

Tenant Charter Report 2021



Ardgay, Sutherland



Aviemore, Badenoch and Strathspey

Welcome

Welcome to our Tenant Charter report for 2020/21. 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.

The focus group of Tenants chose to compare our satisfaction rates with those of The Highland Council and the Scottish average for 2020/21, 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 an all-tenant survey in October 2021.

We would like to say THANK YOU VERY MUCH to all 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 2022, 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.

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Introduction from the Group Chief Executive



First, I would like to thank all the tenants who have worked and led on this Tenant Charter Report. This Report is one that is written by tenants for tenants, and we are lucky to have a number of committed, knowledgeable tenants who have taken the time to meet and advise on content and design.

Feedback is important to enable us to deliver the information you want in a meaningful way. Consequently, we have asked for your feedback on this report and asked if any of you would be interested in volunteering to help deliver future reports. We have a feedback form at the end for you to fill in and return for this purpose.

As your recently appointed Interim Group Chief Executive, I want to assure you that tenant involvement and feedback is core to everything I believe in, and I am focused on ensuring you get the level of service expected from us, with tenants front and centre within that. This will mean more interaction with you, and hopefully more feedback from you.

This Tenants' Charter, covering the period April 2020 to March 2021, is the first to cover a period where COVID-19 rules were in place for the whole year. Each landlord has the ability to vary the way they ask tenants for feedback. Some do a full survey every 3 years, and some do smaller surveys more regularly. Some only ask a small number of tenants. Albyn has historically tried to survey all tenants every three years. That is the reason why in some areas, we are giving figures for

2018/19 rather than more up to date figures. From now on we will be undertaking more regular pulse surveys and an annual Customer Satisfaction Survey, so our figures are relevant, up to date, and can be fairly compared to other housing providers.

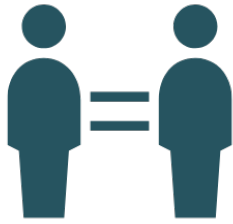
The new rules that COVID-19 brought in has had a real impact on some of our service delivery. For instance, for a period of time, people were not allowed to move house and some repairs were not allowed to happen if they were not urgent. We have highlighted these throughout the following pages. Our commitment is to review our service delivery options, using what we have learned over the past 20 months, and improve our service to you, in a post-COVID world. It's a real opportunity for us to modernise our services.

Finally, looking forward, I want to re-assure you that we at Albyn are committed to supporting you through what is likely to be a very difficult 12 months. With rising energy costs and the reduction in Universal Credit, we are very aware that some of you will be feeling extremely anxious about how you will cope. We have been developing grants and working in partnership with other agencies to try and address some of the challenges ahead and I would encourage you all to contact us if you need help in managing your day to day living. We may not be able to assist with everything but where we cannot, we will link you up with other agencies who may be able to. We have included further information for you on Page 17 of this report.

Best wishes,

Kirsty Morrison
Interim Group Chief Executive

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 at:
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



Equality Complaints

In the past year, we received **four** 1st stage complaints, (the same as last year) and **three** 2nd stage complaints (1 more than last year) about Equality issues. 3 of the 1st stage complaints, and 1 of the 2nd stage complaints were not dealt

with in the correct timescale. All policy reviews now include an Equality Impact Assessment to ensure that we take into account the needs of all our customers.

Information on how to make a complaint can be found in your Tenant Handbook, the Albyn website, or from Customer Services.



Adaptations

We ensure that new and adapted properties meet the needs of our customers, and last year we completed **67** adaptations at a total cost of **£70,327**, (£0 of this was paid from Albyn funds).

The average time to complete an approved application was **41** days.

This compares to **58 days for the Scottish average**.

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 or your Housing Officer.

Outcome 2: Communication



You can 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:

- Newsletter four times a year, which now includes a tenant-led section
- Our website: www.albynhousing.org.uk, including an electronic calendar on the site
- Email
- Facebook & Twitter
- Tenant handbook
- By letter or phone calls
- Visits to your home (limited at present due to COVID-19 restrictions)

Information, Participation & Feedback

In the past 12 months we have asked your views on:

1. Content of the Tenant Charter Report 2020
2. Rent Level and Service Charges

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.

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
Highland Council	92.51%	2020/21
Scottish Average	91.71%	2020/21



Digital Communication

We are aware that many of our customers still 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.

