

Tenant Charter Report 2024



This map shows the distribution of Community Fund in 2023/24. The fund for 2024/25 has limited allocations remaining. Explore previous Community Fund recipients and apply at www.albynhousing.org.uk

The style, layout, and content of this report were decided by Tenants, and we hope that you find it interesting and informative.

The Tenants have chosen to compare our satisfaction rates with The Highland Council and the Scottish average for 2023/24. They chose the Highland Council as their statistics are up to date, and they have homes in both Urban and Rural areas of Highland like we do.

We would like to say THANK YOU VERY MUCH to all of the Tenants who have been involved with designing this report, we are extremely grateful for your help.

If you would like to be involved in designing the Tenant Charter report for 2025, or you have any comments to make, or require more information, then please get in touch with us on 0300 323 0990 or email us on:

office@albynhousing.org.uk.

We can provide this document in Braille, large print and community languages. Please contact governance@ albynhousing.org.uk / 01349 801007

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Participation

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

- Becoming a member of Albyn Housing Society by paying a one-off charge of £1. If you want to become a member of Albyn Housing Society Ltd phone the Corporate Office on 01349 852978 or send an email to corporate@albynhousing.org.uk. All applications will be considered by our Board in accordance with the Albyn Housing Society Rules.
- **Joining / starting up a tenants' or residents' groups** we can offer assistance with setting up a constitution, training for office bearers, and provide a small annual grant to cover running costs.
- Joining / starting up a registered tenant organisations (RTO). 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, some by Zoom / Team, but slowly we are returning to face-to-face meetings.
- 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.
- After you have a repair carried out in your home you should receive a satisfaction survey form, either by post
 of electronically. If you do not receive a form, then please contact us and let us know. Unless you feedback, we
 don't know when things are wrong.
- Becoming a member of our Performance Monitoring Group to scrutinise our current work practice and identify where we can improve our service delivery to you
- Taking part in our Customer satisfaction surveys it's the only way we know what's right or wrong, and how we can help.
- **Joining our Editorial group** this online group of tenants help us to improve the way we communicate with you.
- **NEW Tenants 4Tenants group** this group is made up of only tenants, and their mission is to encourage other tenants to get involved by telling them about the work they do with Albyn, and the difference it can make. In the past year this group has attended 4 'pop up' events, and encouraged 5 tenants to get more involved.

For more details please get in touch, or visit our website where you will find details of our Customer Involvement Strategy, with more details on all of the above.

97.39% of our Customers were satisfied with opportunities given to participate in landlord decision making in 2023/24, compared with 70.17% in the last Customer satisfaction survey. The Scottish average is 87.67%, The Highland Council 81.85%

Equalities and Human Rights

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.'

Our Equalities & Human Rights policy and strategy can be found on our website at the addresses below, and they explain how we will use your data to inform our decision making and drive our service provision.

https://www.albynhousing.org.uk/wp-content/uploads/2023/09/Equality-Human-Rights-Policy-V1-August-2023.pdf and https://www.albynhousing.org.uk/wp-content/uploads/2023/09/Equalities-Human-Rights-Strategy-V1-August-2023.pdf

If you would prefer to have a paper copy, then please get in touch.

Equality complaints

In the past year, we received 124 complaints, 5 of which were recorded as due to equalities issues. Fortunately, upon investigation, none of these were identified as discriminatory or preferential in treatment.

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

Keeping Tenants Informed

The ways in which tenants can communicate with Albyn:

- By Telephone
- Email
- Face to face in the office (by appointment only)
- Face to face when Officers are out and about in the community.
- Face to face at 'Pop up' events

We communicate with you in the following ways:

- Newsletter
- Our website
- Email
- Letter
- Phone calls
- Facebook You can find and follow us at www.facebook.com/albynhousing
- Tenant handbook
- Face to face in the office (by appointment only)
- Face to face when Officers are out and about in the community
- Face to face at 'Pop up' events

95.56% of our Customers felt satisfied that we were good at keeping them informed about our services and outcomes in 2023/24, compared with The Highland Council where 77.98% of their tenants were satisfied. The Scottish average is 90.46%

Quality of Housing

Scottish Housing Quality Standard (SHQS)

This year 82.06% of our homes met the SHQS standards. This has dropped from 87.3% last year. If you would like more information on how this is measured, and statistics calculated, then please get in touch.

