

NEWSVIEW

Summer 2021



Changes in Services to Support Customers

Responding to the COVID-19 pandemic, Albyn introduced a **rent increase freeze**, a new **customer hardship fund** in 2020/21, and undertook **many welfare calls** to ensure that customers were supported, had access to services and support that met their needs, and knew that Albyn was there to provide a helping hand.

In 2021/22, we will be working our way out of the pandemic, now that a large proportion of the population has been vaccinated and in line with Scottish Government (SG) lifting of restrictions. You will have received your copy of the Albyn route map in line with the previously proposed dates for lifting restrictions by the SG. This sets out what services Albyn are able to deliver at each Level.

Albyn have a **backlog of approximately 2,000 routine repairs** that we will be catching up on over the next 12-18 months. All Housing Associations in Scotland and nationally are in in the same position, so we are not alone. Alongside

this, we will be catching up on our planned and cyclical maintenance programmes that we could not undertake last year due to the series of lockdowns. You will receive a letter if your work has been carried forward to this year, advising of new timescales. This will include items such as new kitchens and bathrooms, upgrades to smoke alarms, and electrical safety inspections, amongst other works. We have seen a significant increase in customer calls to our Housing teams due to this backlog. We have also seen an increase in repairs being reported, as understandably, customers have waited to report routine repairs until after lockdown has been lifted.

We would ask that you bear with us over the coming year

as we work hard to reduce the backlog, whilst continuing to provide our everyday service to customers. Repair and planned upgrade works are likely to take longer as we must wear personal protective equipment (PPE), continue social distancing, and increased sanitation measures. We thank you for your understanding.

Welcome to Our Summer 2021 Newsletter!

A warm welcome to the summer edition of Newsview. We hope each of you are well and joining us in looking forward to a time with more normality. 2021 has continued our journey into uncharted territory as we navigate the way out of COVID-19 under government guidance. As Albyn has adapted to the needs of our tenants throughout the past year, we have been presented with many lessons learned that have helped us understand what is most important in the lives of our tenants and how we can best provide support.

As you will read throughout this issue, we continue to make improvements to our systems and services alongside coping with the change in operations due to the pandemic. When we completed the business plan update earlier in the year, we acknowledged setting ambitious previous targets that now run alongside a backlog of approximately 2,000 routine repairs from the pausing of work not classified as essential during the pandemic. Our team is committed to continuing to provide quality customer service, however, alongside most RSL peers, it will take us longer than we may like to complete the backlog, please bear with us as we work our way through this.

We continue to strive for transparency in our communications, sharing both new challenges and highlights. We hope you will find this issue informative and enjoy reading about where we are and plans for the future.

One item of particular note is the Digital Update and expanding our range of services to give each of you greater access online. This is an on-going project (which we call Project Phoenix) with many moving parts and we will keep you updated on its progress in further communications. Should you desire and need help getting online, please reach out to our housing team and we may be able to provide support.



Finally, we hope you know how much we value your feedback, from kind words spoken about the Tenant Hardship Fund to comments on our services. Our contact information can be found throughout this newsletter and on the back page, as are calls for your involvement. In whichever way is best, we encourage you to engage with us to continue to help shape Albyn's future.

Best wishes,

Lisa Buchanan Group Chief Executive

View our CEO's video message: www.albynhousing.org.uk/summer-newsletter-2021

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Meet Our Interim Director of Customer Services

Kirsty Morrison joined Albyn in February 2021 as our Interim director of Customer Services. She has 20 years' experience in strategic development, business improvement and innovation, business development and performance and change management, in both housing and community safety services. Laterally, Kirsty was commissioned to redesign service delivery and significantly improve performance in an RSL, and to improve culture and employee engagement. She also led on a successful Transfer of Engagements.

Kirsty has a Post Graduate Diploma in Housing Studies and an MA (Hons) in English.

Please join us in welcoming her to the team!



Business Plan Update

Housing Associations must have a Business Plan in order to comply with the Scottish Housing Regulators Regulatory Framework, which sets out that "Standard 3: The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay;" and specifically, standard 3.3: "The RSL has a robust business planning and control framework and effective systems to monitor and accurately report delivery of its plans." The business plan is also a requirement of our lenders and enables us to ensure compliance with our loan agreements.