The pandemic may have encouraged some tenants to get online, so if you would like us to communicate with you by text or by email, then please let us know. 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 also get in touch if you would like some help

to use the internet safely as we can provide support.

As you will be aware from articles in the Tenant Newsletter, we are progressing with 'Project Phoenix,' our new digital housing system, and are aiming to have a Tenant Portal up and running in 2022, which will allow you to log repairs, check your rent balance, etc. at any time of the day. We will keep you up to date on this in the newsletter, but meanwhile if you would like help to use the internet, please get in touch and ask for help from one of the staff Digital Champions.

Outcome 3: Participation



We have developed several 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. All applications will be considered by our Board in accordance with the Albyn Housing Society Rules.
- Joining / starting up a tenants' or residents' group – 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 organisation (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.
- 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.
- 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 – it is 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
Highland Council	93.8%	2020/21
Scottish Average	86.6%	2020/21



How We Will Improve

We are including a number of new participation options within the new Customer Involvement Strategy. These include:

- Annual Tenant Satisfaction Survey
- Regular pulse surveys on-going throughout the year
- Enhanced focus on digital inclusion to enable tenants to communicate easier, including a new Tenant's Digital Strategy and new performance monitoring process to allow giving input into services

We will continue to monitor, change and add options based on tenant feedback.

Outcome 4: Quality of Housing



Scottish Housing Quality Standard (SHQS)

This year **88.3%** of our homes met the SHQS. This was the same as reported last year.

Albyn Housing Society Ltd	88.3%	2020/21
Highland Council	97.7%	2020/21
Scottish Average	90.96%	2020/21



The percentage of our stock meeting SHQS did not change over 2020 because the pandemic brought a halt to all our planned improvement programmes, and we had very new few properties handed over. The programmes are running again this year – but we are still seeing some issues with availability of components.

In terms of improving the percentage of our stock that meets SHQS – we put together each year’s programmes based on the properties that have most need for a particular programme – for example, the heating programme is based on those units that are most in need of the new heating system, etc. We use our data on when components were last replaced, and also look at data on breakdowns to produce a new programme. We are also reviewing the data we hold on properties and will be ensuring we obtain any missing data so we have a complete overview of our stock.



Energy Efficiency Standard for Social Housing (ESSH)

We have a number of programmes that contribute towards the energy efficiency rating of each property – new boilers – heating replacement – new doors and windows – and we also take the opportunity to upgrade insulation through programmes run by other agencies, such as the cavity wall insulation programme (these programmes were unfortunately interrupted last year).

The number of properties that do not meet ESSH

are either exempt (which means they cannot cost-effectively be brought up to the standard – Albyn has very few of these) or in abeyance (which means that the tenant has refused to have a particular work done – for example, they may have refused a heating upgrade).

Where a tenant has refused an upgrade, we would return if the tenant moved out at some later date to look at upgrading it then.

Outcome 5: Repairs, Maintenance & Improvements



In the past year, COVID-19 has restricted our ability to carry out home improvements. However, we have managed to undertake a limited **improvement plan**:

Replacement Type	2020 £000s	2021 £000s
Energy Efficiency Measures	1,053	308
Window and Door Replacements	571	2
Kitchen Replacements	329	15
Bathroom Replacements	508	0
Individual Property Upgrades and Other Costs	19	21
Total	2,480	346

Reactive Repairs

The total number of reactive repairs completed during the reporting year was 5,315.

Category	Performance Measure	Target	2019/20	2020/21
Emergency	Average time to complete	8 hours	5.81 hrs	7.74 hrs
Non-Emergency	Average time to complete	10 days	4.7 days	6.06 days
Right First Time			90.38%	90.71%

The above figures for non-emergency repairs do not include:

- repairs carried out under the defects liability period on any new build properties
- repairs to void properties
- repairs to lock-ups or garages
- when contractors are unable to access the property to carry out the repair

Of the 409 tenants who responded, 78.24% of them were satisfied with the overall quality of our repairs service.

Albyn Housing Society Ltd	78.2%	2020/21
Highland Council	97.5%	2020/21
Scottish Average	90%	2020/21

Outcome 6: Estate Management, Anti-social Behaviour, Neighbour Nuisance & Tenancy Disputes



Number of Anti-social behaviour cases opened in the year		2019/20	2020/21
Category 1	Most serious and involves criminal activity	23	40
Category 2	Deliberate attempt to cause disturbance or annoyance	96	145
Total		119	185

These figures show that the level of anti-social behaviour has increased.

