

Tenant Charter Report 2020

Some of our oldest properties



Ness Gardens, Invergordon

and some of our newest



Balvonie, Inverness

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Welcome to our Tenant Charter report for 2019/20. This report is a requirement of the Scottish Social Housing Charter which sets the standards and outcomes that all Housing Associations should aim to achieve. The style, layout, and content of this report were decided by Tenants, and we hope that you find it interesting and informative.

We have chosen to compare our satisfaction rates with those of Grampian Housing Association and the Scottish average for 2019/20, where possible.

Please note that a few of the satisfaction rates for Albyn Housing are the same as 2018/19 as we have not carried out a full Tenant Satisfaction survey since then. We hope to carry out a new survey in February 2021.

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 2021, or you have any comments to make, or require more information, then please get in touch with Anne Mackay on 07894568185 or anne.mackay@albynhousing.org.uk

We are pleased to deliver our annual Tenant Charter Report for 2020. I'd like to thank the team of tenants and our Communities Assistant, Anne MacKay, for creating this useful report. It allows us to compare our performance to one of our peers (in this instance Grampian Housing Association), as well as to the Scottish national average.

It is worth noting that ordinarily this report is required by the Scottish Housing Regulator in October each year. However, due to the coronavirus pandemic, an extension was granted to December 2020. Much of what we report on here relates to the year 2019/20. Therefore, in terms of our performance, it is a retrospective look at the previous financial year – where we saw continued encouraging performance with regard to voids and reletting and new properties. Participation, communication, and customer satisfaction are areas that we are seeking to improve.

That said, it seems important to touch upon the many impacts of the pandemic on our activities for this year, with the knowledge that we will see the greatest impact in performance reporting terms from the current financial year which will be reported in October 2021. To assist in this area, the Customer Services Team has focused on welfare matters, money advice, and hardship cases. AHS put in place a hardship fund for tenants and as of 31st October, £42,312.58 had been spent.

In the coming year, we anticipate higher than usual rent arrears as well as knock-on effects in non-urgent repairs, cyclical maintenance, and component investment programmes.

We are keen to hear from anyone who has views on how we can ensure tenants' wellbeing and safety as we head into the second national lockdown. We are committed to doing what we can to alleviate any difficulties we can help with, especially during this challenging time.

Thank you for taking the time to read this report. As ever, if you have any comments or would like to get involved, please get in touch (see the last page for contact details).

Best wishes,

Lisa Buchanan
Group Chief Executive Officer

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 says we have to do; and
- being responsible for our success and for our failures.

The full statement can be seen on our website www.albynhousing.org.uk/

This means that we are promising to always do our best to find out what our customers’ individual needs are, and understand how we can meet them. We have to make sure that the information we provide about your tenancy and our services is easy to understand and obtain, and that it is easy for you to get in touch. To do this we:

- can provide written information in large print, braille, on coloured paper, etc.
- can offer the services of a translator, or interpreter
- can provide a British sign language interpreter

Digital communication

We are aware that many of our customers do not have access to digital devices or to the internet in their homes, and that some are just not interested in using this type of communication. Many tenants are happy to use texts and emails, but we can assure you that we will continue to use postal methods of communication if that is what you prefer. Please let us know what you prefer. Please also get in touch if you would like some help to use the internet safely as we can provide support.

Equality complaints

In the past year, we received four 1st stage complaints, (1 more than last year) and two 2nd stage complaints (same as last year) about Equality issues. Only one of the 1st stage complaints was not dealt with in the correct timescale (same as last year). All policy reviews now include an Equality Impact Assessment to ensure that we take into account the needs of all of our customers.

Quick guide to our complaints procedure

You can make your complaint in person, by phone, by e-mail or in writing.

We have a two-stage complaints procedure. We will always try to deal with your complaint quickly. But if it is clear that the matter will need a detailed investigation, we will tell you and keep you updated on our progress.

Continued on next page

Quick guide to our complaints procedure, continued

Stage 1: frontline resolution

We will always try to resolve your complaint quickly, within five working days if we can.

If you are dissatisfied with our response, you can ask us to consider your complaint at stage 2

Stage 2: investigation

We will look at your complaint at this stage if you are dissatisfied with our response at stage 1.

We also look at some complaints immediately at this stage, if it is clear that they are complex or need detailed investigation.

We will acknowledge your complaint within three working days. We will give you our decision as soon as possible. This will be after no more than 20 working days unless there is clearly a good reason for needing more time.

The Scottish Public Services Ombudsman

If, after receiving our final decision on your complaint, you remain dissatisfied with our decision or the way we have handled your complaint, you can ask the SPSO to consider it.

Adaptations

We ensure that new and adapted properties meet the needs of our customers, and last year we completed **96** adaptations at a total cost of **£140,789**, (£15,001 of this was paid from Albyn funds).

The average time to complete an approved application was **51 days**.

This compares to **56 days for Grampian HA**.

If any member of your household has a physical disability or an ongoing medical problem that makes living in your property difficult, we will try to help you:

- For small/minor adaptations such as grab rails, contact us and we will arrange to have these installed (subject to suitability and available funding)
- For larger/major adaptations such as showers, we will need the recommendation of an Occupational Therapist, or other suitably qualified specialist, who will visit you at your home to assess the difficulties that you are experiencing.

Once they have completed their assessment, they will provide us with a written report outlining their recommendations along with a priority for the work to be completed.