Our current Business Plan was approved in 2020 for June 2020 – March 2025. The purpose of this plan is to set out our strategy to ensure Albyn is a best-in-class landlord. It covers our aims, objectives, performance indicators, communications and risk. We identified that this business plan brought a more focussed agenda around our core business, improving standards and offering quality homes for our tenants and customers.

We carry out an annual review of the business plan. This has been much more important learning from a year of a global pandemic, what this has meant to us last year and also how this affects our future services and delivery of these services going forward. This review was also carried out in conjunction with the Customer Involvement Strategy Monitoring Group (CISMG), that our Chief Executive attended to seek feedback directly from our customers. They key areas of change for 2021/22 are:

 We have changed our customer experience objective to: "Customer Experience – We will streamline our customers' journey and improve customer satisfaction by developing a Customer Experience Strategy. Underpinning this strategy will be the delivery of a new housing management system, which will support efficient and effective service delivery, that allows customers to decide how they choose to engage with the Society."

- We have provided updates on customers rent arrears in comparison to last year and wider regional updates about the economic impact of COVID.
- We have introduced a new value as a result of consultation with the assets staff team and arising from an assessment of the new National Housing Strategy: Housing 2040. The new value is: "We will undertake our business and manage our relationships with appropriate reference to ESG (Environmental, Social and Governance) criteria."
- Progress report regarding internal audit recommendations: This year (2020/21) we are reporting a completion rate of 65%, a demonstrated improvement since last year (52% 2019/20).
- A review highlighting external factors such as the introduction of the Scottish Government's national housing strategy known as "Housing 2040", the considerable increase in those claiming Universal Credit at a UK level, indicative of further economic impacts of COVID 19, ongoing uncertainty arising from Brexit, the pace of technological change and future expectations of staff and customers arising from COVID-19.

For Emergency Repairs Out of Hours, Call 01349 852978 (North) or 01463 712516 (South) for Our Out of Hours Service

Digital Update: Project Phoenix

Online Services to Increase Choice

Albyn is working to provide new ways for customers to manage their tenancies online, part of Project Phoenix.

A new digital system is being introduced which will include the facility for customers to view tenancy information, manage their rent accounts, and report repairs through a dedicated customer website portal. It will be secure and adaptable for use on mobile phones, tablets, laptops, and desktop computers.

These changes are intended to improve tenant choice,

convenience, and control. Online services offer everyone the option to manage their tenancies at any time they choose, from anywhere that has a broadband or mobile signal.

Right now, Albyn's project team is developing the internal digital management system that the portal will connect to. When complete, work will begin on the customer online elements. We are aiming to test the portal early in 2022 with a small group of tenants first. When satisfied with the quality of service, we aim to launch the website for all customers later in 2022.



New Management System

The development and implementation of our new internal management system is also intended to drive other benefits. By reducing the time required to carry out administration and improving inter-departmental working, staff should become empowered to deal with customer enquiries more efficiently and have more time to focus on providing support to those who need it.

However, realising these benefits is no small challenge! The system covers most of Albyn's core services and will bring with it many new ways of working for Albyn staff.

We aim to switch to the new system during October and November this year – please bear with us as we all adapt!



Plea for Tolerance

The last year has seen a significant increase in anti-social behaviour complaints, which is a trend that has been seen nationally, and in line with Police Scotland reported performance. Albyn dealt with a 121% increase in ASB complaints during 2020/21. These complaints were, in the main, low level complaints, understandable as we were all at home more, children were off school and we all had more time at home, with little distractions due to the lockdowns. We

would ask customers to please be more tolerant of your neighbours and communities whilst we are coming out of the pandemic. It has been a difficult year for all of us all, so we plead more tolerance in the coming year.

We intend to be out and about much more, and a visible face in our communities as restrictions allow.

Getting Involved

In the last few editions of Newsview, we asked for help with reviewing the **Customer Involvement Strategy** – this is the document which makes clear how you can get involved with Albyn and how we will support you to do so. Since our last newsletter, we are really pleased to be able to tell you that we are making good progress with the review, thanks to the input from a group of tenants from across the north who have taken the time to meet with us virtually and give their opinion on what works, what does not, and what we need to do better. We would like to take this opportunity to say a huge thank you to all of them. Additionally, we had specific area input from our tenants in Caithness and in Wester Ross.

