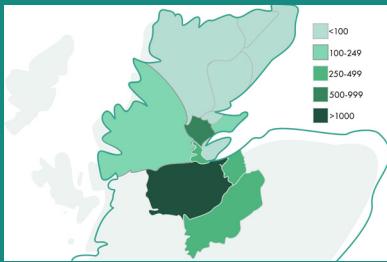




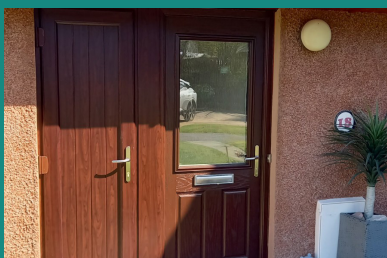
### TENANT SATISFACTION

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### COST OF LIVING SUPPORT

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### MAJOR WORKS

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# TENANT ROADSHOWS

Our first 4 roadshow events have provided tenants the opportunity to chat to us about a range of issues impacting their tenancy. Thank you to everyone who took the time to come out to meet with us in Thurso, Wick, Dornoch and Milton. Dates are confirmed for Inverness, Muir of Ord and Dingwall tenants. Find out more on page 3.



# SUMMER NEWSLETTER WELCOME!



**Kirsty Morrison, Group CEO**

## Welcome to our summer 2024 newsletter.

Inside you'll find lots of helpful information and insight into what's going on at Albyn, and most importantly how you can get involved. It's very important to us that we hear from, and respond to, our customers' views – good or bad.

Our tenant performance monitoring group (an award winning group!) scrutinise our policies and procedures across a range of areas, such as letting new build homes, and make recommendations to our Board for improvements. We really appreciate the time that the group takes and find it really helpful in improving our service delivery. I'd encourage all our customers to get involved.

The highlight of the year so far for me has been our most recent tenant satisfaction survey results, that you'll find inside this newsletter. As part of being regulated by the Scottish Housing Regulator we must carry out a 3-yearly survey that asks specific questions on satisfaction with, for example, overall services, opportunities to participate, and repairs and maintenance. This

time we saw improvements across every indicator, including a huge increase of 27.2% in satisfaction with opportunities to participate, and a 20.83% increase in satisfaction with being kept informed about services and decisions. I am absolutely delighted with the results which pay testament to our staff, who work very hard, daily, to ensure our customers have a brilliant customer experience.

Thank you to everyone who participated in the survey.

On a less positive note, is the results of our cost-of-living survey completed in Spring. The results of the survey make for a sobering read as we see that our customers are having to cut back on food, heating, and personal hygiene products during this crisis, as well as reporting feeling more lonely and more isolated.

The positive side of the survey is that this helps us direct our tenancy sustainment and support services in the right way, to do our best for our customers. This includes the £150,000 annual Tenant Support Fund that we allocate to try to reduce the stress and strain that the cost-of-living crisis is having on people. This is delivered through the provision of cooking and heating equipment, assistance with fuel bills and in some cases, food vouchers.

If you feel you need support due to the crisis, please do not hesitate to contact us. We are here to help.

Lastly, I hope you have a lovely summer and that the weather is kind to us this year!

*Kirsty*

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# TENANT ROADSHOWS

Tenant feedback highlighted the need for increased face-to-face support, and in response, we launched our 'Tenant Roadshow,' a series of pop-up events across our communities.

Our first stop was on **March 25th** at the the Pulteney Centre in **Wick**, followed by Ormlie Centre in **Thurso** on the same day. These events provided a relaxed and friendly space for tenants to discuss any aspect of their tenancy with our team members from the Income Team, Tenancy Operations Team, Tenancy Sustainment Team, Repairs and Maintenance Department, and Business Services.

In **Dornoch**, at The Dornoch Hub on **April 25th**, and at the Mercat Centre in **Milton** on **May 30th**, we continued to engage with our tenants. At each location, we were joined by our involved tenants, who shared their experiences of getting more involved with Albyn.

Our 'kids corner' proved to be a hit, with budding artists enjoying coloring activities and a competition, alongside other arts and crafts to keep children entertained while parents and guardians engaged with our services.

We collaborated with partners such as Mikeysline and Changeworks to ensure that attendees could access a full range of support. The events were well-received, offering valuable face-to-face interaction and support to our tenants.