We will work out the cost of the work. If we have the funding available, we will arrange for the work to be carried out.

If we do not have enough funding, we will hold the recommendation until further money is available. If this wait is too long you may be able to pay for the work yourself. You must have our written permission to carry out any alterations to your home.

If you think that you require an adaptation, please contact Customer Services.

Outcome 2: Communication

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

- By telephone
- Calling at our offices (not at present due to Covid-19 restrictions)
- Email
- Facebook & Twitter
- When staff are out and about in your community (limited at present)
- Internet kiosks – in the Reception area of both offices (not at present due to Covid-19 restrictions)

We communicate with you in the following ways:

- 'Newsview' newsletter twice a year
- Electronic Calendar on the website
- Our website albynhousing.org.uk
- email
- Facebook & Twitter
- Tenant handbook
- By letter or phone calls
- Visits to your home (limited at present due to Covid-19 restrictions)

Customers who felt satisfied that we were good at keeping them informed about our services and outcomes:

Albyn Housing Society Ltd	78.5%	2018/19
Grampian Housing Association	86%	2018/19
Scottish average	92%	2019/2020

Information, Participation & Feedback

We are very pleased to advise that we have started to review our policies and procedures again. In the Winter edition of the Newsview you will see a list of Policies and Strategies which need to be updated. If you are interested in joining a focus group to start the review process of any particular policy / strategy, then please get in touch. Until the Covid-19 restrictions are lifted we will continue to hold focus groups online, using Zoom. If you aren't confident doing this but want to get involved, then please let us know as we can support you to get online safely.

Many of you will now be familiar with our text / online consultations, and we would like to say a huge thank you to everyone who has taken the time to either complete a survey or has let us know that they would prefer to participate by post. If you have a new mobile number or email address, then please let us know. The more customers we can reach by text, the more money we save. However, we will still continue to post out consultation papers to any customer for whom we do not have a mobile phone number or who has asked for a paper copy.

We will continue to post feedback from our consultations and changes in policies and procedures on our website, facebook page, and in our Tenant Newsletters.

From April 2019 – March 2020 we asked for your participation in the following:

Consultations

Gas safety policy
Rent collection (part of the Debt Management policy)
Tenant Charter report
Annual rent review

Satisfaction surveys

New Tenants
Repairs service
New Builds

Communicating with your Customer Services team

The Tenants who have worked on this report highlighted the importance of being able to get in touch with their Housing Officer & Housing Assistant. They also advised that they sometimes find it difficult to locate the telephone numbers and email addresses for the staff members.

If you would like the contact details for your Housing Officer please get in touch with your local office and ask for their details.

Phone numbers / email addresses for the offices are on the back page.

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.

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

- Becoming a member of Albyn Housing Society by paying a one-off charge of £1. If you want to become a member of Albyn Housing Society Ltd phone the Corporate Office on 01349 852978 or send an email to corporate@albynhousing.org.uk
- Joining / starting up a 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.

The most common reasons for tenants to form a group are local issues within a community, or where tenants are not happy with their Landlords services. Once you decide to set up a Tenants / Residents group get in touch with our Communities Assistant to discuss which geographical area you want to represent, what your concerns are, and what you want to achieve by forming the group. We can support you to make contact with your neighbours to see if there is enough local interest to set up a group, help you to hold a public meeting, and once the group is in place we can offer assistance with setting up a constitution, training for office bearers, and provide a small annual grant to cover running costs.

- Joining / starting up a 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.

Continued on next page

- Attending meetings – we have a number of tenants involved on a regular basis (Board of Management, Performance Committee, 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. These are all still happening, but for the moment they are being held online whenever possible.

We are currently looking for tenants to join the following Focus groups:

Customer Involvement Strategy
 Asset Management Strategy
 New Housing Management software – the Phoenix project

Please get in touch if you are interested in taking part – even if you lack digital skills we can offer you training to get you online safely and take part

- 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. This way you can influence the decisions that Albyn make.
- 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 and influence our decision making, so please complete the questionnaire we send out by text, email or by post.
- Taking part in our Customer satisfaction surveys – We intend to carry out another all-tenant survey in February 2021 and will do this using text, email and post 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.
- On Facebook www.facebook.com/albynhousing



For more details, phone Anne Mackay on 07894568185

Customers satisfied with the opportunities given to them to participate in our decision making processes

Albyn Housing Society Ltd	66.7%	2018/19
Grampian Housing Association	94.1%	2019/20
Scottish average	87.2%	2019/20

How we will improve this:

In 2019 we advised you that we would be reviewing our Customer Involvement Strategy and that we would be consulting with all tenants to ensure that we provide a variety of ways for you to get involved, and that this is done in ways which you are comfortable with. We began that process and held 2 focus groups in Caithness and Wester Ross, but had to postpone the rest of the meetings due to Covid-19 and the staff being placed on furlough. We intend to restart this in January, so if this is something you are interested in then please get in touch and join our online discussion. We will also look at how we communicate this to you, and make sure that every tenant has the information and support to influence the decision making process in Albyn Housing

Outcome 4: Quality of Housing

Scottish Housing Quality Standard (SHQS)

This year **88.3%** of our homes met the SHQS. This was just slightly lower than the **88.52%** reported last year.

