

# Tenant Charter Report 2018



**FIT Homes, Dalmore, AIness, Ross-shire**



**Alastair Munro Court, AIness**

The pictures on the cover show one of the really good things about working for Albyn and its tenants. We build lovely new homes for people. Often these are allocated to existing tenants, who circumstances have changed and it is time to move to either a larger or smaller home, or their work has moved and they need to live in a different community. Whichever, our build programme is one of the ways in which we are able respond to your changing needs. A number of the houses in the bottom picture were let to tenants who already lived in Albyn homes.

We also have a healthy rate of existing properties that come available for relet during each year. Again, these provide a great chance for existing tenants to move, and for quite a number of mutual exchanges. Investing in our existing housing to maintain standards for our tenants is important to you, I am sure. We are continuing to do so, to the tune of about £2 million each year. Spending this money is not only to maintain standards it is also to improve them. Better energy efficiency measures to help you keep your home warm is a top priority, with about half of our budget going on that. Our Money Matters project provides information and advice to many of you. These services include help to switch energy supplier and equipping you to manage your money. Through this work we not only help to reduce costs for you, but also make you feel more confident to manage your life, which is great news for everyone.

Probably the biggest to challenge for many of our tenants over recent years has been the roll out of Universal Credit. We have worked with hundreds of our tenants to reduce the negative impacts of this for you. Through this we have built up a good understanding of how the system works and how best we can help you to survive. I strongly encourage you to get in touch with your Housing Services Officer if you are experiencing difficulties with Universal Credit.

We have included quite a bit of information in this report about Housing Options, because we know that as things change for you and your family moving in to either a mid-market rent home or home ownership may be your preferred choice. Our subsidiary, Highland Residential, is able to help advise you on these options and possibly offer you a new home.

I hope you find this report useful, and I would like to express my thanks to the tenants who have helped to decide what should be included.

Report from  
**Calum Macaulay**  
**Chief Executive**

..... and from the Tenants who have been involved with designing this report .....

‘Being involved in all aspects of Tenant Participation with Albyn Housing Society has given me the opportunity to make decisions that help change how the society manage issues involving tenants. We the Tenants are in the best position to know what works well and what Albyn needs to do to improve by informing them through tenant participation. Since my initial involvement, I have taken steps to use my voice as a Tenant representative on the Albyn Board. I have met some very interesting people, made new friends and have developed skills needed for effective decision making’

**June, Foyers**

'If you are interested in where you live, then taking part in tenant participation groups helps you to understand how the housing association works and that they really do listen to tenants.'

**Joan, Muir of Ord**

'Being on the Editorial Committee has enabled me to meet Albyn tenants from all over the Highlands and to learn from their experiences. It has also been very pleasant to work alongside them as well. It has helped me to understand how the Housing Association works. It is also nice when one of your own suggestions has been taken up. You feel you have achieved something!'

**Liam, Inverness**

'I enjoy coming to the meetings because I learn so much from them, and I am able to put my views forward too. It's lovely to have met new friends and have a wee cuppa tea.'

**Kay, Inverness**

## 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

**You are able to communicate with us in the following ways:**

- By telephone
- Calling at our offices
- Email
- Live Chat or email on our website
- Facebook & twitter
- When staff are out and about in your community

**We communicate with you in the following ways:**

- ‘Newsview’ newsletter twice a year
- Electronic Calendar on the website
- Our website [www.albynhousing.org.uk](http://www.albynhousing.org.uk)
- Live Chat and email on our website
- Facebook & Twitter
- Tenant handbook – the new version is now available - please let us know if you want a copy, if you haven’t already returned the postcard
- By letter or phone calls
- Visits to your home
- Internet kiosks – in the Reception area of both offices

