

# Housing Matters

## Taigheadas na Gàidhealtachd

WIN... WIN... WIN... AUTUMN WORDSEARCH

### SAVE THE DATE Rent Consultation 2018/19

As you know, the Council consults with tenants, tenants and residents groups every year on our proposals to increase rents. This year, the consultation will start in October 2017.

We will use the results of this consultation to prepare a report for a special budget meeting of the full council in February 2018. At this meeting, councillors will decide the level of rent and service charge change for council tenants in the year 2018/19.

We will then write to tell you what your rent and service charges will be for 2018/19. You will receive this letter at least four weeks before the 2nd April 2018, which is the date that your payment will be adjusted, subject to the decision at the council's budget meeting.



Last year, the majority of tenants who responded to our 2017/18 rent consultation on a 1% increase agreed with the council's commitment to build new houses and continue with the modernisation of its existing stock. They also said that they thought the rent they pay is good value for money and that the council was proposing a fair increase.

We provide housing and deliver housing services across a third of land area of Scotland – including the most remote and sparsely populated parts of the United Kingdom.

Find a snap shot of how the housing service performed during 2016/17 on rents, value for money, repairs and maintenance, housing quality and housing lists.

Inside this  
edition  
of Housing  
Matters...

**Page 3** RATE YOUR ESTATES 

**Page 5** HOW YOU CAN MAKE A DIFFERENCE 

**Page 6** SNAP SHOT OF OUR ANNUAL CUSTOMER REPORT 2016/17 

**Page 12** MYTH BUSTER 

**Plus Much More...**



We are delighted to announce our new addition to the Tenant Participation Team.

Amanda Gregory has been appointed as our new Principal Tenant & Customer

Engagement Officer. Amanda has over 22 years' experience within social housing having held senior roles within local authority and housing associations. Across these roles Amanda experienced responsibility for all aspects of housing services.

Amanda has a proven track record of engaging with individuals on various and numerous projects in Community Development and Social Housing.

“ I feel very privileged to have been appointed to the role of Principal Tenant & Customer Engagement Officer. Clearly there are some challenges ahead but there are also some excellent opportunities to continue to improve services for our customers. I want to build on the good work of the Tenant Participation Team and I am looking forward to working with tenants, staff, elected members and our other customers to deliver the best outcomes possible for the people of the Highlands ”

## SCOTTISH SOCIAL HOUSING CHARTER (SSHC)

The first Scottish Social Housing Charter (SSHC) came into effect in 2012.

The Charter sets out the outcomes and standards that all social landlords should achieve for their customers. It includes a set of standards and outcomes that encourages landlords to work closely with their tenants and other customers to deliver high quality services.

The revised Charter replaced the current Charter from 1st April 2017. The review consultation found that the quality of landlord services had improved because of the Charter. Also, that it had given tenants more opportunities to get involved with their landlord in monitoring performance. A copy of the analysis can be viewed at: [www.gov.scot/Publications/2016/11/1336](http://www.gov.scot/Publications/2016/11/1336)

### A summary of the main changes are:

- Adding a requirement that landlords should meet the Energy Efficiency Standard for Social Housing (ESSH) by December 2020.
- Amending the neighbourhood and community outcome to recognise more explicitly that meeting this outcome requires landlords to work with other agencies to achieve it.

A hard copy of the revised Charter can be obtained by contacting [michael.boal@gov.scot](mailto:michael.boal@gov.scot) or phoning 0131 244 0643.



# IMPROVING YOUR ESTATES



To ensure your estates are kept clean and in good condition we would like tenants to participate in 'Rate Your Estate' walkabouts and help us prioritise the type of improvements you would like to see in the neighbourhoods that you live in.

We will soon be consulting tenants to seek their views on:

- how often do you think 'Rate Your Estate' walkabouts should be carried out?
- what estate improvements would make most difference to you? and
- would you be interested in working as part of a group to help prioritise improvements and make sure these are reflected within the Council's housing investment strategy?

We have set an annual budget of £601,188 for 2017/18 to improve your housing estates. It is important that we hear your ideas.

If you are interested in joining a 'Rate Your Estate' working group or if you would like more information please contact Amanda Gregory, Principal Tenant & Customer Engagement Officer. Amanda's contact details can be found on page 5.

## FIRE SAFETY IN COUNCIL HOUSING

The Highland Council moves to reassure Council tenants on the fire safety of the Council's housing stock, following the tragic fire in London. The Council owns a number of multi-storey flatted properties but does not have any high rise buildings (above 5 storeys), including schools & council homes.

All Council homes are fitted with hard wired smoke detectors. We would advise all of our tenants to check that their smoke detector is working regularly. If it is not, or if they have difficulty checking it themselves, they should let us know and we will be able to help.