Thank you to everyone who attended and made these events a success! We are committed to continuing our Tenant Roadshows across the Highlands. Please join us at upcoming events; visit our website or Facebook to stay informed.

**Balvonie** (Drumossie Hotel) 8th July 12noon-3pm  
**Dingwall** (Dingwall Community Centre) 23rd July, 10am-2pm  
**Muir of Ord** (The Muir Hub) 27th August, 9:30am- 1:30pm



## **Tenants4Tenants: Albyn Tenants' Participation Groups:** Written by tenants

Did you know Albyn has a very active and noisy group of tenants who get involved and are the voice of Albyn's tenants?

We attend meetings to discuss what and how Albyn is doing, we scrutinise aspects of the working practices from the design of new homes to how long before empty properties are available to new tenants.

But it's not all meeting, we get out and about too, meeting other tenants. Over the past few months we have joined Albyn staff and external partners at the Albyn roadshows in Wick, Thurso and Dornoch, these have been great fun, lots of coffee and cakes we have also been able to help the community group in Thurso get a grant from Albyn Community Fund to get them some extra equipment for their indoor curling teams. This will benefit not only the tenants but the wider community. We are also working with them on a bigger project for a piece of unused ground. More details to follow.



None of this would have happened if it wasn't for the roadshow and a general chat over coffee, I know the tenants who supported the staff left buzzing with the excitement of the possibilities for their groups and communities but if you don't tell us your ideas, we can't help so please join us at the next roadshows. You don't have to have a problem, just come for coffee, cake and a chat.

The tenants4tenants group has lots of exciting plans for over the next few months but we could really do with some more members so if you fancy getting involved why not give it a go. We have lots of fun, are fully inclusive with meetings both in person and online and you can choose how involved you get, and what you want to be involved in, but be warned it can be highly addictive. Go on, give it a try.

# TENANT SATISFACTION SURVEY 2024

Thank you to everyone who agreed to be interviewed for our 2024 Tenant Satisfaction Survey.

While in previous years we have carried out a purely digital survey, we wanted the opportunity to receive a higher quality of responses, and get insights about the things we can do as an organisation to improve. We recruited an independent company called Research Resource to carry out the tenant satisfaction survey for us, following the regulators advice on taking a representative sample of our tenants. Interviews were carried out between 26th March and 18th April.

We are pleased with the results and the clear progress that has been made to improve things for our tenants over the last few years. The feedback that was provided will allow us to continue to improve our services and while we are certainly celebrating keep doing the things that work well and change the things that do not.

## Overall satisfaction

**9 out of 10 tenants are satisfied with the service provided**



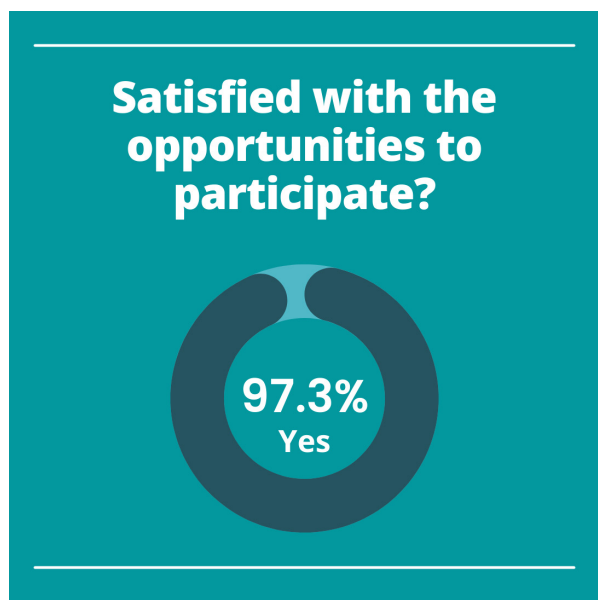
Where respondents were not satisfied with the overall service they were asked to explain why they felt this way. The most common response was where respondents stated they would like to see improvements to the repairs service, better response times, and improvements to the quality of the home e.g. new heating systems.

Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by Albyn?		
Albyn Housing 2023/24	Albyn Housing 2021/22	National Avg 2022/23
90.9%	82.7%	86.7%

## Communication and engagement

Over 19 in 20 respondents (96%) were of the opinion Albyn was very or fairly good at keeping them informed about their services and decisions. Written communications such as newsletters (44%) and letters (55%) were tenants preferred communications tenants to be kept informed about services and decisions. Only 2% of tenants thought communication was very or fairly poor, and this was generally where they said they would like to hear from us more regularly.