In the 12 months covered by this report, there were **0** households evicted due to Anti-social behaviour.

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

Albyn Housing Society Ltd	74.09%	2018/19
Highland Council	88.01%	2020/21
Scottish Average	86.08%	2020/21

If you have any ideas on how to improve the area you live in, 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 children's or pensioners' parties.

A total of £5,000 was donated from the Community Fund during 2020/21.

If you want to make an application either download an application form from our website at: albynhousing.org.uk/about-us-2019/community-projects or contact the office for a form. You can submit the form to: communityfund@albynhousing.org.uk.

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

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 rent a home that meets their requirements at a reduced rental price.

If you're looking to rent but struggling to find an affordable home to rent privately, then you might want to consider the option of a mid-market rental property. 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 property. Our rent levels are usually set at around 85-100% of the local housing allowance.

- We prioritise individuals who might have spent the longest time spent on the Highland Housing Register, families and individuals without security of tenure in current accommodation, those living with friends or relatives, tenants living in private rented accommodation, households with no or low support needs.

If you are interested in further information about applying for mid-market rent, please email:

lettings@highlandresidential.co.uk or the option to apply directly on our website: www.highlandresidential.co.uk/rent-a-home/mid-market-rent.

There are other options for Mid-Market Rent from other Housing Associations within the Highlands.

Find out more from Lochaber Housing Association:



01397 702530

info@lochaberhousing.org.uk

lochaberhousing.org.uk

Find out more from Cairn Housing Association:



0800990 3405

enquiries@cairnha.com

www.cairnha.com

Find out more from Highland Housing Alliance:



01463 251133

hello@hhainverness.com

www.hhainverness.com

Highland Residential - LIFT New Supply

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.

You buy an equity share of between 60 and 80% under this scheme. The remaining equity share will be held by the Scottish Government. We give priority to applicants who are already a local authority / housing association tenant.

If you're interested in applying for LIFT New Supply, email LIFT@highlandresidential.co.uk.



Mutual Exchange

Mutual exchanges were discontinued at the start of the pandemic up until April this year when it was reintroduced. The procedure remains the same except that there is an expectation that each household will carry out a deep clean of the property before they move out.

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 (when COVID-19 allows) 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 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.

Mutual Exchange Continued...



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 needs
- If your home is of a special type or adapted and the other tenant does not need that particular type of housing

To get information on mutual exchange, please contact Customer Services.

Outcome 10: Access to Social Housing



In the past year, we had **218** lets. There were also **16** 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 3,200 homes for rent or low-cost ownership in 71 different communities across the Highlands.



We let our houses to people who are registered on the **Highland Housing Register (HHR)**. This single housing list is operated by a partnership of 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 partnership agreement has recently been substantially reviewed by the HHR partner organisations and the final draft

will shortly be presented to the various Boards for agreement. Once this is done, we will advise of any changes on our website.

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 review of the HHR policy may result in changes to the points system, but for now, the table on the next page is a summary of the points system, and 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.

At present, 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.