You will find more information on the SHQS standards using this link: https://www.gov.scot/policies/social-housing/ improving-standards/

Repairs, Maintenance and Improvements

In 2023/24 we replaced failing components identified by technical officers during inspections and stock condition surveys, or when the repair cost is prohibitive and replacement represents best value for money.

Component replacements included Heating Systems, Oil/Gas boilers, Window and Door replacements, roof replacement, insulation upgrades, Kitchen replacements and Bathroom replacements.

Replacement type	Number of homes
Heating systems	142
Roof upgrade	31
Window and door replacements	20
Kitchen replacements	88
Bathroom replacement	88
Total spend: £2,349,888	

Landlord	Average hours to complete emergency repairs	Average working days to complete non-emergency repairs	Percentage reactive repairs completed right first time
Albyn Housing Society Ltd	4.36	4.91	88.2%
Highland Council	4.13	9.16	83.5%
Scottish Average	3.96	8.95	88.4%

Of the 192 tenants who responded, 88.54% of them were satisfied with the overall quality of our repairs service. The Scottish Average is 87.31%, The Highland Council is 92.17%, but of the 1001 tenants they surveyed only 166 responded to this question.

Estate Management, Anti-Social Behaviour, Neighbour Nuisance and Tenancy Disputes.

86.68% of Albyn tenants were satisfied with the Landlords contribution to the management of their neighbourhood. This compared with 74.31% of Highland Council tenants, and a Scottish average of 84.68%.

Number of Anti	2022/23	2023/24	
Category 1	Most serious and involves criminal activity	44	63
Category 2	Deliberate attempt to cause disturbance or annoyance	88	250
Total		132	313

In the 12 months covered by this report, **0** household were evicted due to Ant-social behaviour.

Other websites which offer advice if you are dealing with ASB:

Citizens Advice

https://www.citizensadvice.org.uk/scotland/housing/problems-where-you-live-s/antisocial-behaviour-s Shelter

https://scotland.shelter.org.uk/housing advice/living with others/experiencing antisocial behaviour

Scottish Government

https://www.mygov.scot/antisocial-behaviour

Housing Options

Mid-Market Rent is available from Highland Residential. This is an option for tenants who maybe don't qualify for a social property and would struggle with a private rental value to afford to pay rent and live. You would sign a Private Residential Tenancy (PRT) agreement. We offer people the opportunity to rent a home that meets your 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, provided by Highland Residential aims to help people who may have difficulty accessing social rented housing/private rent or buying their own home. Please see below some of our applicant criteria:

- Have been employed by current employer for a minimum 6-month period or a permanent employment contract
- Have an immediate re-housing need, due to a change in circumstances such as health or disability, overcrowding or relationship breakdown.
- Are a local authority / public sector / housing association tenant.
- Members of the armed forces, veterans who have left the armed forces in the past year; widows; widowers, and other partners of service personnel.
- Their household has a local connection either through work, family or providing / receiving support.
- Are registered on the Highland Housing Register or with another public sector landlord.
- Have a household income within a specified range and have independent means, enabling them to pay the specified rent without immediate recourse to Housing Benefit.
- Will occupy the house as the households' sole or principal home.

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

Highland Residential manage the **LIFT NSSE sales scheme**, which is for Low Income First Time Buyers (LIFT) & New Supply Shard Equity (NSSE) purchase options. This is funded by the Scottish Government and helps first time buyers purchase homes, this could either be a new build or a Re sale LIFT NSSE property. The initiative is to help and support first time buyers (FTB) who maybe can't afford 100% of the purchase price of a home and you would buy an equity share of between 60 %to 80% under this scheme. The remaining equity share will be held by the Scottish Government (SG), you do not pay rent on the share owned by the SG. There are also some exceptions where non FTB could qualify for the scheme.