How good or poor do you feel Albyn is at keeping you informed about their services and decisions?		
Albyn Housing 2023/24	Albyn Housing 2021/22	National Avg 2022/23
97.39%	76.56%	89.7%



Albyn provides a range of opportunities for tenants to get involved by giving their views and influencing decision making. Tenants were read out a list of the opportunities available to tenants and asked which they would be interested in getting involved in. The vast majority (80%) were not interested in participating in any way, while 15% of tenants expressed an interest in responding to surveys or consultations. Less than 1% of tenants were dissatisfied with the opportunities to participate. When asked what Albyn could do to improve this, most common responses were to increase awareness of opportunities, offer them at times and places that are accessible, and in different formats.

How good or poor do you feel Albyn is at keeping you informed about their services and decisions?		
Albyn Housing 2023/24	Albyn Housing 2021/22	National Avg 2022/23
97.4%	70.2%	85.9%

## Quality of home and repairs satisfaction



Overall, how satisfied or dissatisfied are you with the quality of your home?		
Albyn Housing 2023/24	Albyn Housing 2021/22	National Avg 2022/23
86.7%	77.0%	84.2%

Just under 9 in 10 tenants were satisfied with the quality of their home. We are pleased to see that this has improved significantly since our last tenant survey and has outperformed the national average. Those who were dissatisfied mentioned this was the result of the heating system, windows and doors or general repairs and upgrades required. We also asked tenants how satisfied they are with the repairs and maintenance service, 88.54% of tenants responded positively, taking us above the national average for repairs and maintenance as well. Improvements we could make included; completing repairs more quickly and getting it right first time.

## Management of neighbourhood



Overall, how satisfied or dissatisfied are you with Albyn's contribution to the management of the neighbourhood you live in?		
Albyn Housing 2023/24	Albyn Housing 2021/22	National Avg 2022/23
86.7%	70.3%	84.3%

We recognise the importance of a safe and well maintained neighbourhood to the overall satisfaction with your Albyn home. While the specifics of what elements we are responsible for managing in your neighbourhood can vary from street to street, 93% of tenants were satisfied with their neighbourhood as a place to live, and 86.7% were satisfied with Albyn's contribution to the management of their neighbourhood. This is a marked increase from the previous tenant survey and Some tenants noted wanting to see Albyn doing more in the neighbourhood while some wished to see improvements in dealing with Anti-Social Behaviour.

## Value for money

### Good value for money?



Taking into account the accommodation and services your landlord provides, do you think your rent for this property represents good or poor value for money?		
Albyn Housing 2023/24	Albyn Housing 2021/22	National Avg 2022/23
86.7%	75.3%	81.8%

Our final satisfaction question was around whether tenants consider their rent to be good value for money, and again we saw an increase in tenants responding positively. Those who were not satisfied felt that bills were too expensive, and were unhappy that rent continues to rise. Some tenants felt value for money was diminished by the need for repairs or upgrades in their home, however some said it was due to the size of the home, or the services they received from Albyn.

Once again, a huge thank you to everyone who responded to the survey. We are always keen to hear your feedback both positive and negative and as an organisation will be reviewing the comments made and turning these into actions that we can take to ensure your continued satisfaction with your home, and our services.

# OUR NEW TENANCY OPERATIONS MANAGER

Please join us in welcoming Derek Manson, our new Tenancy Operations Manager.

## **What inspires you about working in housing?**

After many years working in the private sector, I fell into the social housing sector, and discovered that I really enjoyed helping those in housing need. Housing is such an important element of living a healthy, happy life.

## **Can you share some key milestones or achievements in your career journey so far?**

Prior to joining Albyn Housing Society I worked in Housing with The Highland Council, where I was fortunate to collaborate with partners to welcome the first resettlement of Syrian refugees into Highland. I am also proud of the reputation I have attained as a champion for better housing solutions for those experiencing domestic abuse.

## **In your opinion, what are the biggest challenges facing housing today?**

Increased demand for affordable and social housing, homelessness, and rural depopulation (exacerbated by a shortage of housing) are some of the biggest challenges facing the housing sector.