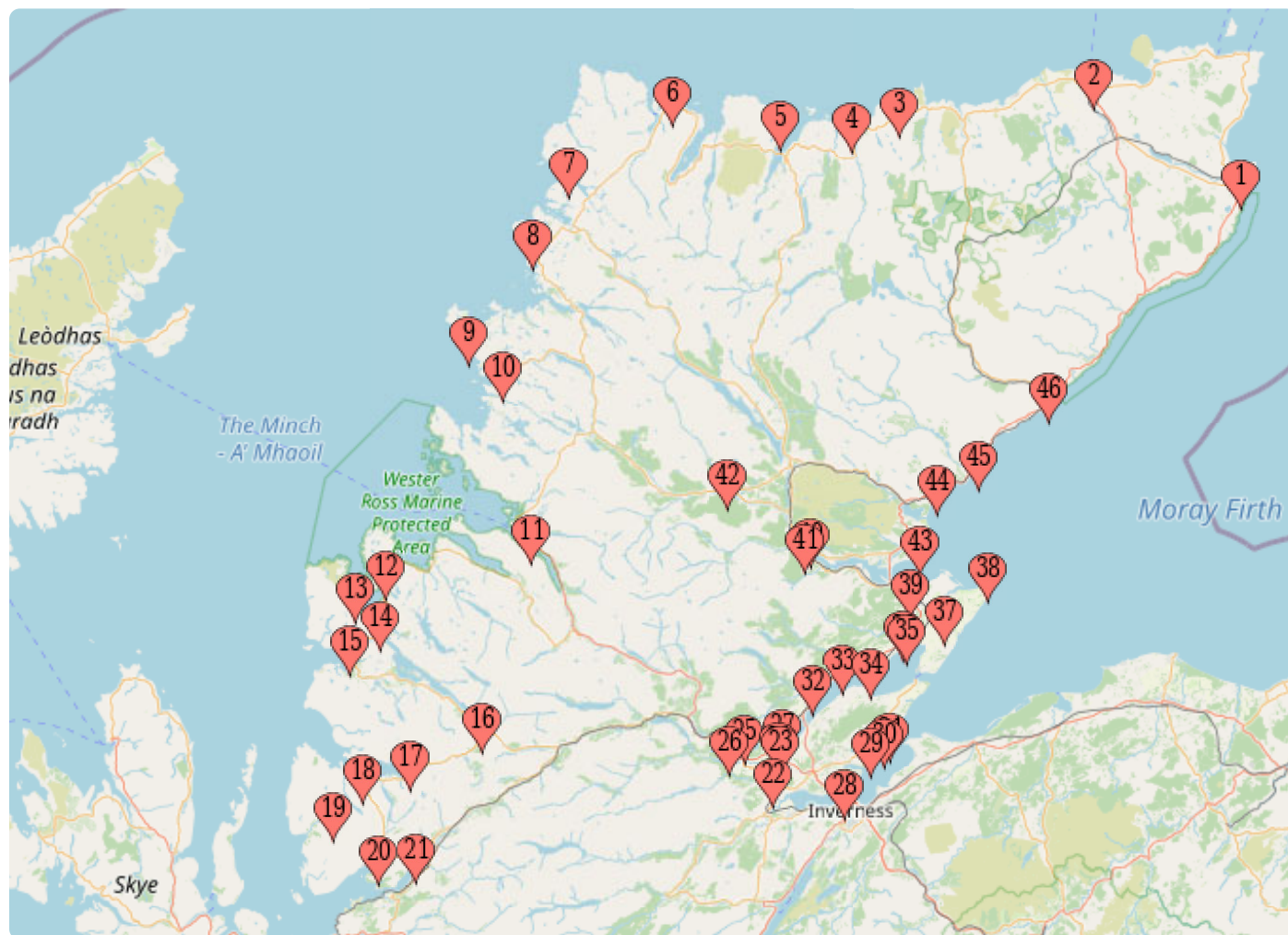
The length of time you have to wait will depend not only on your points, but also on the availability of suitable houses in the area you have chosen to live in, and the number of other applicants on the list and their circumstances relative to yours. If any applicants have any queries regarding the form or the policy rules, please contact us.

More information is also available on The Highland Council website. A link is on the back page.

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

Points	Details
70	<ul style="list-style-type: none"> Homeless – Unintentional Poor Housing Conditions – High Accessible Housing Need – High
50	<ul style="list-style-type: none"> Potentially Homeless – Unintentional Assessed need to move to independent living from residential care/hospital/supported accommodation/other inappropriate accommodation
40	<ul style="list-style-type: none"> Accessible Housing Need – Medium
30	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Insecure Accommodation (e.g., C/o parental home/friends/family/lodgings) Valid Notice to Quit on a Short Assured Tenancy
10	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Poor Housing Condition – Low (up to max of 10 points)
2	<ul style="list-style-type: none"> Time spent in temporary accommodation where HPNU (per month)