Albyn Housing Society Ltd	88.3%	2018/19
Grampian Housing Association	96.2%	2018/19
Scottish average	94.4%	2019/20

We have addressed the issue of the higher than average number of homes below the Scottish average by rebalancing our capital investment programme. This will see us develop fewer new homes and divert attention to improving the quality of our existing stock. The main issue which impacts the quality of our homes relates to insulation: this factor will be a priority for our future capital investment programme.

Energy Efficiency Standard for Social Housing (EESH)

15.5% of our properties fail against the EESH standard and 382 properties are exempt from the standard - these are properties where to bring them to the standard is uneconomical due to the construction type.

Outcome 5: Repairs, maintenance & improvements

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

Replacement Type	2020 £000's	2019 £000's
Energy Efficiency Measures	1,053	1,066
Window and Door Replacements	571	676
Kitchen Replacements	329	152
Bathroom Replacements	508	240
Individual Property Upgrades and Other Costs	19	81
Total	2,480	2,215

Reactive Repairs

The total number of reactive repairs completed during the reporting year was 7,391

Category	Performance Measure	Target	2019/20	2018/19
Emergency	Average time to complete	8 hours	5.81 hrs	3.60 hrs
Non-Emergency	Average time to complete	10 days	4.7 days	5.3 days
Right First Time			89.8%	91.1%

78% of tenants who returned a satisfaction survey satisfied with the overall quality of our repairs service, compared to 87% in 2018/19

Albyn Housing Society Ltd	78%	2019/20
Grampian Housing Association	88.6%	2019/20
Scottish average	91.3%	2019/20

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

Number of Anti-social behaviour cases opened in the year		2019/20	2018/19
Category 1	Most serious and involves criminal activity	23	41
Category 2	Deliberate attempt to cause disturbance or annoyance	96	80
Total		119	121

These figures show that the level of anti-social behaviour in Category 1 has fallen by 44%.

In the 12 months covered by this report, there were **4** households evicted due to Ant-social behaviour.

Tenants satisfied with our management of the neighbourhood they live in:

Albyn Housing Society Ltd	74.09%	2018/19
Grampian Housing Association	70.63%	2018/19
Scottish average	87.40%	2019/20

If you have any ideas on how to improve the area you live in, then please get in touch with our Communities team. We are keen to hear from tenants who want to work with us to make a difference

Community Fund

Albyn Housing has a Community Fund that provides small grants to local community groups. Grants of up to £500 are available for specific community projects that benefits the local community.

The grants can be used to aid any activities that help make stronger communities. For example; improvements to a town or village hall, sports equipment or childrens or pensioners parties.

If you want to make an application either download an application form from our website or contact the office for a form. If your group is in North Kessock and North, you should complete a North application form and submit to jim.banks@albynhousing.org.uk. If your group is Inverness and South, you should complete a South application form and submit to elaine.wilkinson@albynhousing.org.uk.

The decision of the application is at the discretion of the Customer Services Manager.

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

Mid-Market Rent from other Housing Associations in Highland

Find out more from Lochaber Housing Association and Cairn Housing Association

Mid-Market Rent (with the option to buy)

This is for working households who want to buy but cannot afford to. You start by renting your home at a "mid-market" rate. You then have the option to buy it after 5 years. This gives time to save a deposit and set up a mortgage. Rents are lower than market rents. Almost 200 Highland households have benefited so far.

Find out more from the Highland Housing Alliance

Rent to Buy Scheme

This helps people in rural and small communities. It allows them to rent a new home for 5 years whilst saving up for a deposit. It's aimed at people on modest incomes. You get a cash-back loyalty sum returned to you at the end of your 5 year rental period if you buy the house. This is used as your mortgage deposit.

Find out more from the Highland Housing Alliance

Highland Residential - 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

Mutual exchange

If you want to swap homes with another tenant, you can either do this in person, or on-line.

In person:

- Call in to either of our offices to view / advertise on the mutual exchange folders – there are details of tenants who want to swap homes
- 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

Online:

- advertise on landlords' websites
- register for free on the website at www.houseexchange.org.uk
- advertise on Facebook, Gumtree, etc

When you find someone who you want to exchange with it is up to you to contact him or her. Visit each others' 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.

Continued on next page

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 information on mutual exchange please contact Customer Services or our website

Outcome 10: Access to social housing

In the past year, we had **358** lets. Of these, **48** were by Mutual Exchange - if your home isn't suitable for your needs, then this may be an option for you. Please see above for information on where you can get help.



Our website has a section which shows where we have housing to rent or to buy. Please get in touch with our Customer Services department if you need advice or information

We manage over 3200 homes for rent or low cost ownership in 70 different communities across the Highlands. We let our houses to people who are registered on the **Highland Housing Register**. This single housing list is operated by the six main providers of affordable rented housing in the Highlands (Albyn Housing Society, Cairn, Lochaber, Lochalsh and Skye, and Pentland Housing Associations and The Highland Council).

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. You can get an application form from our office or from any of the other Highland Housing Register landlords. Anyone who is age 16 or over may apply for housing by completing a form (though there may be restrictions on us accepting your application if you have come to Britain from abroad).

We award points for your application based on your current housing circumstances and needs. **The table on the next page is a summary of the points system, taken from the HHR Allocations Policy 2016.** When a house becomes available, we will generally allocate it to the person with the highest points who needs to live in the area and size of home available.