Over the next few weeks, we will finish off the review and then will consult with all of you about the changes we are proposing to make to the strategy. We hope that you will take part in this consultation, and ask you to let us know if you have changed your mobile number or email address so that we can be sure that the survey reaches you. For those of you who prefer to have a postal copy, you will receive that as usual.

Moving forward, we will also be looking for tenants to help us review a wide range of publications and policies in the coming months, and would really appreciate your help. It is likely that we will still have to meet online until all restrictions are lifted, but we still need to be guided by tenants who are confident online, and also those who are not. If you would like to participate in this way, but feel that you don't have the necessary skills, or equipment, then please still get in touch, as we will be able to help you to get involved.

To get involved or for digital help, please get in touch with Anne at anne.mackay@albynhousing.org.uk.

Tenant Voice Scotland

Tenant Participation Advisory Service Scotland (TPAS) is a national body set up to support tenants and ensure they are able to fully participate with their social landlord. They understand that tenants and organisations have different requirements and different issues across the country, and know that one size does not fit all. They have created **Tenant Voice Scotland** to enable all tenants to share their thoughts, ideas and opinions to help to influence and inform tenants groups, landlords, the SHR, Scottish Government, and the Tenant Regional Network.

Tenants Voice Scotland will give tenants their say on the things that matter most. For more information, visit: www.tpasscotland.org.uk/tenant-voice-scotland.

...and for a local opportunity to share thoughts, ideas, and opinions...we are delighted to advise that we now have a new platform for tenants in the Highlands and Islands: Northern Tenants Partnership.

The Northern Tenants Partnership is "a partnership of Landlords and Tenants from the North of Scotland who are committed to working together to grow tenant participation, promote best practice and improve services to tenants." Any tenant living in the Highlands and Islands can attend the virtual meeting.

For more information, please get in touch with Anne at anne.mackay@albynhousing.org.uk.

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Your Services, Your Say

We have decided to make our customers more aware of our complaints, and how we use these to learn lessons for our future service delivery. We welcome complaints, comments and compliments in order to ensure you receive a best-in-class service.

In 2020/21, our top 3 areas of complaints were:

- Contractors (15)
- New build defects (8)
- Repairs and maintenance (7)

In quarter 4 of 2020/21 (January - March 2021), the following is a snapshot of some of the key lessons learned from our complaints in that period.



Category	Stage	Complaint	Lessons Learned
Contractor	1	Complaint regarding recently installed boiler, and a leak not being treated within emergency response times. Too many contractors in the customers home and social distancing not being respected.	Review of contractor performance and workmanship. Reminder to all contractors and sub-contractors of PPE and social distancing requirements.
Shared Equity	1	Poor communication on defects in a new development.	Request that all Clerk of Works attend and escalate urgent repairs to developer as soon as safe to do so. Snagging and defect works are delayed due to COVID-19.
Other	2	Customer dissatisfied with the decant process to alternative accommodation for work to be undertaken in their home.	Decant policy to be reviewed Customers to be provided with a single point of contact before, during and after the decant process, especially where the decant and repair is complex.



Do you wish to make a complaint or provide a compliment?

Get in touch in a way that is convenient for you:

- Talk to your Housing Officer
- Call us on 0300 323 0990 (North) or 0300 323 0991 (South)
- Email us at housing.south@albynhousing.org.uk (South) or housing.north@albynhousing.org.uk (North)
- Report your complaint via our website, www.albynhousing.org.uk
- Visit our offices (when they are reopened) and speak to a member of staff

Compliments & Comments

As you will have seen from the previous page, we intend to share much more information with you on our complaints and how we use them to improve services. We also wanted you to see some of the comments and compliments we receive, too.

We welcome all feedback!



Medical Adaptation:

A customer suffered seizures and required a shower cubicle on the ground floor which Albyn made happen by relocating a wash hand basin, the customer and their Occupational Therapists were delighted. "Before and after pictures are attached, we are over the moon with it. The contractor is a first-class tradesman and so helpful highly recommended. Thank you to you also for all you have done."