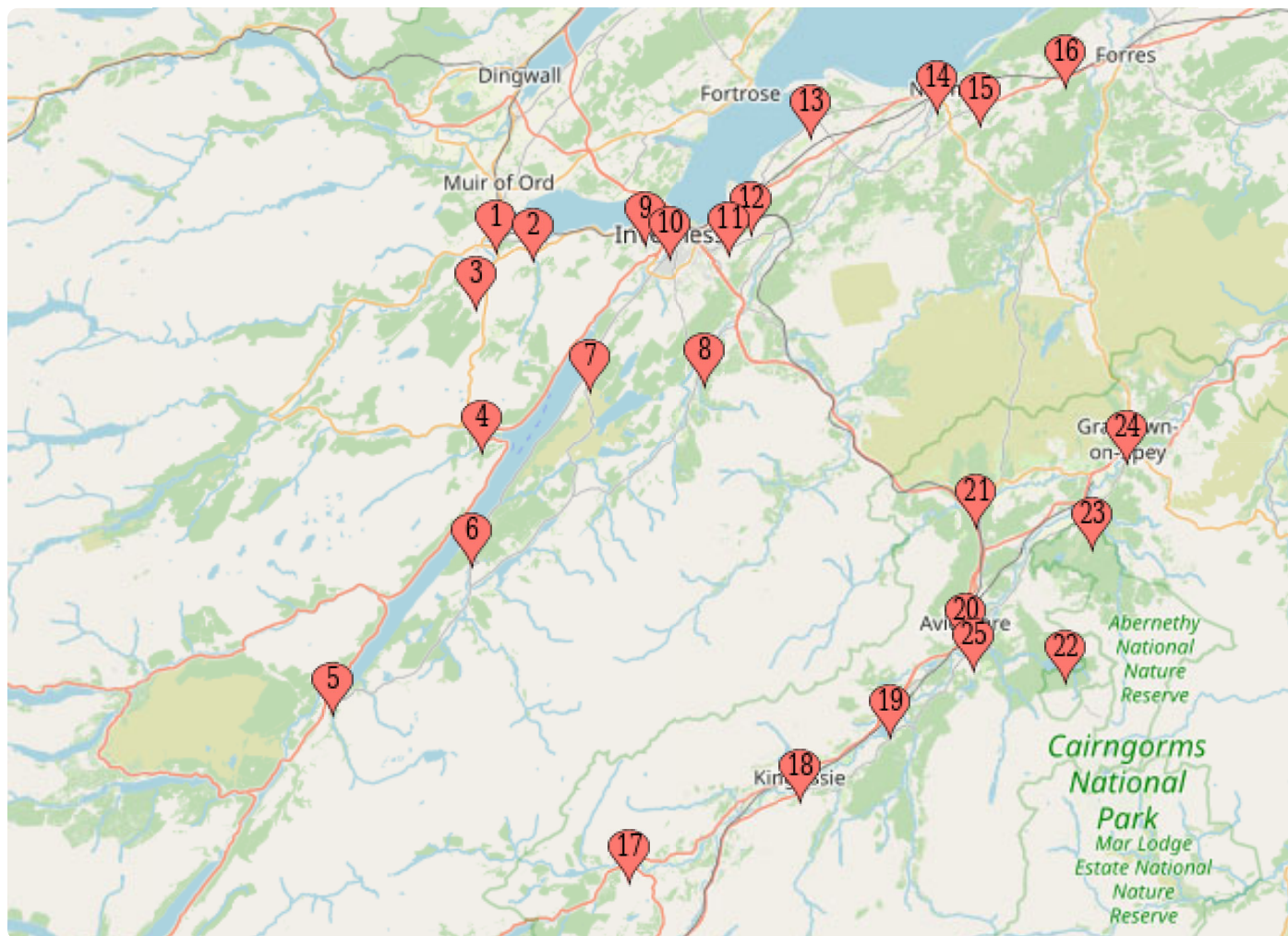
Where We Have Homes in the Highlands: North Area



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

- | | | |
|----------------------|------------------------|-----------------------|
| 1. Wick (62) | 17. Torridon (9) | 32. Evanton (45) |
| 2. Thurso (45) | 18. Sheildaig (10) | 33. Aness (138) |
| 3. Armadale (2) | 19. Applecross (8) | 34. Invergordon (388) |
| 4. Bettyhill (4) | 20. Kishorn (8) | 35. Milton (93) |
| 5. Talmine (6) | 21. Lochcarron (14) | 36. Kildary (1) |
| 6. Durness (8) | 22. Muir of Ord (50) | 37. Fearn (7) |
| 7. Kinlochbervie (7) | 23. Conon Bridge (92) | 38. Portmahomack (9) |
| 8. Scourie (6) | 24. Maryburgh (18) | 39. Tain (168) |
| 9. Stoer (4) | 25. Strathpeffer (28) | 40. Bonar Bridge (2) |
| 10. Lochinver (26) | 26. Contin (1) | 41. Ardgay (2) |
| 11. Ullapool (11) | 27. Dingwall (117) | 42. Rosehall (2) |
| 12. Aultbea (12) | 28. North Kessock (22) | 43. Dornoch (56) |
| 13. Inverasdale (4) | 29. Avoch (14) | 44. Golspie (28) |
| 14. Poolewe (20) | 30. Fortrose (45) | 45. Brora (25) |
| 15. Gairloch (14) | 31. Rosemarkie (4) | 46. Helmsdale (4) |
| 16. Kinlochewe (6) | | |