## **What do the values mean to you?**

We all need to be caring, adaptable and professional, so they mean everything to me, my team, and the overall organisation.

## **What are your primary responsibilities and tasks?**

To lead and manage Albyn's Tenancy Operations team to deliver excellent customer service in the areas of tenancy and estate management, voids (empty homes) and allocations.

## **What do you find rewarding about your role?**

Feeling like you make a difference to people's lives is incredibly fulfilling.

## **What do you hope to achieve in your role?**

I want to ensure that our applicants and tenants have access to affordable and energy efficient homes, that meet their needs, within sustainable and thriving communities.



Derek Manson

## UNACCEPTABLE ACTIONS TOWARDS STAFF

Our staff members and contractors work extremely hard on behalf of our tenants, many have been passionate about housing for decades and they deserve to feel safe at work. We recognise that people may act out of character in times of trouble or distress, however, the actions of customers who are angry, demanding or recurrently persistent may result in unreasonable demands being placed on our time and resources or cause distress to staff.

### **Aggressive or Abusive Behaviour**

We understand that customers may have genuine cause to be angry, we consider it unacceptable however, if that anger escalates into aggression towards staff. We will not tolerate any form of violence or abuse towards staff and expect all customers to display courtesy and respect.

Aggression can include physical acts of violence that may result in harm or injury. It also includes behaviour or language (whether verbal or written) that may cause staff to feel afraid, threatened or abused. We also consider inflammatory statements and unsubstantiated allegations to be abusive behaviour.

### **Unreasonable Demands and Unreasonable Persistence**

Individuals may make what we consider unreasonable demands on staff, as a result of the amount of information or assistance they seek, the nature and scale of service they expect or the levels of contact they make or maintain with us. We consider these demands as unacceptable and unreasonable if they start to impact substantially on the work of staff, including taking up an excessive amount of time to the disadvantage of other service users.

You can find our full policy on unacceptable actions by visiting [www.albynhousing.org.uk](http://www.albynhousing.org.uk) and looking in our Library.

# MAJOR WORKS: WINDOWS AND DOORS

We are thrilled to share the recent energy efficiency upgrades undertaken at Reed Court in Carrbridge and Mayfield Wynd in Tain. These projects reflect our commitment to enhancing the comfort and sustainability of our homes, ensuring a better living experience for our tenants.

## Reed Court Window and Door Replacements

At Reed Court, we have successfully completed the installation of 50 new windows and 27 new doors across 10 properties. This project, which involved an investment of £60,500, started with the tender and order period in February and March 2024, with on-site work was completed over four weeks in April.

The new windows and doors are designed to provide superior insulation, significantly reducing heat loss and enhancing the overall energy efficiency of these homes. As a result, the Energy Performance Certificate (EPC) ratings for these properties have improved by 4 points. This upgrade not only makes the homes warmer but also contributes to lower energy bills for our tenants, reflecting our dedication to providing affordable and sustainable living solutions.

## Mayfield Wynd Heating Upgrades

Simultaneously, at Mayfield Wynd in Tain, we have upgraded the heating systems in five properties, with an investment of £31,700. This project also commenced with a tender and order period in February and March 2024, and the on-site work was efficiently completed within two weeks in April.

The upgrades included replacing the old storage heating systems with advanced Quantum heating, installing new pressurised and insulated hot water tanks, and upgrading the distribution boards. The impact of these changes has been substantial. For example, the EPC rating for one of the homes improved from 53 to 69. Additionally, we will be topping up the attic insulation from 150mm to 300mm, further enhancing energy efficiency and comfort.

## Commitment to Sustainable Living

These projects are part of our broader strategy to enhance the energy performance of our housing stock, reducing our carbon footprint and fostering sustainable living environments. By investing in such significant upgrades, we aim to create homes that are not only comfortable and warm but also environmentally friendly.

We are proud of these improvements and look forward to continuing our efforts to provide high-quality, energy-efficient homes for all our tenants. These upgrades demonstrate our commitment to sustainability, cost-efficiency, and the well-being of our communities.