## Outcome 3: Participation

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. In this way 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 – there are only a few of these at present, but please get in touch if you need information about existing groups or if you would like to start up a group.
- Joining registered tenant organisations (RTO) – at present we only have one RTO, the Milton Albyn Forum, based in Milton, Kildary. An RTO is an independent organisation which represent tenants' housing and related interests. If you would like to find out more then please get in touch.
- Having training – we helped to create an on-line version of the TPAS Scotland tenant qualification modules which was then trialled with 10 of our tenants. This has helped some of our tenants who want to become more involved in the day to day running of the Society. If this is something you would be interested in then please get in touch.
- Attending meetings – we have a number of tenants involved on a regular basis (Board of Management, Customer Involvement Strategy Monitoring Group, Tenant Charter report group), and then more occasionally at events such as the Annual General Meeting, Drop-in clinics, or focus groups. If you would like to get more involved, please get in touch.
- Registering an interest in a particular issue – if there is something that you are interested in then please let us know. We can then get in touch when that subject is being consulted / reviewed.
- Filling in questionnaires – we believe that every tenant should have the opportunity to have their say in how Albyn is run, and how your services are delivered. We ensure this by sending a questionnaire to every one of our tenants whenever we are proposing to make any changes to a policy which affects the management of your home. It's up to you to respond, so please complete the 'Have your say' questionnaire we send out.
- Taking part in our Customer satisfaction surveys / list of interested tenants – in 2019 we will undertake our Customer Satisfaction Survey with all tenants, so please take part – it's the only way we know what's right or wrong, and how we can help.
- Joining our Editorial group – this online group of tenants help us to improve the way we communicate with you. If you would like to get involved, please get in touch
- On facebook [www.facebook.com/albynhousing](https://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)

# Outcome 4: Quality of Housing

## Scottish Housing Quality Standard (SHQS)

This year **86.67%** of our homes met the SHQS. This was an improvement on the **82.34%** reported last year.

## Tidy Tenancy Award

At Albyn we really appreciate tenants who work with us to look after their homes and have a trouble free tenancy and we would like to take this opportunity to thank those of you who work with us to achieve this.

Unfortunately, there are a small minority of our tenants who are unwilling to co-operate with us and we are forced to spend thousands of pounds each year to bring these properties back into a reasonable state, monies which could be spent improving everyone's homes. Therefore, we feel that those tenants who have worked with us deserve a reward for doing so when they move on.

In the past year, tenants could claim up to a £100 reward if they left their home in good order. This was split between 2 x payments of £50 if they met the rules.

The numbers of Tidy Tenancies awarded in the past year are as follows:

Tidy Tenancy	North area	South area
£50 award	1	1
£100 award	51	18

## From April 2018

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

## Outcome 5: Repairs, maintenance & improvements

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

Replacement Type	2018	2017
	£	£
Energy Efficiency Measures	1,104,000	1,356,000
Window and Door Replacements	650,000	427,000
Kitchen Replacements	121,000	164,000
Bathroom Replacements	1000	15,000
Individual Property Upgrades and Other Costs	175,000	239,000
<b>Total</b>	<b>2,051,000</b>	<b>2,201,000</b>

At present these are the timescales for improving our properties:

Replacement Type	Years
Window and Door Replacements	30
Kitchen Replacements	20
Bathroom Replacements	30
Heating – Boiler only replacement	15
Heating – electric systems	20

These timescales should be seen as a guideline only, although we do try to provide upgrades as close to these as possible. The properties are surveyed prior to any work commencing and all 'Components' are accessed for condition. If it is deemed that the components will not last then a programme of upgrade work is implemented. Although the age of the components is the main factor for us surveying the property, it is the condition of the components which is the deciding factor in undertaking the improvement in this timescale.

### **Bathroom upgrade**

The 'Components' include:

Bath, Wash Hand Basin, WC, Floor Covering, Shower (if no shower one will be fitted if possible), Extract Fan, Light Fitting

### **Kitchen upgrade**

The 'Components' include:

Base and Wall Units, Handles, Worksurface, Splash Backs, Floor Covering, Extract Fan, Heat Detector

If electrical appliances e.g. showers, fans, lights and heat detectors have already been replaced as a repair, then their condition will be looked at and only replaced if required.