"We have finally got something sort of in writing regarding our new house! And I'd like to send my housing officer something to say thank you for being there for me and my family and helping us so so much. I'll never forget the kind woman she is and all the good things she has done for us."



Hardship Fund:

Customer phoned to say she was so grateful to Albyn for giving her money through the hardship fund it has made a huge difference to her as she could not have continued to pay her bills and buy food. She has had a reduction in income because of COVID. She was also very grateful to be advised to apply for UC.





Allocation:

"I've been up painting on my days off and the house is looking great...all the lights are looking good now and the tree is gone. Very delighted with all the work and how fast it has all happened!"



Energy Redress Fund:

A tenant said what a help it was - he did not think his electric would last until the next UC payment. Another said it such a relief to get the money and she did not realise what stress she was under until it was gone.



Support Provided During COVID-19:

A customer asked to send on her love to her Housing Assistant who supported her through some very dark times during COVID. She wanted to send her appreciation and couldn't thank her Housing Officer enough.



Hardship Fund Feedback:



"I'm so grateful for the vouchers. It's amazing to have support like that from housing although I can't fault Albyn my housing officers have always been extremely helpful. I just wanted to say thank you for your help with sending me the form to fill in and dealing with it. Much appreciated."



Cyclical Maintenance Programme

Albyn works all year round to keep your homes safe, warm, and to the standard required of Albyn as a Registered Social Landlord. Over £1.2 million will be invested by Albyn this year in routine maintenance in your homes.

During lockdown, when only essential works were able to continue, we were restricted to essentially undertaking the annual gas safety inspections. We are pleased to say that thanks to your cooperation and the effort of our contractor, Heatcare Oil & Gas Limited, all required inspections took place: there were over 2,200 inspections carried out in the year for Albyn.

1,000 LD2 fire safety upgrades had been planned for the year: since these are not classified as essential we had to halt the programme in lockdown. We only completed 275 of the planned upgrades: we are working on your behalf with our contractors to make up the shortfall here to achieve compliance with the February 2022 government deadline.

In addition to this, we are working with our contractor, Parker Technical Services, to undertake electrical safety testing, again working hard on your behalf to catch up on the backlog that has built up during lockdown.

External painting was able to get underway after being halted for 6 months. A massive effort here by the Albyn team and our painting contractor, the Bell Group, meant that we actually achieved over 400 of the planned 600 repainting programme. The maintenance programme also includes radon testing, asbestos checks, servicing of all heating systems, chimney sweeping and carrying out EPC inspections, much of which had to be halted during lockdown.

As with all aspects of work that require an Albyn contractor or tradesperson to visit your home, we would ask that you offer as much flexibility as you can to work within the programme that is proposed: labour and supply chains for materials and components are not yet back to normal making it less easy to re-plan as it would normally have been. Your support and cooperation here would be greatly appreciated.

If any cyclical works are planned for your home, you will receive a letter from our team with details in due course as we develop the programmes.





Part of the Heatcare team who work all year round to keep Albyn homes safe and warm.





Capital Investment Programme



Albyn is investing in **upgrades costing over £1.8 million** to almost 200 of our homes this financial year. These were originally planned to take place in 2020 but had to be delayed because of lockdown. Albyn have contracted Compass Building and Construction Services to carry out these works. Compass team members will be supervising the work in your homes on Albyn's behalf.

Lockdown and Brexit have had a marked effect on the availability of labour, materials, and components across the construction sector. It has been quite a challenge to ensure that everything can be in place for this year's programme and within the original budget. If your home is to scheduled to receive an upgrade this year, we would ask that you offer us

as much flexibility as possible to work within the timescale we propose for your works: labour and supply chains are not yet back to normal making it less easy to re-plan as it would normally have been. Your support and cooperation here would be greatly appreciated.

As part of this programme of works, each home's loft insulation will be inspected. There will be a follow on programme of loft insulation installation for those properties where this is required.

Planning will commence shortly for the upgrade programme in 2022-23.