# COST OF LIVING SURVEY

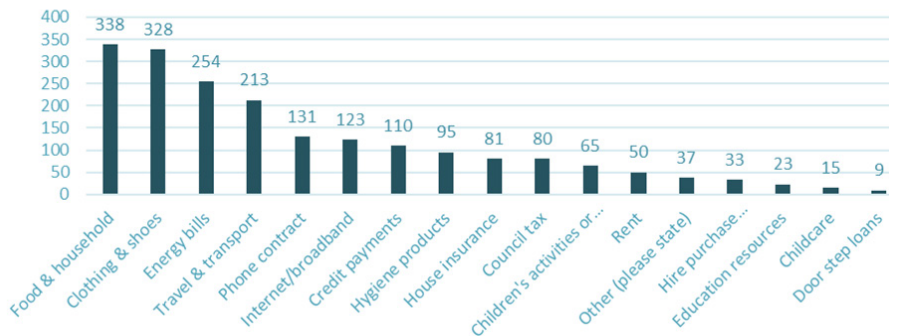
Albyn Housing carried out this survey in January and February 2024, to find out how the cost of living crisis is affecting our tenants and understand what help is most needed, whilst gathering evidence for both funders and Scottish Government. The survey was sent to 3,339 tenants (3,112 by email or text; the remainder by post) and ran from 15th January to 9th February. You can access the full survey results on our website: [www.albynhousing.org.uk/col-survey](http://www.albynhousing.org.uk/col-survey)

## Key findings

65% of people responding had had to stop paying for, or cut back on, food & household items in the past year, 63% on clothing and shoes, 48.9% on energy bills and 41% on travel and transport.

The cost of living has had an impact on tenants' health, with 55% experiencing an increase in stress and anxiety in the past year.

Have you had to stop paying for/ cut back on any of the following this year?



**"I am constantly borrowing all the time to keep us going for the month. Gas, electric and food are my biggest expenses as well as trying to pay for everything else. I suffer from depression but I've got worse. Trying to make sure I have enough gas to keep warm; electric for the kids and food in their bellies in a constant worry"**

22% had seen an increase in long term physical illness, 12% experienced an increase in loneliness and isolation, and 11% an increase in other mental health illnesses.

## Heating homes

Energy costs continued to be one of the main pressures on tenants; 62% are struggling to heat their homes and 59% are struggling to pay their energy bills, with almost 50% cutting back on or stopping paying for energy.

22% of tenants asked for more guidance on making best use of their heating system. The majority of respondents (66%) had electric heating, 44% had gas, almost 9% air source heat pumps, over 4% were using their own independent heating source and the same amount had biomass. 2.5% had solid fuel, 1.7% oil and less than 1% infra-red heating. Albyn is working in partnership with Changeworks, the energy charity with an Inverness office, to make energy advice calls to almost 500 of our households struggling to heat their homes, in spring and summer 2024.

**"I go to bed early to save on heat, and I have cut back on my food"**

The cost of living crisis is impacting on other basic necessities for our tenants: 34% of tenants responding to the survey had had to seek help to get food in the past year, and 9% have no internet connection, 57% of these due to the cost with 25% not connected, as they don't know how to. We are working in partnership with Red Chair Highland to target digital exclusion amongst our tenants.

Tenants told us the things that would help them included:

- Guidance on using their heating systems
- Upgraded heating systems, more/better insulation
- Access to meeting places to help with loneliness and isolation
- Advice on managing their energy bills and debt
- Guidance and support for mental health
- Income maximisation and financial help
- Upgrades to windows and doors
- Help to access food support
- Help with damp and mould
- Smart meters

**29% were aware of Albyn's help with the Cost of Living.**

## Respondents

Completed surveys were received from 519 tenants (17%), from right across the Highlands:

52% were from single adult households, 17% came from single parents with more than two children, with the third most responses coming from adult couple households.

The most responses came from those in the lowest income bracket; 50% of respondents had a household income of less than £16,000 with the least responses from the highest income bracket.

18% were unable to work due to sickness or disability, 22% were working more than 30 hours and 14% of respondents worked less than 30 hours, or were in part time education.



“I would like advice on managing my energy bills, & to know help is there if needed. Easy access to food banks, or a monthly hamper for people who need it; a meeting place to have coffee and help with loneliness and isolation (many community facilities have stopped)”.

## Sources of help

If you are struggling with the cost of living and would like a member of Albyn's Tenancy Sustainment Team to get in touch to see if we can help, please email [tenancysustainment@albynhousing.org.uk](mailto:tenancysustainment@albynhousing.org.uk) or telephone 0300 323 0990.

