44	Ardersier	54	Evanton
35	Kiltarlity	45	Nairn	55	Alness
36	Kirkhill	46	Dyke	56	Invergordon
37	Beauly	47	Clachnaharry	57	Milton, Kildary
38	Muir of Ord	48	Auldearn	58	Fearn
39	Conon Bridge	49	Inverness	59	Portmahomack
40	Maryburgh	50	North Kessock	60	Tain

## Outcome 9: Tenancy sustainment, & Value for money

### Rent arrears:

In March 2017:

- tenants receiving Universal Credit, and in arrears, had an average rent arrear of **£889**
- Tenants receiving other types of benefit or no benefit, and in arrears, had an average rent arrear of **£379**

### Universal Credit

The problems associated with Universal Credit have been highlighted on Social media, in Newspapers and by MP's who are being made aware of the problems caused by the minimum 6 weeks delay in payments, the lack of support, the costly help line, and the threat of eviction for rent arrears. We recently asked tenants about their experience of Universal Credit, and if they had any advice and tips they could pass on:

Recently married couple with three children, Mum works part-time, and Dad full-time Following their marriage, claimed UC to replace her Child Tax credits, and Housing benefit. Having always paid her bills by Direct Debit, she soon found herself in debt, and facing bank charges for late payments as the payment dates for UC were not on time, and were never for the same amount.

"You don't know anything until the moment the money goes in – not even how much you're getting – so you can't even budget. Since last October, not one single payment has been the same, so I never know if we're going to have enough."

#### Tenant's advice -

Get in touch with your bank as soon as you know that you can't make your payments. Tell them about the problems with UC, and ask if they can consider cancelling late-payment charges when benefits are paid late.

Single woman, unemployed, but studying part-time

Claimed UC after being made bankrupt

"The rent has been difficult. I understand that they need to pay in bulk, but I'm constantly in arrears. And when my rent went up it took them ages to sort out the difference. I don't know what I would have done without Citizens Advice in Nairn. They've been very helpful."

#### Tenant's advice –

Don't ignore the letters from your Landlord, make an appointment with your local Citizens Advice to get help with debt, and speak to your Landlord as soon as you are unable to pay your rent

Single woman, just finished work to go on maternity leave.

"Experience of Universal Credit has been horrible. Payments have been irregular and often short of my entitlement. This has been difficult to sort out as they never answer the phone. You don't know how much you're going to get, if anything, until a few days before. Being in rent arrears has been devastating and put me under enormous stress".

#### Tenant's advice -

When you are having problems, be prepared for lengthy waits for them to answer the phone, but do not give up, and have all of your information to hand so that you do not have to phone back again

- Single man, just been released from prison

Applied for UC as unable to return to previous job, and wife has refused for him to return to the family home

“Applying for UC has been so difficult that at times I felt like committing a crime so that I would be back inside. I was lucky and got help from a local charity, who helped to find me somewhere to stay temporarily, but I didn’t even have a bank account in my own name, and have always been rubbish with money”.

**Tenant’s advice –**

You will need a bank account, so get that sorted as soon as you can. If you are ‘rubbish with money’ then ask if it’s possible for your rent to be paid directly to your Landlord

**If you have made a claim for Universal Credit, and you are unable to pay your rent, please get in touch with us immediately as we can only help if we are aware of your circumstances. Please don’t let this escalate to the point where you might be evicted.**

## **Outcome 10: Rent and Service charges**

### **Rent & Service Charge**

All tenants will get their own letter, advising of their rent, and explaining their new service charges before the end of February 2018. The letter will give lots of detail and say what services are being provided, charged for and what the costs are. When you get your letter you can speak to a member of staff if you have any questions.

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**Thank you very much for taking the time to read our Tenant Charter report for 2017. The Charter sets out the standards and outcomes that all social landlords should aim to achieve when performing their everyday housing activities and measures how social landlords are meeting the needs of their customers. For more information:**  
<http://housingcharter.scotland.gov.uk>

## Contacting us

We have two main offices.

- Albyn Housing Society Ltd, 98 – 104 High Street, Invergordon, IV18 0DL
- Albyn Housing Society Ltd, 68 MacLennan Crescent, Inverness, IV3 8DN

Our office hours are 9am to 5pm Monday to Friday (except bank holidays or occasional training days).

Our 24 hour repairs line is 0300 323 0990

By phone: Invergordon **0300 323 0990** Inverness **0300 323 0991**

By email: [office@albynhousing.org.uk](mailto:office@albynhousing.org.uk) Through our website: [www.albynhousing.org.uk](http://www.albynhousing.org.uk)

## Getting involved

You can be involved with us as much or a little as you like. If you don't want to be involved, that's fine, but our aim is to make sure that anyone from our communities who would like to have a say about what we do and how we do it can do so when they want to, so that you can influence changes and improvements to the services we provide.

We will also send out a regular newsletter and information and keep our website up to date so that you can always find out what is going on.

We have developed a number of ways for you to be involved. These include the following.

- Joining tenants' or residents' groups
- Joining registered tenant organisations
- Having training
- Attending meetings
- Registering an interest in a particular issue
- Filling in questionnaires
- Taking part in our resident satisfaction surveys / list of interested tenants
- Joining our Editorial group
- On facebook [www.facebook.com/albynhousing](http://www.facebook.com/albynhousing)



For more details, phone our Community Involvement Team on 01349 855972 or 01349 855976, or e-mail [communities@albynhousing.org.uk](mailto:communities@albynhousing.org.uk)