If the applicant should refuse a reasonable offer of housing, we will contact them to make sure the information in their application is correct and give them advice about their housing options. If they refuse a second reasonable offer we will suspend their application for 6 months. There are different rules for applicants who are declaring themselves Homeless

The length of time you have to wait will depend not only on your points, but also on the availability of suitable houses in the area you have chosen to live in, and the number of other applicants on the list and their circumstances relative to yours.

If any applicants have any queries regarding the form or the policy rules, please contact us. More information is also available on The Highland Council website. The Highland Housing Register policy is currently being reviewed, so this information may change during 2021

Summary of Housing Need Categories and Points from the HHR Allocations Policy 2016

70 Points

Homeless – Unintentional

Poor Housing Conditions – High

Accessible Housing Need – High

50 Points

Potentially Homeless – Unintentional

Assessed need to move to independent living from residential care / hospital / supported accommodation / other inappropriate accommodation

40 Points

Accessible Housing Need – Medium

30 Points

Tenants in properties leased by any of the HHR Landlords with less than 6 months left on lease or where NTQ served

Two households combined – where both houses can be relet through HHR

20 Points

Homeless – intentionally and / no local connection

Moving to access specialist support services not otherwise available

Under occupation – HHR transfers (per bedroom – no limit)

Overcrowding (per bedroom up to max of 60)

Sharing facilities (1 set of points regardless of how many facilities are shared)

Poor Housing Conditions – Medium

Need to reside

15 Points

Insecure Accommodation (e.g. C/o parental home/friends/family/lodgings)

Valid Notice to Quit on a Short Assured Tenancy

10 Points

Applicants with a Short Assured Tenancy, tied tenancy, or HM forces accommodation

Care & Support – where need to move to provide or receive care, or improve or maintain access to activities/services where not otherwise available

Under occupation – HHR Applicants (max 20 points)

Overcrowding (additional question) Where 3 or more people are sharing one room

Accessible Housing Need – Low

5 Points

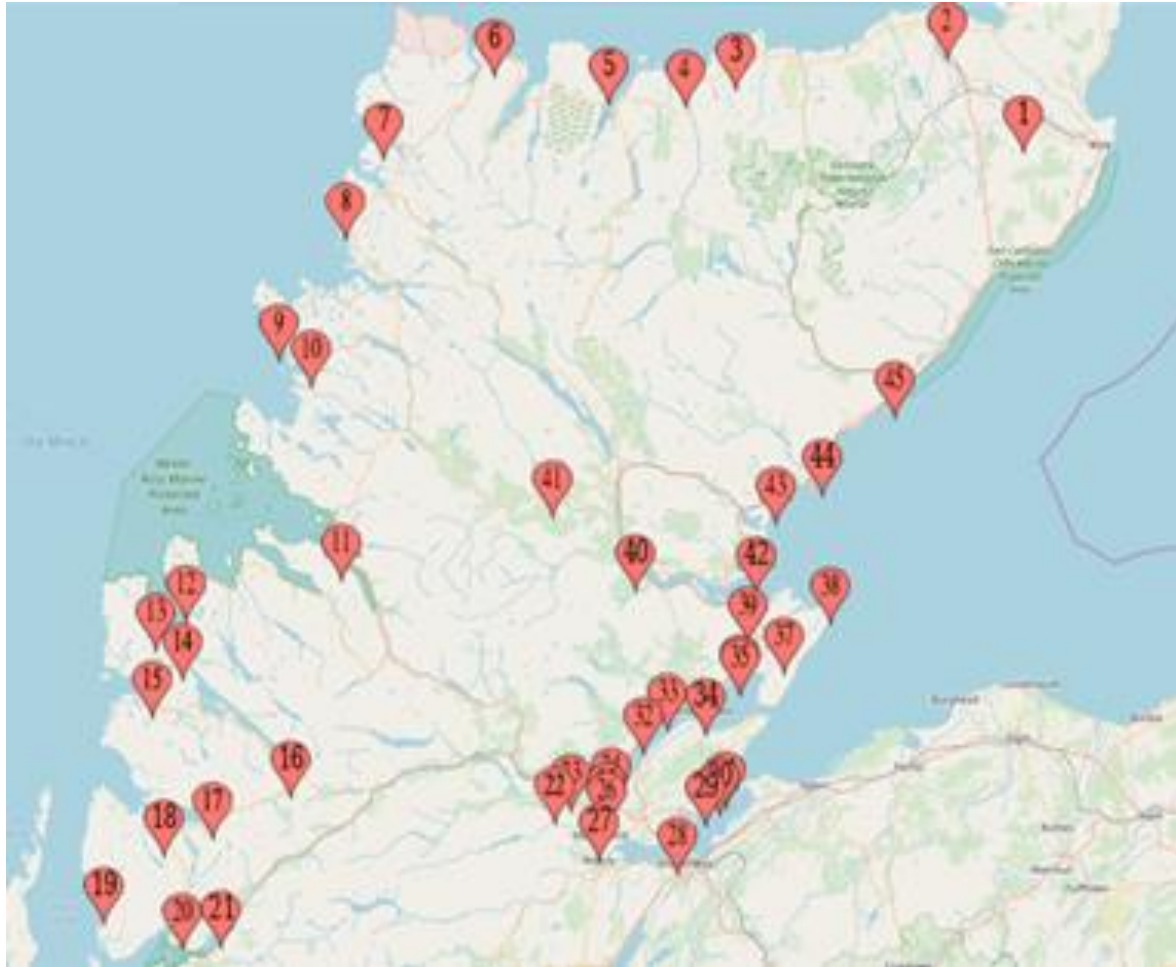
Poor Housing Condition – Low (up to max of 10 points)