## 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.

Type	Category	Number
Anti-Social Behaviour	1	10
Drugs Related	1	3
Anti-Social Behaviour	2	12
Communal Areas	2	2
Neighbour Dispute	2	7
Noise Disturbances	2	14
Other	2	1
Pets	2	6

## Outcome 7, 8, 9: Housing options

### Highland Residential – Mid-Market Rent

At Highland Residential we offer individuals on low to moderate incomes the opportunity to own or rent a home that meets their requirements. Please see below the housing options we can offer you:

#### Mid-Market Rent

If you're looking to rent but struggling to find an affordable home to rent privately then you might want to consider mid-market rent. Mid-market rent allows you to rent a home at an affordable cost, although rents are higher than what a tenant would normally expect to pay in social housing. Our rent levels are usually set at around 85-100% per cent of the local housing allowance.

We give priority to individuals who are already a local authority/housing association tenant.

Thereafter, priority will be given to:

- Those with the longest time spent on the Highland Housing Register
- Those without security of tenure in current accommodation
- Those living with friends or relatives
- Those living in private rented accommodation
- Those with no/low support needs or households where any support needs are being fully met at the time the tenancy is being offered.

If you're interested in applying for mid-market rent email [lettings@highlandresidential.co.uk](mailto:lettings@highlandresidential.co.uk)

## Highland Residential - LIFT New Supply: Shared Equity

### LIFT New Supply: Shared Equity

If you're looking to purchase your first home but can't afford the total cost, you might want to consider LIFT New Supply. LIFT New Supply is funded by the Scottish Government and helps first time buyers purchase a new build home from a council or housing association. All you need to buy a property under this scheme is an equity share of between 60 and 80%. The remaining equity share will be held by the Scottish Government.

We give priority to applications who are already a local authority/ housing association tenant.

Thereafter priority will be given to:

- Members of the armed forces
- Forces veterans,
- Widows / Widowers
- Partners of service personnel

If you're interested in applying for LIFT New Supply email [LIFT@highlandresidential.co.uk](mailto:LIFT@highlandresidential.co.uk)

### Mutual exchange

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.

## Money Advice & Energy Advice service

During 2017/18, 512 social housing tenants engaged with money and energy advice services through the Money Matters Highland project.

This includes:

- 452 tenants better equipped to manage their finances
- 388 tenants accessed financial support products
- 104 tenants received support to manage energy efficiently

58% of tenants report a reduction in stress and anxiety or feeling more confident

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

## Outcome 10: 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 2017 there were 7721 people on this register, and in March 2018 this had increased to 7890