2021-22 Update Programme

Component	Number of Homes	Contractors / Fittings
Heating	<i>7</i> 4	Dimplex Quantum
Windows & Doors	38	Cairngorm Inverness
Bathrooms	40	Armitage Shanks, Mira Showers
Kitchens	40	JTC Kitchens, Dundee







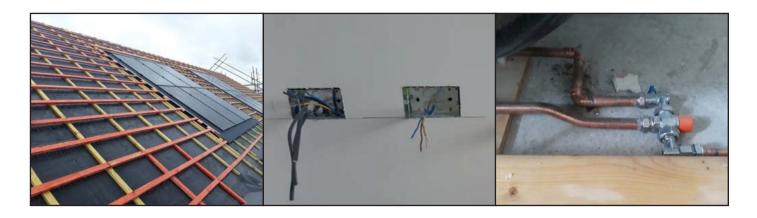
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Snagging Works for New Homes: 2019 Backlog to Clear



Albyn has been one of the largest contributors to creating new affordable homes for rent in the Highland Region. All of the homes we build are subject to stringent planning and building regulations, and are constructed by reputable building contractors. It takes, on average, over a year to construct a house and involves thousands of component parts being manually constructed.

For this reason, Albyn has a team of Clerks of Works who inspect our construction projects during the whole build programme visiting each site at least once per week during construction. With so many component parts involved, it is nor surprising that new homes require Snagging Inspections and Works after 12 months.



Snagging Inspections were not defined as Essential so had to be cancelled during lockdown. Consequently, there are now almost 200 Albyn homes completed after February 2019 where the Snagging Inspections and consequent works have not been able to be completed. This is a considerable backlog of predominantly minor works which we are working hard to clear with the construction companies who built our homes. This aspect of the construction work is also suffering from issues with labour, component and materials, making it less easy to arrange for inspections and works as it would normally be.

For those of you involved in this, we would ask that you remain patient with us, and seek to work with us as we plan in your Snagging Inspections and Works with our contractors. This work is particularly tricky to arrange in places as many construction teams and tradespeople have moved on to other projects, and in some cases, left the industry all together to maintain a living during lockdown.

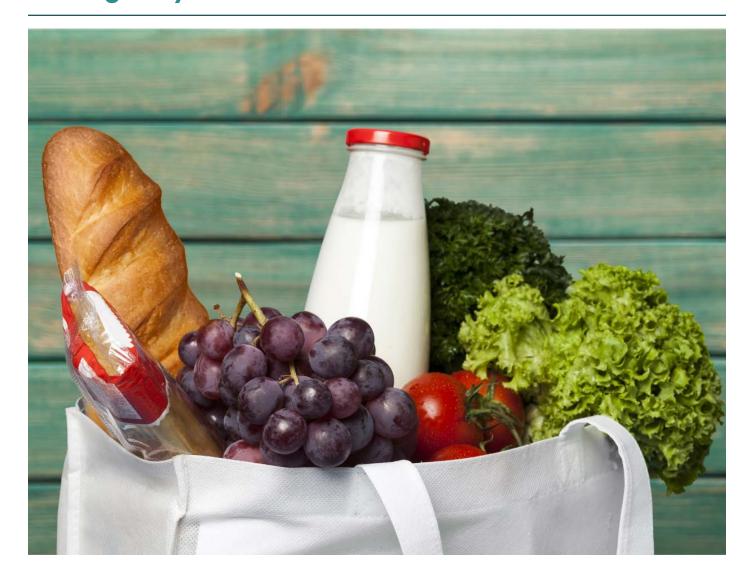


Did You Know?

Air source heat pumps operate at a lower temperature than gas/oil boilers and are most efficient running continuously with small adjustments to temperature of +/- three degrees C at the room thermostat. Standard Electric Tariff is the most economical for this type of heating.

All new homes built in Scotland, including Albyn's, have to comply with our government's stringent restrictions on air-tightness to achieve our Net Zero Carbon targets by 2045. Airtight homes require occupiers to be vigilant with ventilation combining use of their continuous running fans with natural ventilation from trickle vents and opening windows as required to allow natural airflow.

Emergency Food Provision



There are a number of food banks across Highland. To receive help from one of these food banks, you need to be referred by one of the food bank's partner agencies, like your GP, health visitor, or social worker. If you prefer, you could make an appointment at your local Citizens Advice Bureau.