Tenants of flats should also make sure that there are no combustible items left in stairwells and that stairs are left unobstructed.

Again - if people have concerns about this they can contact us. Chair of Places Committee, Cllr Allan Henderson



said: "Our thoughts are with everyone affected by the dreadful tragedy at Grenfell Tower in London. We would like to reassure anyone in Highland who has concerns following this tragic incident. We are confident of the fire safety of our housing stock in relation to building standards and conditions, but will obviously consider the factors involved in the Grenfell Tower fire as details emerge on this and implement any fire safety recommendations for social landlords." General and specific fire safety information is available on the Scottish Fire and Rescue Service (SFRS) website. Local Senior Officer for Highland SFRS John MacDonald added: "We would remind communities we are here to support them. Most notably through our free Home Fire Safety Visits, where firefighters will provide safety advice and guidance on what to do in the event of an emergency." To book a free home fire safety visit call: 0800 0731 999, text 'FIRE' to 80800 or visit [www.firescotland.gov.uk](http://www.firescotland.gov.uk) where further information on how to stay safe can be found.



# GET IN TOUCH... NOT IN DEBT



**We know it can be difficult to juggle all the competing demands on your finances, but it's vital you continue to pay your rent on time and contact us right away if you're struggling to make payments.**

## **Why paying your rent on time is important**

Your rent is a payment you're legally required to make – as you agreed when you signed your Tenancy Agreement. It's also how we pay for your housing service. This includes how we fund housing repairs and planned investment and improvements such as modernisation, new doors and windows, kitchens and bathrooms. Without your rent and the funding it helps provide, we could, in the longer-term, be unable to provide the quality accommodation all our tenants deserve. So, it's vital you pay your rent.



## **Struggling to pay?**

We know people can find themselves struggling to meet their rent payments for any number of reasons. If you find yourself in this situation, the key thing is to get in touch. The problem won't go away if you ignore it – in fact, it will only get worse.

## **Help is at hand**

Our starting point will always be to sit down with you in private to discuss your particular circumstances and identify the issues you are facing. We can work with you to calculate the money you have coming in and balance that against your outgoings – including your rent, Council Tax, gas and electricity bills. If required, with help from welfare benefit colleagues, we'll ensure you're receiving all the benefits you're entitled to like Housing Benefit and/or Council Tax Reduction.

Our priority will be to help you set up an affordable repayment plan that ensures you can keep up with your rent payments not just for a short time – but on an ongoing basis. If needed, we can also put you in touch with our money advice and debt counselling service who can continue to support you and assist with payment plans with other creditors. Quite simply, we'll do all we can to help ensure you keep your rent payments on track. And, if you have built up any arrears, we'll work with you to put a realistic plan in place to help you clear these as soon as possible and avoid any potential legal action.

# HOW YOU CAN MAKE A DIFFERENCE

This month we are having some quick fire questions with Amanda Gregory, the Council's Principal Tenant & Customer Engagement Officer, on HOW and WHY you should get involved.

## Tenant Participation – that sounds like it will take up loads of my time.

No, that's really not the case! You can be involved as much or as little as you want. The range of ways to get involved varies to suit everyone's needs so getting involved can be as easy

as sending us your email address for the occasional online survey or at the other end of the spectrum sitting on the Tenant Scrutiny Panel. It really is up to you.

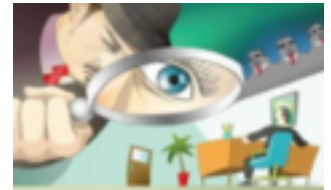


## How can I get involved?

There are many ways to get involved, at a time and in a way that suits you: from filling in a one off survey, joining a tenants group or taking part in a short life working group.

### Estate Walkabouts - Rate Your Estate

Estate walkabouts are joint inspections of a local area with interested tenants, local Councillors, housing staff and representatives from other council departments. The walkabouts help identify issues and find joint solutions to address them. You can find more information about estate walkabouts on Page 3.



### Consultations

You can be added to our list of interested tenants. We realise some tenants don't have the time to commit to meetings so we can contact you when there are consultations or reviews that are relevant to you.

### Why would I get involved? What's in it for me?

You can genuinely make a difference – by giving us your views and feedback. Complete our customer surveys and tell us what we can do to make a difference to you. Everyone that completes a survey is entered into a prize draw, so there is always a chance of a prize.

### You mentioned the Tenant Scrutiny Panel. What's that?

The Scrutiny Panel is a group of tenants who assess our services and make recommendations on how we can improve. Tenant scrutiny gives tenants more power to hold us to account for our performance and decisions. The Panel have a number of ways to gather information for example by mystery shopping, interviewing staff or visiting our offices or empty properties. Help is available to cover travel costs and other out of pocket expenses. There may even be the opportunity to gain a qualification for those that are interested.