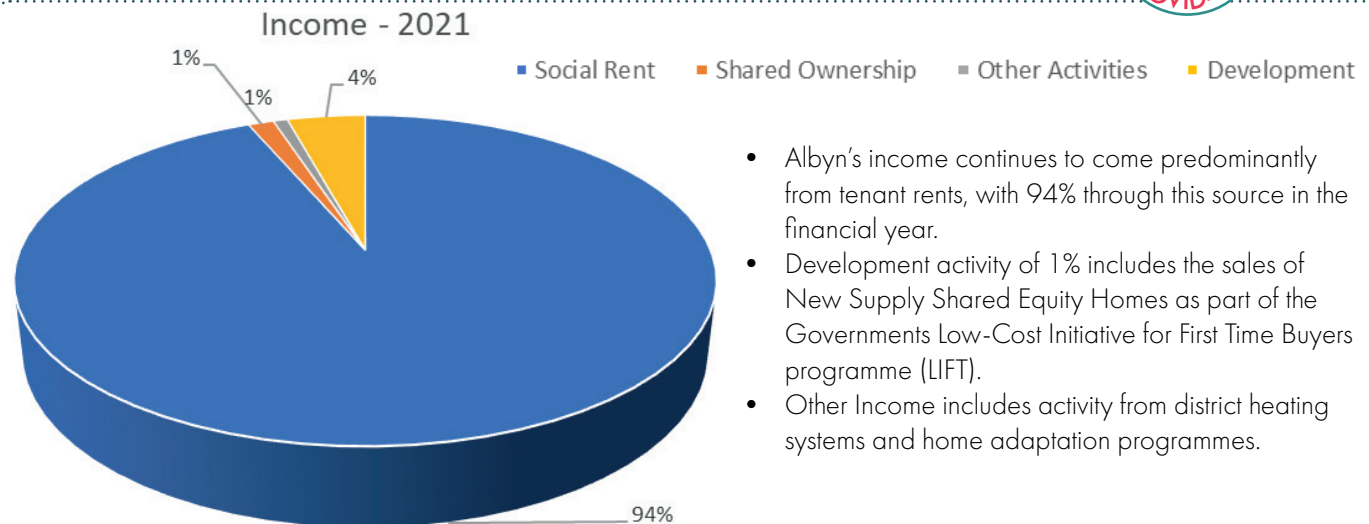
Where We Have Homes in the Highlands: South Area



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

- | | | |
|-----------------------|---------------------|---------------------------|
| 1. Beaully (42) | 10. Inverness (801) | 18. Kingussie (30) |
| 2. Kirkhill (19) | 11. Smithton (20) | 19. Kincaig (14) |
| 3. Kiltarlity (25) | 12. Balloch (5) | 20. Aviemore (148) |
| 4. Drumnadrochit (31) | 13. Ardersier (23) | 21. Carrbridge (18) |
| 5. Fort Augustus (25) | 14. Nairn (230) | 22. Glenmore (2) |
| 6. Foyers (11) | 15. Auldearn (43) | 23. Nethy Bridge (37) |
| 7. Dores (10) | 16. Dyke (12) | 24. Grantown-on-Spey (32) |
| 8. Inverarnie (11) | 17. Laggan (6) | 25. Rothiemurchus (6) |
| 9. Clachnaharry (16) | | |

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 2020/21, a total of 1,310 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-19 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 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.
- 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.

The number of tenancies created in 2019/20 that were still successfully in place after a year remains high at 93%.



Albyn Hardship Fund

In 2020/21, Albyn issued £78,074 through our hardship fund, mainly in the form of food vouchers to support our 260 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. Look out for details in the Autumn edition of our newsletter, Newsview.

Where to Get Help with Financial Problems

If you are having financial problems, please check out the 'Worrying about Money' leaflet below.

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: Look at the next page to see what A, B, and C are and where to find help.

Where to Get Help with Financial Problems

Step 1: What's the problem?

I suddenly have no money

- 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

See Options: **1 2 5 6**

My money doesn't stretch far enough

- 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)

See Option: **2**

I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Payday loans
- Owe friends and family
- Benefit repayments

See Option: **3**

I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See Options: **1 4**

Step 2: What are some options?