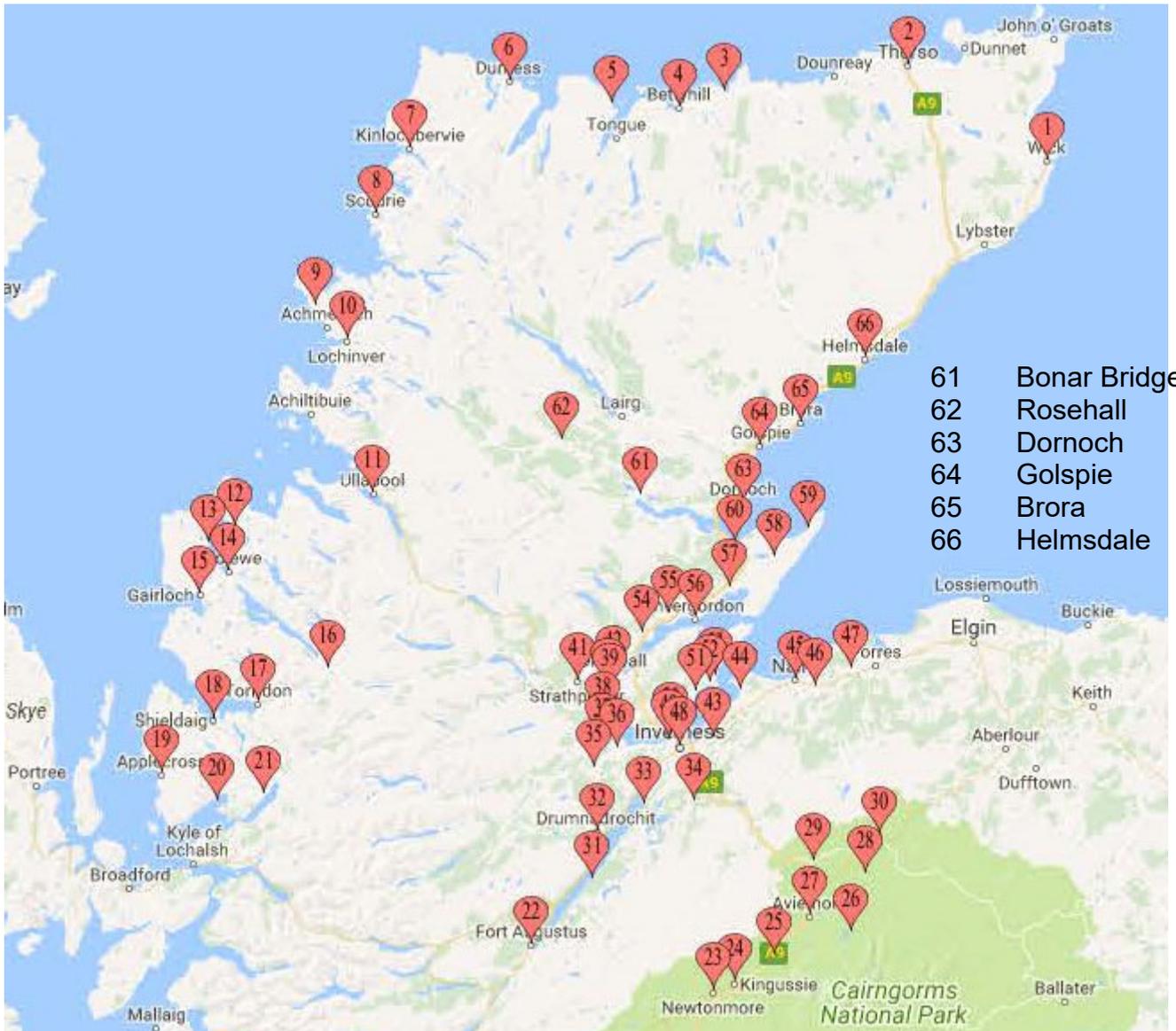
This process means that people who want to be housed by the Council or any of the housing associations with housing in the Highlands only have to fill in a single Application Form which can be obtained at either of our offices or on our website using the following link: [http://www.albynhousing.org.uk/assets/0000/0453/Application\\_Form.pdf](http://www.albynhousing.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 **358** lets. Of these, 46 were by Mutual Exchange