### Individual Satisfaction Surveys

As our tenant, your opinion is vital to us and we want to know how you feel about your home and the services that we provide as your landlord. That's why we will soon be launching satisfaction surveys for all aspects of housing services and inviting you to have a say!

Tenants' views are at the heart of all forms of tenant participation because no one can tell us exactly how good or bad services are for tenants better than those in receipt of the services. Alongside these surveys is our 3 yearly customer satisfaction survey, which is used for strategic planning and informs our annual report to the Scottish Social Housing Charter (SSHC).

Your opinions are vital in ensuring that we are constantly providing quality services to our tenants. We want to deliver great services that meet and exceed tenant expectations. We strive to be the best – but your involvement is essential to make this possible.

If you would like more information on how you can get involved, please contact me on 01463 252968 or email: [amanda.gregory@highland.gov.uk](mailto:amanda.gregory@highland.gov.uk)

# SNAP SHOT OF OUR ANNUAL CUSTOMER REPORT 2016-17

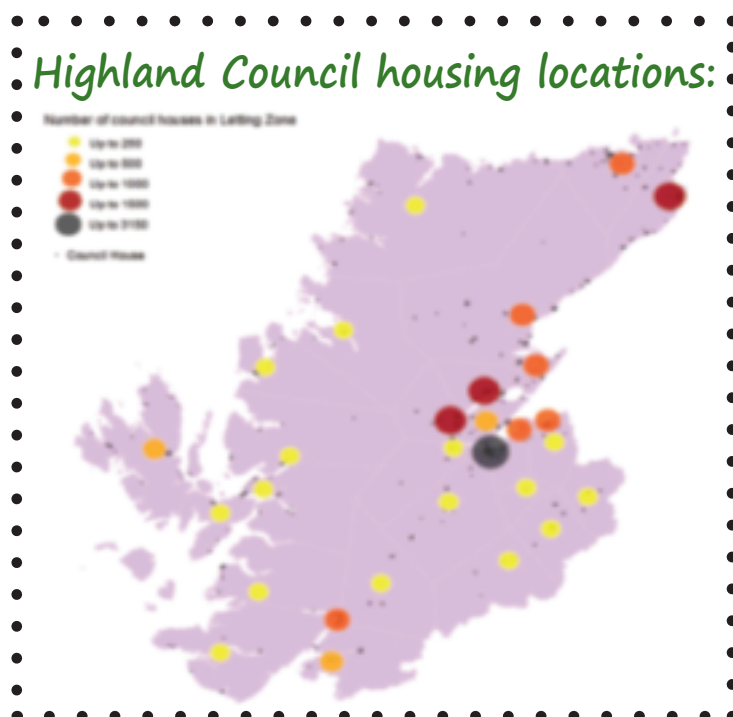
As at 31 March 2017, the Council owned and managed **13,954** council houses in 223 communities in city, town, rural, remote and island locations.






During 2016/2017, we let **1099** properties to homeless households and people on the councils' waiting lists. It took us **38.8** days to re-let our empty properties compared to the Scottish average of **31.5** days.



There has been continuous improvement in average re-let times over the last year, although performance remains above

our Highland target. This can be attributed to low demand for some areas of Caithness and Sutherland which has a disproportionate impact on overall performance on re-letting empty homes.



HIGHLAND COUNCIL HOUSING BY PROPERTY SIZE	NUMBER OF PROPERTIES	WEEKLY RENTAL CHARGE 2016/17	SCOTTISH AVERAGE 2016/17
 bedsit	246	£59.91	£66.55
 1 bed	3492	£66.22	£71.67
 2 bed	5715	£72.49	£73.13
 3 bed	4118	£81.24	£79.42
 4 bed +	383	£90.49	£88.02
<b>Total number of properties:</b>		<b>13,954</b>	

Despite these difficulties our performance on empty homes (voids) rent loss improved over the last year. At the end of 2016/17 we had just **0.94%** of rent loss from empty properties compared to 1.02% in 2015/16.

Full and detailed performance information will be available in our Annual Customer Report 2016/17, to be published in October 2017.