We give priority to applicants who are already a local authority / housing association tenant. For more information on the LIFT New Supply Scheme and how to apply please contact us at: 01463 701271 LIFT@highlandresidential.co.uk

Mutual Exchange

Finding A Property

If you are looking to move, but your Housing Application does not place you highly on the housing waiting list, you could look to undertake a mutual exchange. You can register for free on the House Exchange website www.houseexhange. org.uk. This is a free tool that allows you to showcase your property to potential swappers. HomeSwapper is another website. If you need support with your application, you can contact the Housing Operations Team who can support and advise.

What to check before agreeing to an exchange

- At the viewing, you should get a chance to look around and ask guestions. Check:
- how much the rent is
- the average cost of bills
- if there are any repair issues that need fixed
- if the location suits your needs for example, if there's enough public transport or parking nearby
- what fixtures and fittings are included for example, carpets, curtains or light fittings

If you're looking at homes elsewhere in the UK, you should also check what type of tenancy you would get. Your

rights will be different depending on the tenancy type. If you're staying in Scotland, you'll usually get a Scottish secure tenancy with the same rights. You cannot offer someone money to get them to agree to an exchange.

You or the other tenant can change your mind before the exchange is finalised. Try not to spend any money on moving before you've signed your new tenancy agreement – this cannot be recovered if the agreement falls through

Applying

Once you have agreed to exchange, both parties need to complete the application form, Council house tenancies | Mutual Exchange Form (highland.gov.uk). The application will be considered by the landlord(s), who will undertake checks, before undertaking an inspection. Once the checks are undertaken and the exchange reviewed, the landlord will respond in writing. Written confirmation is required before the exchange takes place.

We may not allow the exchange to go ahead if:

- either of you have rent arrears;
- either of you have not looked after your home
- either of you have had complaints about behaviour made against you;
- we cannot get a satisfactory reference from the other tenant's landlord.
- if it will result in our property being overcrowded or is much larger than the new tenant need
- if your home is of a special type and the other tenant does not need that particular type of housing

To get information on mutual exchange please contact Customer Services or our website.

Access to Social Housing

In the past year, we had **255** properties to let. Of these, **28** were by Mutual Exchange (house swap). 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 approximately 3900 homes for rent or low cost ownership, in over 80 different communities across the Highlands. We let our properties to applicants who are registered on the **Highland Housing Register.** This single common housing register is operated by a partnership between the six main social housing providers in the Highlands (The Highland Council, Albyn Housing Society, Cairn Housing, Caledonian Housing Association, Lochaber Housing, and Lochalsh and Skye Housing Association), and means that people who want to be housed by the Council, or any of the associations who provide social housing in the Highlands, only have to fill in a single application form. You can get an application form from our offices or from any of the other Highland Housing Register landlords. You can also apply online at the Highland Council website. Anyone who is aged 16 or over may apply for housing by completing an application form, although there may be restrictions on your application being accepted onto the register if you have come to Great Britain from abroad.

The Highland Housing Register uses a points-based system and your application for housing will be awarded points based on your current circumstances and housing needs. When a property becomes available for let, it will generally be allocated to the household with the highest points, and who requires that size of property, in that area. You can read more about the Highland Housing Register Allocations Policy by visiting the Highland Council website, or by getting in touch with our Customer Services team.

At present, if the applicant refuses a reasonable offer of housing, we will contact them to make sure the information on their application is correct, and give them advice about their housing options. If they refuse a second reasonable offer then their application will be suspended for 6 months. Different policies apply for those applicants experiencing homelessness.

The length of time applicants have to wait for an offer of housing will depend not only on their points, but also on the availability of suitable properties in the area(s) chosen on their application, and the number of other applicants on the housing register.