2 Points

Time spent in temporary accommodation where HPNU (per month)



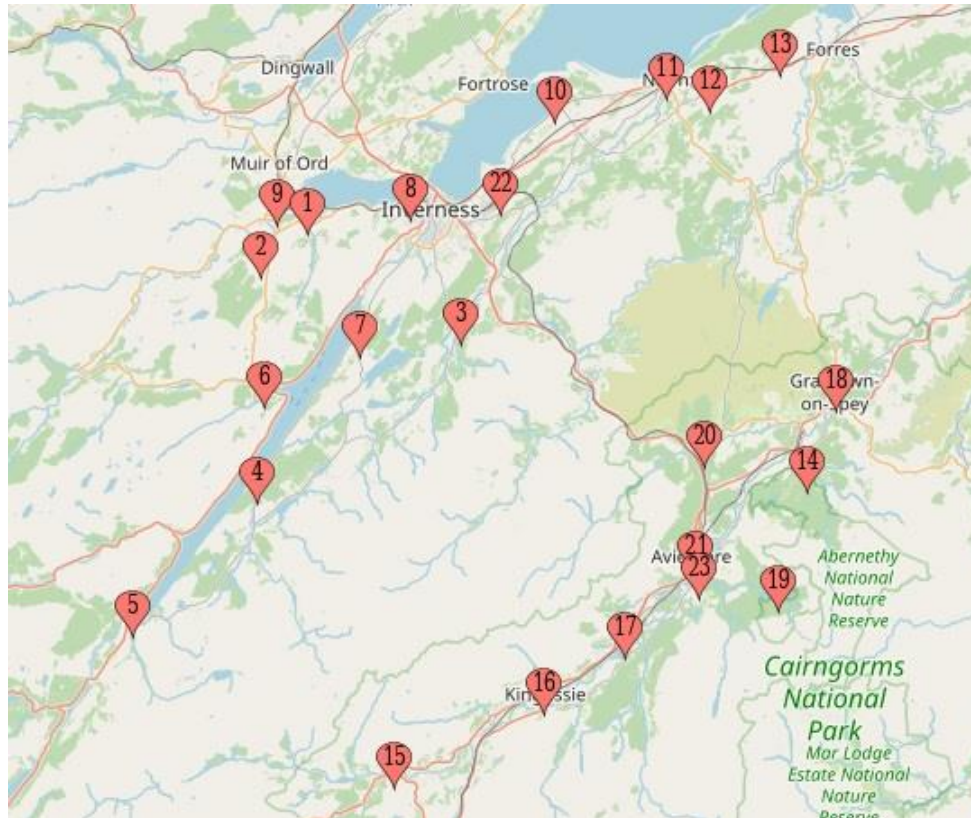
Where we have homes in the Highlands – North area



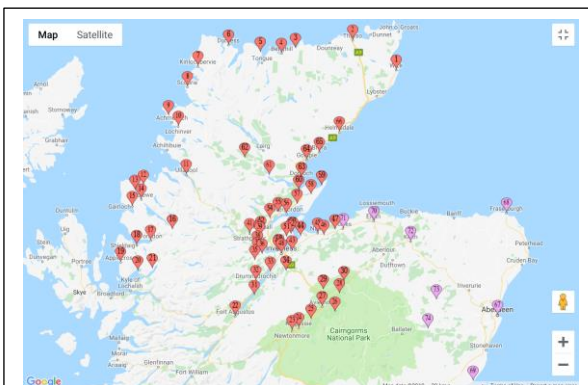
The number in the bracket indicates how many rented houses we have in each community

1	Wick (62)	16	Kinlochewe (6)	32	Evanton (45)
2	Thurso (45)	17	Torridon (9)	33	Alness (138)
3	Armadale (2)	18	Sheildaig (10)	34	Invergordon (388)
4	Bettyhill (4)	19	Applecross (8)	35	Milton (93)
5	Talmine (6)	20	Kishorn (8)	36	Kildary (1)
6	Durness (8)	21	Lochcarron (14)	37	Fearn (7)
7	Kinlochbervie (7)	22	Muir of Ord (50)	38	Portmahomack (9)
8	Scourie (6)	23	Conon Bridge (92)	39	Tain (168)
9	Stoer (4)	24	Maryburgh (18)	40	Bonar Bridge (2)
10	Lochinver (26)	25	Strathpeffer (28)		& Ardgay (2)
11	Ullapool (11)	26	Contin (1)	41	Rosehall (2)
12	Aultbea (12)	27	Dingwall (117)	42	Dornoch (56)
13	Inverasdale (4)	28	North Kessock (22)	43	Golspie (28)
14	Poolewe (20)	29	Avoch (14)	44	Brora (25)
15	Gairloch (14)	30	Fortrose (45)	45	Helmsdale (4)
		31	Rosemarkie (4)		