Once you receive a referral, you will be given a voucher to take along to your local food bank. You will be provided with a three-day food supply, along with recipes to help you make the most of this food. You will find lots of information online about the help that is available, but if you are unable to do this, then please see below:

- Highland Food Bank, Badenoch and Strathspey, St Andrews 07563 737 274 or 01463 717630
- Church Hall, Grampian Road, Aviemore 01463 717 630 or 07875 332 696
- Highland Food Bank, 1 Glebe Street, Inverness 01463 717 630 or 07875 332 696
- Highland Food Bank, 7 Academy Street, Nairn 07782 551854
- Highland Food Bank, Dingwall Free Church Hall, Dingwall 01463 717630 or 07884 869021
- Highland Food Bank, Capstone Centre, Obsdale Road, Alness 01862 328 006 or 01463 717630

Emergency Food Provision

You do not need referrals for the Local Food Banks, and Community Larders listed below and will be able to find opening times and availability on your local Community Noticeboard.

North & South Areas

• Newstart Highland Food Hub

North Area

- Kessock Kindness North Kessock Larder
- Moo Food Muir of Ord & Surrounding Area
- KALM Community Food Stop Ardgay & Creich
- Black Isle Cares Fortrose
- Sutherland Care Forum East & Central Sutherland
- A Helping Hand in the Highlands Inverness, Nairn & Alness
- Assynt Reliance Group Lochinver
- Kinlochbervie, Durness, Scourie Durness and Kinlochbervie Church of Scotland
- Scourie Community Larder
- Thurso Community Development Trust

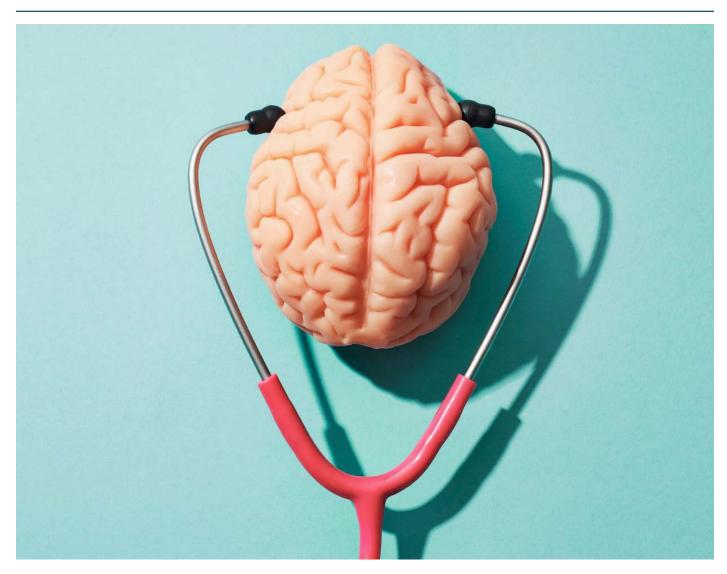
South Area

- Grantown Here to Help/Grantown Community Food Table Grantown & Surrounding Area
- The Libertie Project Hill & Crown Area, Inverness
- Crown & City Community Cupboard, Inverness
- Inverness Women's Aid
- Inverness Foodstuff
- A Helping Hand in the Highlands Inverness, Nairn & Alness

Additional Options

 The Highland Third Sector Interface has an interactive map with foodbanks on the following website: www.highlandtsi.org.uk/map.

Mental Health & Well-being Resources



Mental health is an important part of our daily lives. The pandemic has taken its toll on many people due the uncertainties, worries, and isolation it has presented. You may find that you or a loved one needs some help. Luckily, there are organisations that can help.

Non-Crisis Situations

If you are in a non-crisis situation and concerned about mental ill health, the first point of contact should be your GP (which is the route into formal mental health services) or NHS 24 on 111.

There are also volunteer groups that can offer welfare calls.

Crisis Situations

If urgent help and support is required, for instance if someone is in immediate danger, call 999. If you are calling for someone else, try to provide the person's, name, contact details and location.