If any applicants have any queries regarding the housing application process, or the policy, please contact our Customer Services team. More information is also available on The Highland Council website: http://www.highland.gov.uk/info/925/council-housing/244/apply-for-a-council-house/6

Where we have homes in the Highlands – North area

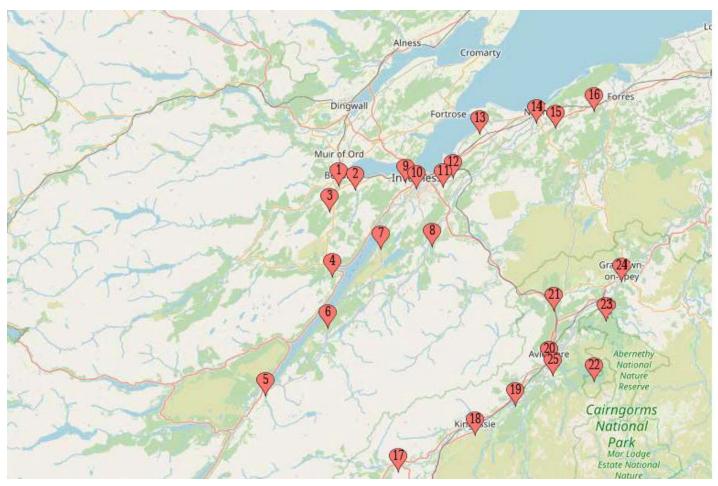


The number in the bracket indicates how many rented houses we have in each community

The number of new builds in 2023/24 indicated in green

1	Wick (62)	16	Kinlochewe (6)	32	Evanton (45)
2	Thurso (45)	17	Torridon (9)	33	Alness (175 + 12)
3	Armadale (2)	18	Sheildaig (10)	34	Invergordon (388)
4	Bettyhill (4)	19	Applecross (8)	35	Milton (93)
5	Talmine (6)	20	Kishorn (8)	36	Kildary (1)
6	Durness (8)	21	Lochcarron (14)	37	Fearn (7)
7	Kinlochbervie (7)	22	Muir of Ord (50)	38	Portmahomack (9)
8	Scourie (6)	23	Conon Bridge (92)	39	Tain (168)
9	Stoer (4)	24	Maryburgh (18)	40	Bonar Bridge (2)
10	Lochinver (26)	25	Strathpeffer (28)		& Ardgay (2)
11	Ullapool (11)	26	Contin (1)	41	Rosehall (2)
12	Aultbea (12)	27	Dingwall (47)	42	Dornoch (64 + 8)
13	Inverasdale (4)	28	North Kessock (22)	43	Golspie (28)
14	Poolewe (20)	29	Avoch (14)	44	Brora (25)
15	Gairloch (14)	30	Fortrose (45)	45	Helmsdale (4)
		31	Rosemarkie (4)	46	Lairg (4)

Where we have homes in the Highlands – South area



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

The number of new builds in 2023-24 indicated in green

1	Beauly (42 + 10)	9	Clachnaharry (16)	17	Laggan (6)
2	Kirkhill (19 + 19)	10	Inverness (878)	18	Kingussie (30)
3	Kiltarlity (25)	11	Smithton (20)	19	Kincraig (14)
4	Drumnadrochit (31)	12	Balloch (5)	20	Aviemore (148)
5	Fort Augustus (25)	13	Ardersier (46)	21	Carrbridge (18)
6	Foyers (11)	14	Nairn (230 + 14)	22	Glenmore (2)
7	Dores (10)	15	Auldearn (43)	23	Nethy Bridge (37)
8	Inverarnie (11)	16	Dyke (12)	24	Grantown-on-Spey (32)
				25	Rothiemurchus (6)



Albyn Housing Society Tenant Charter Report 2024.