Where we have homes in the Highlands – South area



1	Beuly (42)	9	Clachnaharry (16)	16	Laggan (6)
2	Kirkhill (19)	10	& Inverness (791)	17	Kingussie (30)
3	Kiltarlity (25)	11	Smithton (20)	18	Kincraig (14)
4	Drumnadrochit (31)	12	Balloch (5)	19	Aviemore (142)
5	Fort Augustus (25)	13	Ardersier (23)	20	Carrbridge (18)
6	Foyers (11)	14	Nairn (230)	21	Glenmore (2)
7	Dores (10)	15	Auldearn (43)	22	Nethy Bridge (37)
8	Inverarnie (11)		Dyke (12)	23	Grantown-on-Spey (32)
				24	Rothiemurchus (6)



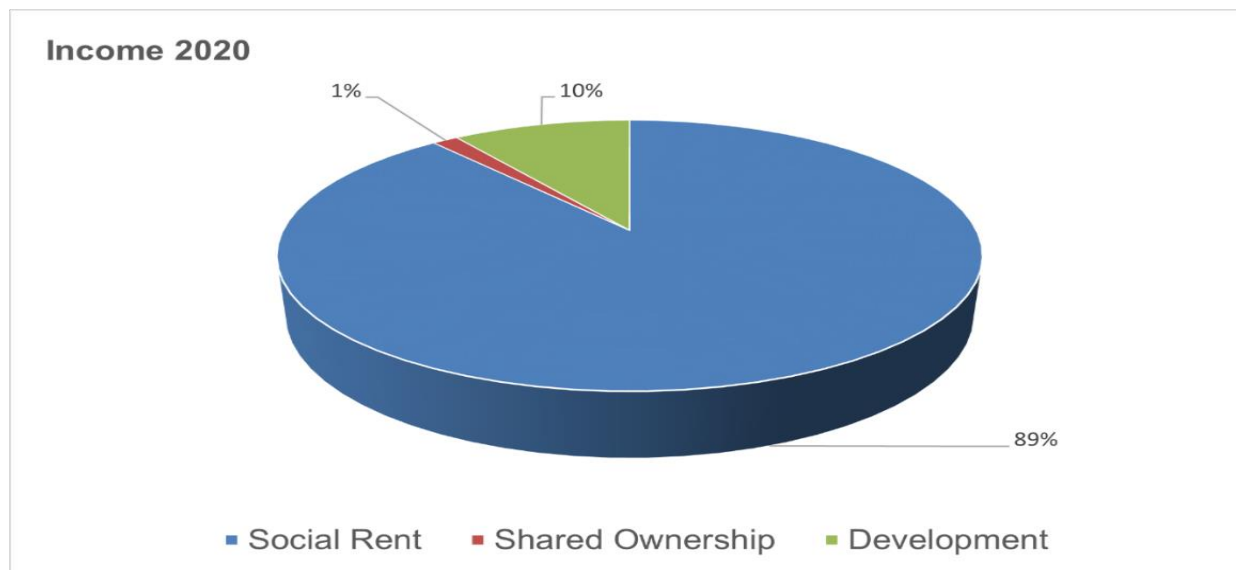
Red markers – Albyn Housing Society Communities

Purple markers – Grampian Housing Association communities

As you can see from the map on the left, Grampian Housing area cover approx. one third of the land mass that Albyn has to cover, with many fewer communities to service .

We recognise that working digitally will help us to give a better service across such a large area, so please get in touch if you would like us to help you get online 😊

Outcome 11: Tenancy sustainment



Universal Credit

Due to the economic impact of the coronavirus pandemic, we have seen a large increase in the number of tenants claiming Universal Credit. In 2019/20, a total of 1,178 tenants made a claim.

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.

Some information we hope will help:

- *Communication is extremely important and tenants should tell us immediately when they are invited to make a claim for UC.*
- *You will need a bank account and access to the internet or a phone with internet connection to create a UC account. Don't wait, get a bank account organised as soon as you know you will be moving to UC – ask us for help if you don't know what to do*
- *The Job Centre and local libraries have internet access which you can use to make your claim. We have an internet kiosk in both our offices which you can use to set up a UC account. **These will be available once the current covid restrictions are lifted.***
- *We will not have access to the UC account in the same way as we did with Housing Benefit so please update us as things progress / change so as to avoid arrears actions being taken.*
- ***We can organise food parcels for gaps in benefits if required.** If possible, stock up now on food cupboard items and pet food as a preventative measure*
- *Have your Housing Allowance paid direct to you as this method is quicker and means you will have greater control of your income. Let us know if you will struggle doing this as we can offer referrals to CAB.*
- *Our Winter Newsletter has some useful information about where to get help, and the Highland Council Welfare Team are there to give advice*
- *If you need help to get online safely then please get in touch with your Housing Officer as we may be able to offer support*

Money Advice & Energy Advice service

During 2019/20, 396 Social housing tenants engaged with money and energy advice services through the Money Matters project.

This includes :

- 313 tenants are now better equipped to manage their finances
- 313 tenants accessed financial support products
- 83 tenants received support to manage energy efficiently
- 73 % of tenants reported a reduction in stress and anxiety
- 68% feeling more confident about managing their rent and bills

The Money Matters project began in 2015, and was funded to run for 5 years. We were lucky to receive a 6 month extension but the project closed in September 2020. Overall 1,226 tenants are now better equipped to manage their finances, and 493 tenants received support to manage energy efficiently Overall 59% tenants reported a reduction in stress.