Additional Support & Resources

- Samaritans: 116 123 (free calls & do not show on bill)
- <u>Breathing Space</u>: 0800 83 85 87
- Mikey's Line: 07786 207755
- Ewen's Room: 0800 689 3317
- National Scottish Domestic Abuse Helpline: 0800 027 1234
- Rape and Sexual Abuse Service Highland (RASASH): 03330 066 909

Text Service: 07451 288 080

Support email: support@rasash.org.uk

- Rape Crisis Scotland: 08088 01 03 02
 Text: 07537 410 027
- LGBT Helpline Scotland: 0300 123 2523
- Childline: 0800 1111
- CRUSE Bereavement Care Scotland: 0845 600 2227
- <u>James Support Group</u>: 07563 572 471 (24-hours)

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Tenant Hardship Fund

In 2020/21, Albyn issued over £60,000 through our hardship fund, mainly in the form of food vouchers to support our customers in need who have been affected by the pandemic.

The Board decided to continue this funding into 2021/22 as furlough continues and the economy begins to recover. We have dedicated another £60,000 for this year to this fund; however, we will be having a rebrand and a new set of criteria as the world around us changes. Keep your eye out for this coming to you very soon!



If you feel you would benefit from this meantime, please contact your Housing Officer.

Energy Redress Fund

Albyn was successful in gaining almost £18,000 for customers in fuel poverty through taking advantage of the Scottish Government Energy Redress Fund. This was cash or prepayment vouchers allocated directly to customers who evidenced they were in fuel poverty.

It is great to be able to give back to our customers and communities! Keep your eyes peeled for more announcements on some exciting community initiatives we will be piloting over the summer period. If you have any ideas on community events or projects that Albyn can support or work with you on, please speak to your Housing Officer.

Scottish Housing Regulator's Engagement Plan

There are multiple options for viewing the Scottish Housing Regulator's (SHR's) Engagement Plan with Albyn.

- 1) Find the plan on the Regulator's website at https://www.housingregulator.gov.scot/landlord-performance/landlords/albyn-housing-society-ltd/engagement-plan-from-31-march-2021-to-31-march-2022.
- 2) Alternately, you can go to our website and click on "About Us," followed by "Scottish Housing Regulator Report," which will take you to the Regulator's website with an option for "Engagement Plans."
- **3) If you would like a paper copy,** please contact us and we will be happy to send it to you.



If you find that you cannot pay your rent on time or there is a problem with your Housing Benefit, the most important thing is that you continue to communicate with us, which in turn will allow us to continue to support you in the best possible way.

Thank you!

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Welcome to Our New Tenant-led Page!

We would like this section to be about the communities we live in and to share some good news, views, and information. There are lots of great things happening across the Highlands, and often we never hear about it, so this is your chance to highlight them!

For this edition, we asked you to send in photos of your community, and we are delighted to have four lovely views to share with you. For the next edition, we have an **Art competition for the children** – with a wee prize!



Merkinch: Less than a mile from the main centre you can find a nature reserve and beautiful scenery. From Jackie Bugden.



<u>Beauly:</u> The Beauly Firth is stretching away in all its beauty towards the Kessock Bridge and Inverness, with Beauly nestled below. From Jacqueline Rodger.



<u>Milton of Leys:</u> Milton of Leys looking North to the Kessock Bridge. From Scott Macleod; Photo Credit to Craig Johnson.

Art Competition for Children

We are looking for a drawing of places or people in your community to show to everyone what is good about living there and/or what reflects the spirit of the community. Anything that shows the reason that you enjoy living there.

A winner and runner-up will be chosen from each age group, the winners receiving a £20 Book token/voucher, and the runner ups receiving a £10 Book token/voucher. The winning drawings will be published in the next edition of Newsview.

The age groups are:

- Under Primary School Age
- Primary School Classes 1-3
- Primary School Classes 4-7
- Secondary School Years 1-3
- Secondary School Years 4-6

To enter, all you need to do is send your drawing with your name, age, and parent / guardian contact number on the back to our Invergordon or Inverness office. The closing date is 31 st August 2021.



<u>Ardgay & Bonar Bridge:</u> View across the Kyle of Sutherland from Bonar Bridge to Ardgay. 'An unchanged beauty.' From Sinead Macfarlane.



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Inverness Office

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