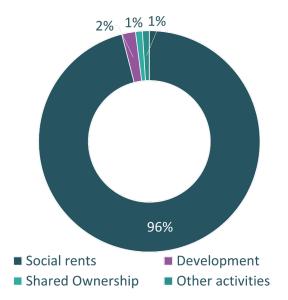
Tenancy Sustainment

93.49% of tenancies created in 2023/24 were still successfully in place after a year. The Scottish average is 91.24%, and the Highland Council is 91.98%.

A new Income team was established as part of the service re-design in April 2023 and have been extremely successful in working with tenants to find a suitable payment plan and reduce their rent arrears.

Early intervention has been key to this success, as well as referring tenants to the Tenancy Sustainment team who will have a look at the tenants situation in the whole (energy advice, benefits, housing options or any immediate assistance needed etc) or can refer to a Citizens Advice Bureau or The Highland Council Money Advice/Welfare Support.

Where we are serving legal notices for arrears we have started to refer the tenant to the TST so that we can be sure that we help them with other areas other than just rent arrears.



The table below shows the reduction in arrears in the 12 months the Income team have been working together.

	April 2023	March 2024
Net Arrears % (less any expected Housing Benefit which is paid in arrears)	3.71%	2.57%
Net Arrears (Value of outstanding arrears)	£673,301.63	£470,282.44

If your circumstances have recently changed or you are finding recent cost of living increases challenging, please contact our <u>Income Team</u> to discuss any help that might be available from Albyn or other sources. The earlier we know of any change, the sooner we can provide you with advice, make appropriate referrals and get repayment plans in place if required. Referrals can be made to our Tenancy Sustainment Team who will have a look at your situation in the whole (energy advice, benefits, housing options or any immediate assistance needed etc) or we can refer to CAB or THC Money Advice/Welfare Support.

Tenancy Support

A new Tenancy Sustainment team was established as part of the service re-design in April 2023. The team provided support to 725 tenant during it's first year – approximately 1 in 5.

Energy and Trust Fund

Albyn set aside £100,000 again in 2023/24 to support tenants needing help with energy costs and were able to provide 887 tenants with supermarket vouchers to free up money for energy. A further £40,000 was allocated through the Trust Fund to 284 tenants facing exceptional need, with help provided in a variety of ways depending on need (e.g. food parcels, essential household items and vouchers).

External Funds

Albyn was again successful in applying to the Scottish Government Social Housing Fuel Support Fund, receiving an award of $\mathfrak{L}91,817$. This was used to support 561 tenants at risk of not being able to meet winter energy costs, including some debt relief. Albyn's Tenancy Sustainment team also supported 81 tenants to access emergency fuel-top ups from the Fuel Bank Foundation and 71 tenants to achieve a further $\mathfrak{L}69,613$ of other financial gains including benefits, food support, charitable grants, furniture and white goods.

Energy Advice

Albyn established a 2-year energy advice service in partnership with Changeworks and Cairn Housing Association following a successful bid to the Energy Redress Scheme for £268,000 of funding. Between May 2023 and March 2024, 251 Albyn tenants were referred for help including 173 who received in-depth support with more complex energy issues. The project also achieved a further £70,000 of financial gains for Albyn tenants, 109 onward referrals for additional financial support and 75 onward referrals for health and wellbeing support.

Welfare Calls

All of the customer and property services teams pulled together to make 333 welfare calls to our most vulnerable tenants over the winter period.

Cost of Living Survey A survey of Albyn tenants was carried out in January and February 2024 to find out how the cost of living crisis is affecting Albyn tenants and understand what help is most needed

Universal Credit

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.

For online advice: https://www.citizensadvice.org.uk/scotland/benefits/universal-credit/

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.
- The Job Centre and local libraries have internet access which you can use to make your claim.
- We will not have access to the UC account in the same way as we did with Housing Benefit so please update us as things progress / change so as to avoid arrears actions being taken.
- We can organise food parcels for gaps in benefits if required. If possible, stock up now on food cupboard items and pet food as a preventative measure.
- Have your Housing Allowance paid direct to you as this method is quicker and means you will have greater control of your income. Let us know if you will struggle doing this as we can offer referrals to CAB.
- The Highland Council Welfare Team are there to give advice.
- If you need help to get online safely then please get in touch with us.