## 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

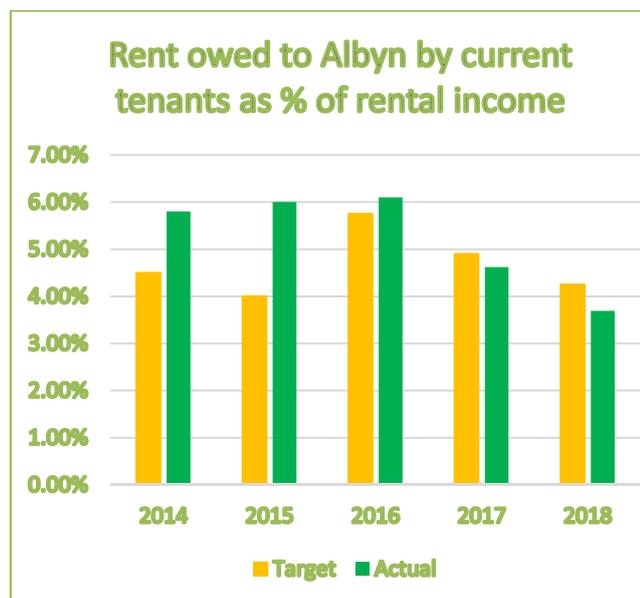


61	Bonar Bridge
62	Rosehall
63	Dornoch
64	Golspie
65	Brora
66	Helmsdale

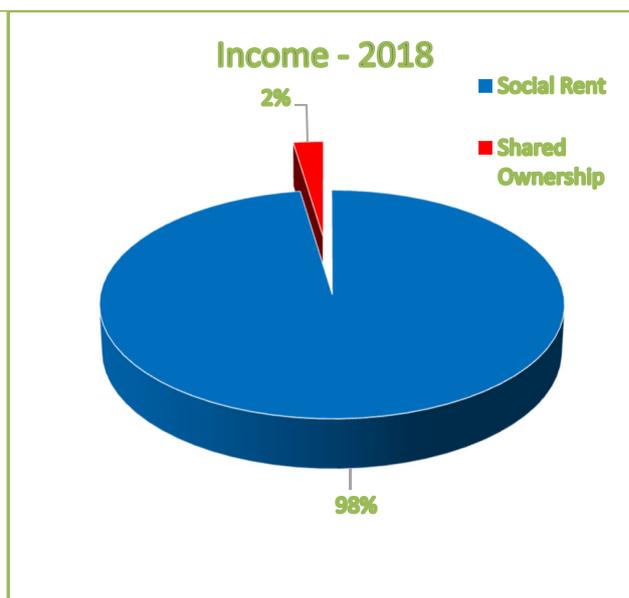
31	Foyers	41	Strathpeffer	51	Avoch
32	Drumadrochit	42	Dingwall	52	Fortrose
33	Dores	43	Balloch	53	Rosemarkie
34	Inverarnie	44	Ardersier	54	Evanton
35	Kiltarlity	45	Nairn	55	Alness
36	Kirkhill	46	Dyke	56	Invergordon
37	Beauly	47	Clachnaharry	57	Milton, Kildary
38	Muir of Ord	48	Auldearn	58	Fearn
39	Conon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

## Outcome 11: Tenancy sustainment

### Rent arrears



### Income



### Universal Credit

The roll-out of Universal Credit (“UC”) Full Service now impacts on all locations where we have properties. We are continuing to work with the DWP and fellow social landlords to try and get our tenants’ voices heard and minimise the impact all of this is having on their personal lives.

At the end of the year a total of 596 tenants were claiming Universal Credit. It was only 176 last year. This number will grow as UC continues to be rolled out across the customer base in the Highlands.

**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.**

*A Housing Services Officers in the North area, explains how they have tried to help and advise tenants moving on to Universal Credit.....*

We have tried to be prevent tenants falling in to arrears by making calls to tenants, particularly to those on Housing Benefit that we suspected would transition over to Universal Credit (UC). We explain about UC and offer tenants advice - moving to UC can mean an estimated arrears debt of 6 -8 weeks or in some cases longer, so we suggest to tenants that they might pay what they afford e.g. £5.00 per week towards their rent until they built up a safety net of one month’s rent in advance. Or if they didn’t want to pay £5.00 per week to try to save £5.00 per week. We explain they will need a bank account (advised on this if they didn’t have an account) and access to the internet or a phone with internet connection to create a UC account. We tell them about the UC portal in both the Inverness and Invergordon Office in which they can set up a UC account and that the Job Centre and local libraries have internet access where they can make a claim. We advise that we will not have access to the UC account in the same way as we did with Housing Benefit and the importance of maintaining contact with us and updating us so as to avoid arrears actions being taken. We also advise that we can organise food parcels for gaps in benefits if required. We advise that tenants, where possible, should stock up now on food cupboard items

and dog food as a preventative measure - not an easy task for those on benefits who require every penny they have - it was a big ask for £5.00 per week and we were highly aware of this fact when making phone calls. A great deal of my tenants have managed this though with great difficulty. We also ask that the Housing allowance be paid direct to the tenant as this method is quicker and has meant they have greater control. We continue to offer referrals to Money Advice and CAB for those struggling financially.

Communication is extremely important and tenants should tell us immediately when they are invited to make a claim for UC. Needless to say that it has not been without it's problems - some tenants spent their UC instead of paying their rent but we will continue to work through this with the tenant. We continue to offer help through Money advice and CAB.