1 Scottish Welfare Fund

People on low incomes may be able to get a **crisis grant** from the Council.

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).

Where can I get help? **A B C**

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.

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.

Where can I get help? **A B**

3 Debt Advice

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.

Where can I get help? **A B**

Step 2: What are some options?

4 Benefit Advance

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).

Where can I get help? **A B**

5 Hardship Payment

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 of 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).

Where can I get help? **A B**

6 Challenge a Decision

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.

Where can I get help? **A B**

Step 3: Where can I get help?

A Highland Council

The Welfare Support Team provide free, impartial and confidential support to claim all entitlements that are due to you

0800 090 1004
welfare.support@highland.gov.uk

B Citizens Advice Bureau

Free, impartial and confidential advice on benefits, debt, money and housing

Caithness
01847 894243
bureau@caithnesscab.casonline.org.uk

North and West Sutherland
01971 521730
NWS-Bureau@NWSCAB.casonline.org.uk

East and Central Sutherland
01408 633000
advice@ecscab.org.uk

Ross and Cromarty
01349 883333
bureau@alnesscab.casonline.org.uk

Skye and Lochalsh
01478 612032
adviser@slcab.org.uk

Nairn
01667 456677
bureau@nairncab.casonline.org.uk

Lochaber
01397 705311
adviser@lochabercab.casonline.org.uk

Inverness Badenoch and Strathspey
01463 237664
enquiries@invernesscab.casonline.org.uk

Step 3: Where can I get help?

C Scottish Welfare Fund

Crisis Grants to cover the costs of an emergency

0800 083 1887
www.highland.gov.uk/welfare-fund

Other Support

Home Energy Scotland
Free and impartial energy efficiency advice
0808 808 2282
www.homeenergyscotland.org

Shelter
Free housing advice
0808 800 4444
scotland.shelter.org.uk

Social Security Scotland
Speak with someone about a benefit application
0800 182 2222
www.mygov.scot/benefits

Breathing Space
Confidential phoneline for anyone feeling low, anxious or depressed
0800 83 85 87
www.breathingspace.scot

Clear Your Head
Ways to help mental health and wellbeing
www.clearyourhead.scot

Salvation Army
Housing Advice
01463 234123
invernessresettlement@salvationarmy.org.uk

Updated on: 16/11/20

Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback

Worrying about money?

Financial advice and support is available if you're struggling to make ends meet.

Follow these steps to find out where to get help in Highland.

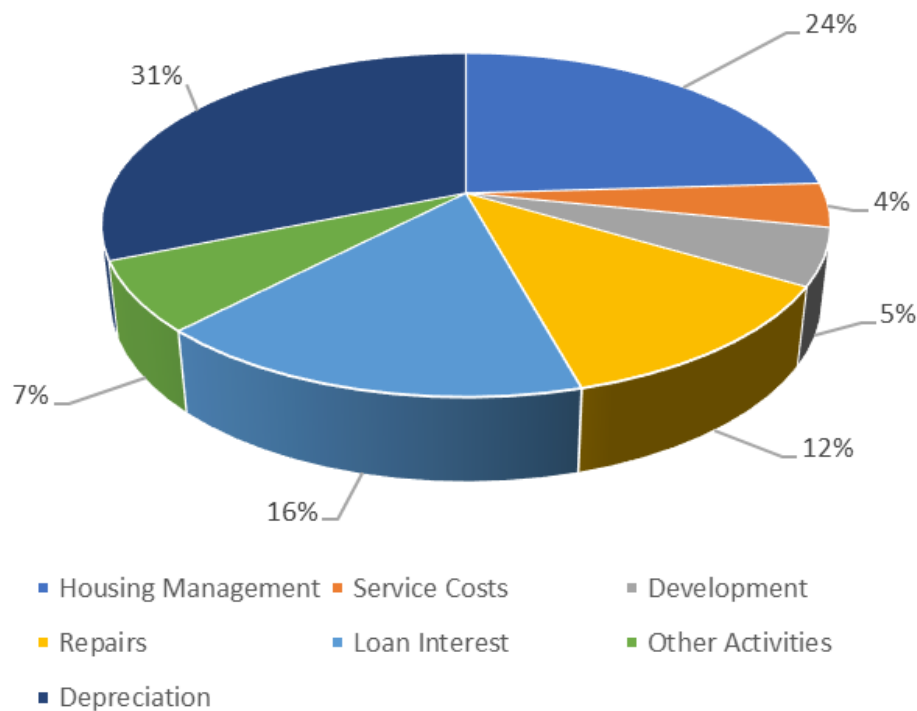


Social Security Scotland
Tearainteachd Shòisealta Alba



Outcome 12: Value for Money

Expenditure - 2021



The above chart shows Albyn's expenditure for 2020/21.