Where to get help with Financial problems

If you are having financial problems please check out the ‘Worrying about Money’ leaflet which was included in the Winter Newsletter 2020

<p>Step 1: What's the problem?</p> <p>1 I suddenly have no money</p> <ul style="list-style-type: none"> Lost job / reduced hours Lost money / unexpected expense Disaster (e.g. flood or fire/relationship breakdown) Money stopped (e.g. failed a medical) Sanctioned - see option 5 <p>See Options: 1 2 3 4 5</p> <p>My money doesn't last</p> <ul style="list-style-type: none"> Deciding between food / fuel / mobile credit Low income or zero hours contract Statutory Sick Pay too low to cover costs Not sure if eligible for support Change of circumstance (e.g. new baby / bereavement / illness / left partner) <p>See Option: 2</p> <p>I have debt</p> <ul style="list-style-type: none"> Rent or Council Tax arrears Gas or electricity Payday loans Owe friends and family Benefit repayments <p>See Option: 3</p> <p>I am waiting on a benefit payment/decision</p> <ul style="list-style-type: none"> Made a new claim for benefit Benefit payment is delayed Waiting for a benefit decision <p>See Options: 1 3</p>	<p>Step 2: What are some options?</p> <p>1 Scottish Welfare Fund</p> <p>People on low incomes may be able to get a DSAG grant from the Council.</p> <p>This is a payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants do not have to be paid back (not a loan).</p> <p>Where can I get help? A B C</p> <p>2 Maximise Your Income</p> <p>Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.</p> <p>A benefit check can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you find cheaper deals on things like gas and electricity and make sure you're not missing out on things like school clothing grants or free school meals.</p> <p>Where can I get help? A B</p> <p>3 Debt Advice</p> <p>Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.</p> <p>Where can I get help? A B</p>	<p>Step 2: What are some options?</p> <p>4 Benefit Advance</p> <p>If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).</p> <p>Where can I get help? A B</p> <p>5 Hardship Payment</p> <p>If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments or Universal Credit need to be paid back (a loan), but hardship payments of Job Seekers Allowance or Employment Support Allowance do not (not a loan).</p> <p>Where can I get help? A B</p> <p>6 Challenge a Decision</p> <p>You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.</p> <p>Where can I get help? A B</p>
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Step 1 Look for the type of problem you are facing

Step 2 Check out the options available. At the bottom of each option are letters A, B, and C to show where you can get this help.

Step 3 Turn over to Page 2 to see what A, B, and C are and where to find help

<p>Step 3: Where can I get help?</p> <p>A Highland Council</p> <p>The Welfare Support Team provide free, impartial and confidential support to claim all entitlements that are due to you</p> <p>0800 590 1094 welfare.support@highland.gov.uk</p> <p>B Citizens Advice Bureau</p> <p>Free, impartial and confidential advice on benefits, debt, money and housing</p> <p>Caithness 01847 894043 bureau@caithnesscab.casonline.org.uk</p> <p>North and West Sutherland 01971 521730 NWS-Bureau@NWSCAB.casonline.org.uk</p> <p>East and Central Sutherland 01408 833000 advice@ecscab.org.uk</p> <p>Rosa and Cromarty 01349 883333 bureau@rhscab.casonline.org.uk</p> <p>Skye and Lochalsh 01478 612032 advice@lscab.org.uk</p> <p>Nairn 01967 456677 bureau@nairncab.casonline.org.uk</p> <p>Lochaber 01397 705311 advice@lochabercab.casonline.org.uk</p> <p>Inverness Badenoch and Strathpey 01463 231964 enquiries@invernesscab.casonline.org.uk</p>	<p>Step 3: Where can I get help?</p> <p>C Scottish Welfare Fund</p> <p>Crisis Grants to cover the costs of an emergency</p> <p>0800 083 1887 www.highland.gov.uk/welfare-fund</p> <p>Other Support</p> <p>Home Energy Scotland Free and impartial energy efficiency advice 0800 800 2295 www.homeenergyscotland.org</p> <p>Shelter Free housing advice 0800 800 4444 scotland@shelter.org.uk</p> <p>Social Security Scotland Speak with someone about a benefit application 0800 182 2222 www.mygov.scot/benefits</p> <p>Breathing Space Confidential phone line for anyone feeling low, anxious or depressed 0800 83 85 87 www.breathingspace.scot</p> <p>Clear Your Head Ways to help mental health and wellbeing www.clearyourhead.scot</p> <p>Salvation Army Housing Advice 01463 234123 invernesssettlement@salvationarmy.org.uk</p> <p>Updated on: 19/11/20 Feedback? Share your experience of using this guide by visiting www.hilltopscotland.co.uk/feedback</p>	<p>Worrying about money?</p> <p>Financial advice and support is available if you're struggling to make ends meet.</p> <p>Follow these steps to find out where to get help in Highland.</p> <p> </p>
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The number of tenancies created in 2018/19 that were still successfully in place after a year remains high at 92%.