**Changeworks** can provide advice and support on:

- Saving energy and reducing bills in the home.
- Best use of your heating systems.
- Understanding fuel bills, ways to pay for your energy and managing fuel debt.
- Advocacy in dealing with your energy supplier, for vulnerable and fuel poor households.

Contact: 0800 870 8800, [warmth@changeworks.org.uk](mailto:warmth@changeworks.org.uk) [www.changeworks.org.uk/referral](http://www.changeworks.org.uk/referral).

**Red Chair Highland** are working to close the digital divide in the Highlands.

Opening hours: 9am-3pm Tuesdays, Wednesdays & Thursdays.

Contact: 01463 417240 or [info@redchairhighland.scot](mailto:info@redchairhighland.scot)

**New Start Highland** provide a range of services to help people move into a home, furnish it and train them in the necessary life skills needed to retain a tenancy. They also help people into employment, train them on the life skills needed to apply for a job, pass an interview, and get into the routine of being part of the community.

Contact: 01463 715615, [www.newstarthighland.org](http://www.newstarthighland.org)

# TENANT SUPPORT 2023-24

The Tenancy Sustainment Team was established as part of last year's re-design of customer services. The main purpose of the team is to provide support to referred tenants with a wide range of matters that impact their ability to sustain their tenancy, such as finances, energy, managing their home and health and wellbeing.

It's been a challenging year for many but we're delighted that the team has been able to support tenants to achieve more than £374,000 of financial gains between April 2023 and March 2024. Below is a snapshot of the support offered.



## Casework

- 725 tenants supported – approximately 1 in 5
- Main reasons for referral were financial difficulty and energy costs
- Highest monthly referrals in January - 85



## External Support Funds

- 561 assisted through the Scottish Government's Social Housing Fuel Support Fund
- 81 tenants received emergency energy top-ups from the Fuel Bank Foundation
- £69,613 of other financial gains (e.g. benefits, food support, furniture & white goods, charitable grants).



## Albyn Support Funds

- 284 tenants supported through Albyn's Trust Fund
- 887 tenants supported through Albyn's Energy Fund



## Other Support

- 98 homes adapted to make them more accessible.
- 18 new Fit Homes allocated & 3 Fit Homes re-let
- 112 tenants received assistance with garden maintenance
- 24 community groups provided with grants of up to £500 to help meet local needs
- Pilot project developed to support tenants with a hoarding tendency.
- Cost of Living Survey carried out to inform future priorities and funding bids.



## Energy Advice Project

- Affordable Warmth Highland project established with Changeworks and Cairn HA
- 251 referrals between May 2023 and March 2024
- 173 tenants provided with in-depth support
- £70,000 of financial gains for Albyn tenants through this project
- 109 onwards referrals for additional financial support
- 75 onward referrals for additional health and wellbeing support

# NATURE CALLS: SCOTTISH WATER ADVICE

Scottish Water are running their "Nature Calls" campaign. The aim is to give advice on the steps we can all take to keep our drains and sewers running clear, and avoid blocked drains, sewer flooding in homes and harm to the environment. The below information is taken directly from the Scottish Water website – [www.scottishwater.co.uk](http://www.scottishwater.co.uk). The "rules" are easy to remember and should ensure we are all thinking about what we can do when "nature calls".

## In the Bathroom

Flushing things like wipes and sanitary towels, which may contain plastic, down the toilet can cause drains to block, flooding your home and your neighbours.

It's easy in the bathroom just follow our 3Ps rule and only flush Pee, Poo and toilet Paper.

Everything else should go in the bin, not down your toilet - check out the bathroom checklist of 'DO NOT FLUSH' items below:

- any wipes (baby, facial, personal cleansing, surface cleaning) - even if the pack says 'flushable'
- sanitary items (sanitary towels, tampons, tampon applicators, panty liners, backing strips and wrappings)
- cotton wool, cotton buds, disposable nappies and nappy liners
- condoms, incontinence pads, colostomy bags, used bandages and contact lenses

Keep a bin in the bathroom for you to quickly, safely and hygienically dispose of all the 'DO NOT FLUSH' personal items.