Further details are as follows:

- Depreciation of our housing stock continues to make up the largest share of our expenditure each year representing 31% of costs in 2020/21.
- The Management of our homes consumes 24% of expenditure in the year and includes the cost of operating the business to provide services to tenants and sustain tenancies.
- Loan Interest represents 16% of Albyn's expenditure and is paid on loans taken out to build new homes for future tenants.
- 12% of our expenditure is taken up by repairing our homes, either through planned maintenance activities or responsive repairs that arise during the year.
- Any surpluses generated are reinvested in the Society's primary purpose of housing those in need through the provision of good quality homes.



Abandoned Properties

There were only

7 properties

abandoned in the past year.

Outcomes 13 & 14: Rent & Service Charges

Empty Houses (Voids) & Letting

Void turnaround times have risen since the start of the pandemic as there were large periods of time over that period when we were not able to re-let empty properties. This meant that properties that were vacated were lying empty for long periods. Even though we were unable to do anything about this, we were still counting these extended void periods within our stats as they gave a good indication of the impact that the pandemic was having on our voids performance and the overall rents lost due to having to leave properties empty for extended periods of time. Although the re-lets process has now recommenced, we are still experiencing larger void times than before the pandemic due to restrictions that limit how quickly we can prepare an empty property to be re-let. For example, we leave the vacated property for 72 hours before commencing the void works and we only allow one contractor at a time to enter the properties. These measures inevitably extend the void period although these are starting to reduce again.

Average Days Taken to Re-let Properties	2019/20	2020/21
Albyn Housing Society Ltd	8.6 days	38.5 days
Highland Council	26.8 days	44.2 days
Scottish Average	31.8 days	56.3 days



Rent Increase

The table below shows the average weekly rents for 2020/21 compared to the Scottish average.

Size of Home	Number of Homes	Albyn Weekly Rent	Scottish Average Rent
1 bedroom	42	£62.33	£73.61
2 bedroom	777	£80.31	£79.48
3 bedroom	1,712	£89.24	£82.60
4 bedroom	721	£97.85	£89.81
5 bedroom	147	£110.43	£99.97

The rent increase with effect from 1 April 2020 was 2.7%, however, the Board chose to suspend this increase for a period of 6 months until 1 October 2020.

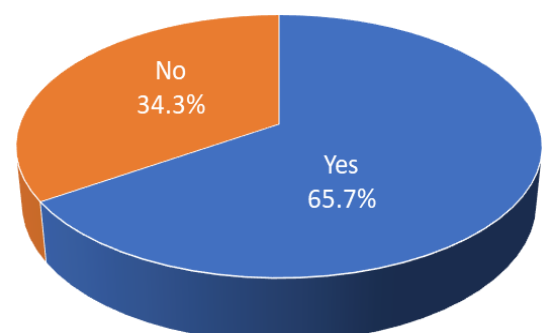
Consultation took place in December 2019 on the proposed increased of rents from 01 April 2020. The outcome of this consultation was that 75% of respondents chose this option. In March 2020, as the pandemic hit, the Board approved a proposal to delay the application of the rent increase for six months. This would cost Albyn £200,000 in foregone income but would provide some minor relief to tenants as we entered a very uncertain period. The rent increase was applied from 01 October 2020 as approved by the Board.

Service Charges

Approximately two-thirds of tenants that responded to the survey supported the proposed approach to setting services charges, which was accepted as sufficient endorsement.

Service charges are based on the actual costs incurred. Service charges are adjusted each year based on the approach, which was supported by tenants in the recent consultation.

The published results of the survey on rents and service charges can be found on our website.



THANK YOU!

Thank you very much for taking the time to read our Tenant Charter report for 2021.

Please fill in the attached questionnaire to let us know what you think about the report.
Everyone who responds will be entered in a prize draw with a chance to win one of four £50 vouchers.

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: www.housingcharter.scotland.gov.uk.

For a housing application: www.highland.gov.uk

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