We have to be proactive with the arrears process and try not to let arrears build up. Sometimes it seems like we are chasing tenants but really what we are trying to do is to keep the roof over their heads. It is challenging for both tenants and staff

**If you are struggling then please get in touch with your Housing Services Officer, and we will do our best to help.**

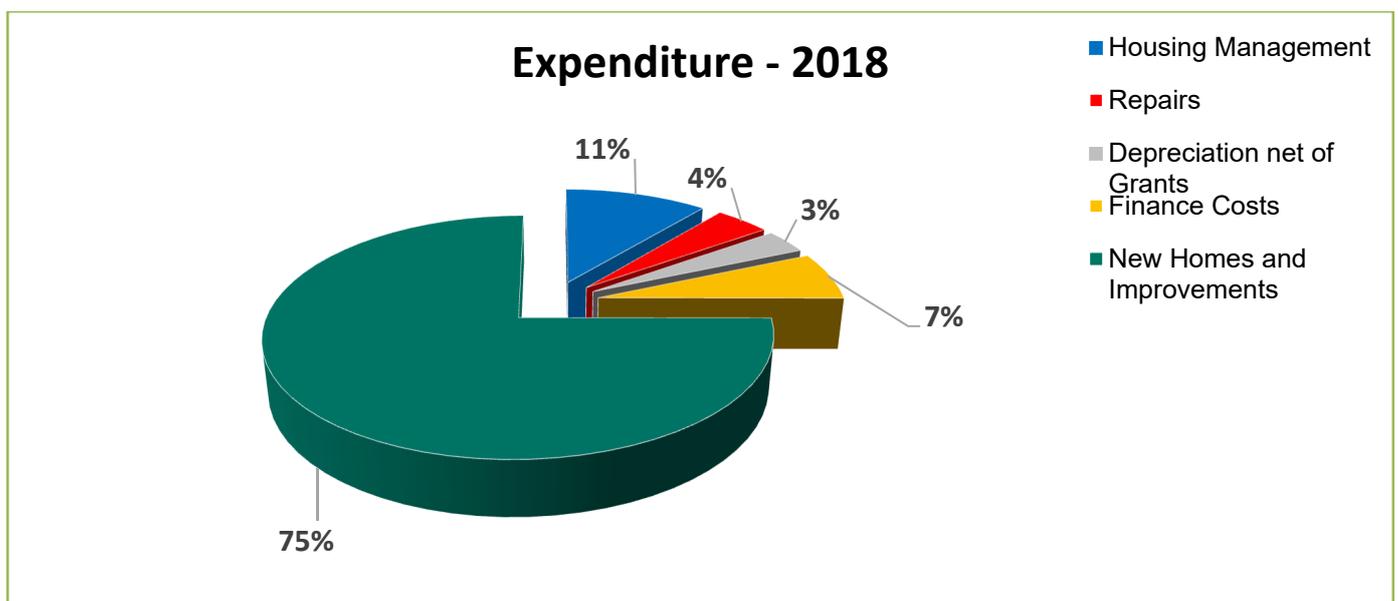
## Outcome 13: Value for money

### Empty Houses (Voids) & letting

Our recent project, 'Zero Day Voids', involved a process review of our voids and lettings, with a view of aiming to let properties in zero days, wherever possible, but, if not, as quickly as possible. Previously we had aimed to allocate each property within 18-days.

In 2016/2017, we had 268 voids, which were let in an average of 23.5 days. In 2017/18, there were 234 voids, and the average time reduced to 9.8 days. During 2017/18, of our 234 voids, 76 were successfully let in zero days.

### How we spend our income





## Contacting us

We have two main offices.

### **INVERGORDON – North Area**

Albyn Housing Society Ltd

98 – 104 High Street

Invergordon

IV18 0DL

**By phone: Invergordon                      0300 323 0990**

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

If you have a physical, mental or other impairment, and unable to use the phone to report an emergency repair after 5pm, then please let your Housing Services Officer know

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

**By Facebook:** [www.facebook.com/albynhousing.org.uk](http://www.facebook.com/albynhousing.org.uk)



## **INVERNESS – South area**

Albyn Housing Society Ltd

68 MacLennan Crescent

Inverness

IV3 8DN

**By Phone: Inverness**

**0300 323 0991**

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 2019, 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)

Thank you very much for taking the time to read our Tenant Charter report for 2018. 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>

A Scottish Charity: SC027123. Register of Social Landlords: 64. Register of Friendly Societies: 1776R(S)