## In the Kitchen

Re-use or bin leftover fats, oil and grease

It may seem like fats, oil and grease (FOG) go down the kitchen drain with ease. But as they cool, they begin to thicken. And when fats combine with other materials in the sewer system, they create blockages and nasty fatbergs. FOG can make blockages, leading to flooding of your home or your neighbours.

The best way to dispose of leftover fat. If you can't reuse it, allow it to cool, then scrape it into your food waste recycling or put it in the bin. Please remember to check your local council's website and follow their advice when it comes to recycling fats, oil and grease.

# KEEP YOUR DOG UNDER CONTROL

After recent incidents we wanted to remind our tenants about some common courtesy actions that you can take to keep people feeling safe.

A dog does not have to attack a person or another animal to be out of control; your dog is out of control if you do not keep it under effective and consistent control or its behaviour causes someone to fear for their own safety or that of another person or animal

You may not be keeping your dog under control if:

- your dog's behaviour causes alarm and fear
- you leave it alone in public places or you let it stray
- it does not come back when you call it
- it nips or bites another person for any reason (your dog should wear a muzzle if you think it may bite)
- you do not put it on a lead or keep it under close control around sheep or other livestock

To protect your neighbours, as well as our staff and contractors we ask that dogs are appropriately restrained and all incidents involving dog bites on people, serious injury to another animal, or dangerous dogs will be reported to the Police for initial investigation

More information on controlling your dog can be found at:

**National Dog Warden Association (Scotland)**

**Promotion of responsible dog ownership ([ndwascotland.co.uk](http://ndwascotland.co.uk))**



# COMPLIMENTS AND COMPLAINTS



Very grateful for [Albyn's] help. Aisling went over and above to try and assist.

Thank you for everything you have done in getting workmen to the property to make it safe for my grandchild.



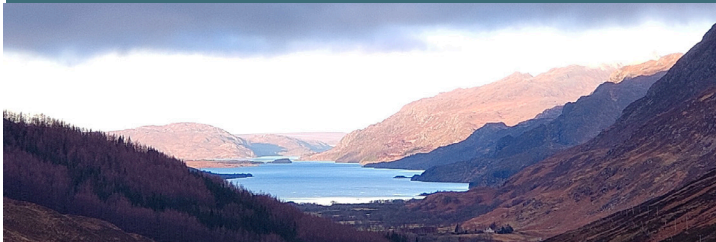
I am extremely very happy and grateful to live here and I am 100 percent that I am not moving out of here because I love it here and I am extremely very happy.



Had repairs carried out yesterday by electrician and it was a first class service.



Thank you to Emily from the bottom of my heart, she shows me a lot of respect, yesterday she arranged electric & a food parcel for me.



Thank you for my new windows and doors, I am delighted with them and they let in so much more light.



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

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

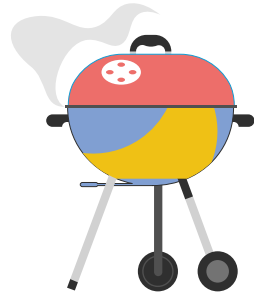
- Call us on 0300 323 0990 and select option 3.
- Report your complaint via our website, [www.albynhousing.org.uk](http://www.albynhousing.org.uk)
- Email us at [office@albynhousing.org.uk](mailto:office@albynhousing.org.uk)



# KIDS PAGE

This summer, why not try to find as many of these things as you can. If you would like to draw us a picture or write us a story about your summer holidays we would cherish it and put it on our walls ... we might even publish it in the newsletter!!

SAND  
CASTLE



JELLY  
FISH

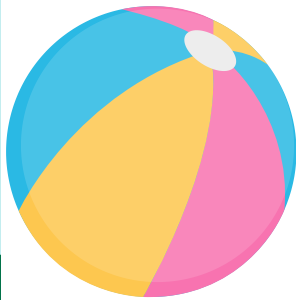
SUN  
HAT

KITE

FRESH  
CUT  
GRASS



SUN  
CREAM



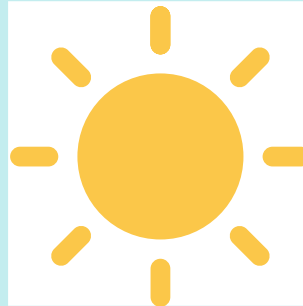
FLOWER

LADY  
BUG

SLIDE

SAIL  
BOAT

SEA  
SHELL



WIGGLY  
WORM