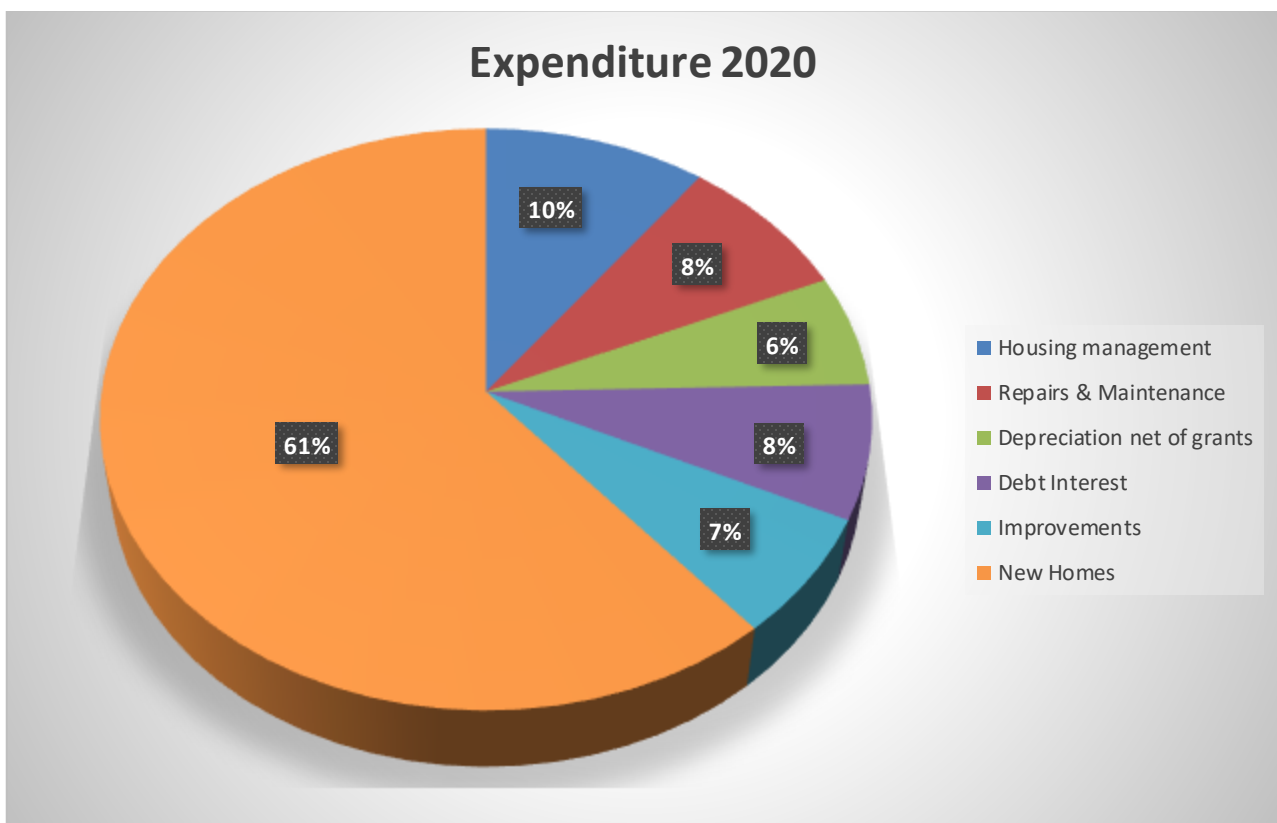
Outcome 12: Homeless people

Local councils perform their duties on homelessness so that:

- homeless people get prompt and easy access to help and advice; are provided with suitable, good-quality temporary or emergency accommodation when this is needed; and are offered continuing support to help them get and keep the home they are entitled to.

This outcome describes what The Highland Council should achieve by meeting their statutory duties to homeless people.

Outcome 13: Value for money



Abandoned properties

The Tenant focus group asked for information about the cost of bringing abandoned properties back up to standard for letting. Unfortunately that information isn't readily available but we will look at obtaining this for next year.

The table below shows a reduction in the numbers of properties being abandoned

Abandonments as a percentage of stock	2017/18	2018/19	2019/20
	0.21%	0.26%	0.09%

Outcome 14 & 15: Rent and service charges

Empty Houses (Voids) & Letting

We continue to house applicants on the waiting list as quickly as possible and to reduce the lost income when a property is empty.

Average Days taken to re-let properties	2018/19	2019/20
Albyn Housing Society Ltd	9.5 days	8.6 days
Grampian Housing Association	30 days	26.8 days
Scottish average	32 days	31.8 days

Rent increase

The table below shows the average weekly rents for 2019 / 20 compared to the Scottish average

Size of home	Number of homes owned	Albyn Housing	Scottish average
1 apartment	38	£72.27	£73.47
2 apartment	41	£59.45	£78.02
3 apartment	755	£77.03	£80.10
4 apartment	1,591	£86.66	£87.08
5 apartment	810	£97.03	£96.18

The average rent increase from 2018/19 was 2.7%

Service charges

We are consulting with tenants on our approach to setting Service charges from 01 April 2021. Please see the information in your Winter Newsview, and have your say

Outcome 16: Gypsy / Travellers

Local councils and social landlords with responsibility for managing sites for Gypsy/Travellers should manage the sites so that:

- sites are well maintained and managed, and meet the minimum site standards set in Scottish Government guidance for Gypsy/Traveller sites, and those living on such sites have occupancy agreements that reflect the rights and responsibilities set out in guidance.
- All the standards and outcomes in the Charter apply to Gypsy/Travellers.

The Highland Council own and manage the sites in our areas, Albyn Housing Society does not have any sites.

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)

By email: office@albynhousing.org.uk **Through our website:** www.albynhousing.org.uk

By Facebook: 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

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

By email: office@albynhousing.org.uk **Through our website:** www.albynhousing.org.uk

By Facebook: www.facebook.com/albynhousing.org.uk

Thank you very much for taking the time to read our Tenant Charter report for 2020. 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>