Adaptations

In the past year, the total cost of adaptations was £126,109, with £110,135 provided through grant funding and £15,974 funded by Albyn.

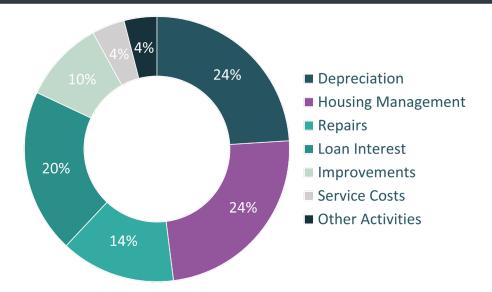
It has recently been announced that the Scottish Government's grant allocation—which supports essential adaptations enabling elderly and disabled residents to live independently—has been reduced by approximately 80%. Compounding this challenge, the delay in announcing the funding has resulted in most of next year's grant already being committed.

This significant reduction threatens access to vital adaptations such as ramps, handrails, and wet rooms. For social landlords, this could impact their ability to allocate housing to tenants who rely on such modifications. Ultimately, this may contribute to bed blocking in healthcare settings and increase the risk of accidents in the home, affecting both residents and healthcare services alike.

Homeless People

In the past year we provided 126 Homeless Households with a home

Value for money



In our latest Customer satisfaction survey, 86.68% of our tenants said that they feel that the rent for property represents good value for money. This compares with 76.49% of the Highland Council tenants who were surveyed, and the Scottish average is 81.59%

Abandoned properties

There were 14 properties abandoned in the past year.

Rent and Service Charges

Empty Houses (Voids) & Letting

Average Days taken to re-let properties	2023/24
Albyn Housing Society Ltd	33.69 days
The Highland Council	38.68 days
Scottish Average	56.73 days

Average weekly rent

Size of home	No of homes owned	Albyn Housing Society	Scottish Average
1 Apartment	69	£72.68	£82.24
2 Apartment	919	£88.55	£87.87
3 Apartment	1,815	£96.73	£90.29
4 Apartment	715	£105.04	£98.30
5 Apartment	164	£118.97	£108.29

The consultation period for Albyn's Rent Increase Consultation Survey for 2024/25 ran from 13th December 2023 to 12th January 2024. A total of 3,315 customers were contacted, and we received 482 responses.

Customers were sent an overview of our rent setting process, as well as how Albyn rents compare to the RSL average, where each pound of rent goes, and further helpful information to inform their selection. In addition, the digital invitations included a video explainer of the same content.

At the end of the explanation, customers were asked 2 questions.

Question 1. Please select which rent increase option you prefer:

• Option A: 7.7% increase • Option B: 8.2% increase • Option C: 8.7% increase

Question 2. Do you support the addition of a rent premium of 10% applied to all brand new homes tenanted from 01 April 2024 with the proceeds reinvested in energy efficiency and quality improvements to existing tenanted properties

The result was that rents were increased by 7.7%

Service Charges

These are based on the actual costs incurred. The costs are budgeted for the year ahead and the actual costs are then reflected two years in arrears with an adjustment to that subsequent years charge, Any increase this may result in is capped at £5 per month.

Gypsy / Travellers

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

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

All the standards and outcomes in the Charter apply to Gypsy/Travellers.

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

Thank you very much for taking the time to read our Tenant Charter report for 2023 - 24

The Charter sets out the standards and outcomes that all social landlords should aim to achieve when performing their everyday housing activities and measures how social landlords are meeting the needs of their customers. For more information: http://housingcharter.scotland.gov.uk

Contact Albyn

www.albynhousing.org.uk

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You can find us on social media











building homes...supporting communities