If you would like to order a copy telephone: **01463 252968** or email: **amanda.gregory@highland.gov.uk**

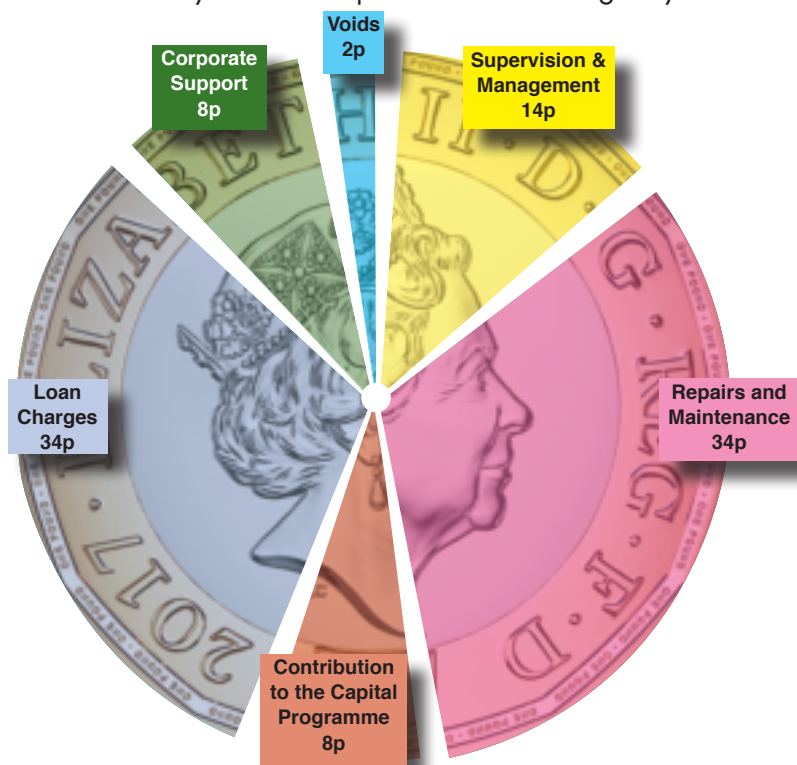


The services we provide to you as your landlord are funded by the rent you pay. As a service we must ensure that we spend this money wisely and fairly.

We recognise that tenants want to live in warm, comfortable and well maintained homes in a nice area. For this reason we install new heating systems, kitchens and bathrooms, paint closes and cut grass. We try to do all the things that we know our customers want from us. Understandably this comes at a cost.

We strive to keep our costs as low as possible. In order to provide the best service it is vital that we collect all rent money. Without your rent money Housing Services cannot look after your estate or undertake repairs or improvements.

Each £1 of your rent is spent in the following way:



## RENT ARREARS AND COLLECTION

2016-17

Rent collected as a % of total rent due in the year	99.3% £48,739,936
Gross rent arrears as at 31 March each year as a % of rent due in the reporting year	4.68% £2,282,604

## PERCENTAGE OF HOMES THAT MEET THE SHQS

2016-17

92.17%

12,862 properties

At 31 March 2017, **92.17%** (12,862 properties) of the Council's housing stock met the SHQS with the exception of 7.83% (1,092 properties) exemptions and abeyances. Our exemptions and abeyances include properties that are 'hard to treat' or where the cost of the work would not be an effective use of your rent money or where the cost of the work would be uneconomical such as properties located off the gas grid that do not have the cheapest fuel options available to them. We continue to look at a range of options to reduce the number of exemptions and abeyances.



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## PERCENTAGE OF HOMES MEETING THE EESSH

2016-17



66.8% (9,322 properties)



The Scottish Housing Quality Standard (SHQS) has been replaced with the “Energy Efficiency for Scottish Social Housing” (EESSH). The EESSH sets out the minimum energy efficiency standard for social housing. It has been developed by the Scottish Government following consultation with social landlords and tenants and will contribute towards the carbon emission reduction targets set by the Climate Change (Scotland) Act 2009. Landlords must make sure that all social housing meets the new standard by December 2020.

## REPAIRS PERFORMANCE



2016-17

Average length of time taken to complete emergency repairs

7 hours

Average length of time taken to complete non-emergency repairs (working days)

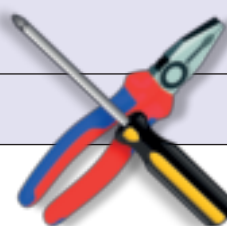
6.9 days

% of repairs carried out in the last year right first time

94.2%  
(23,166 repairs)

% of repair appointments kept by trades

86.7%  
(18,035 appointments)



Housing Services have undertaken a range of work to improve the housing repairs service which has allowed us to complete repairs quickly and professionally.

Whilst our performance slipped slightly against some indicators in 2016/17, we still perform well against more measures when compared with other landlords and have plans in place to ensure that our performance continues to improve.

We have been speaking to tenants to find out the areas of the repairs service they are unhappy with. Overall satisfaction has increased significantly but is still an area we wish to improve on.

## PERCENTAGE OF TENANTS SATISFIED WITH THE REPAIRS SERVICE



2016-17

93.5%

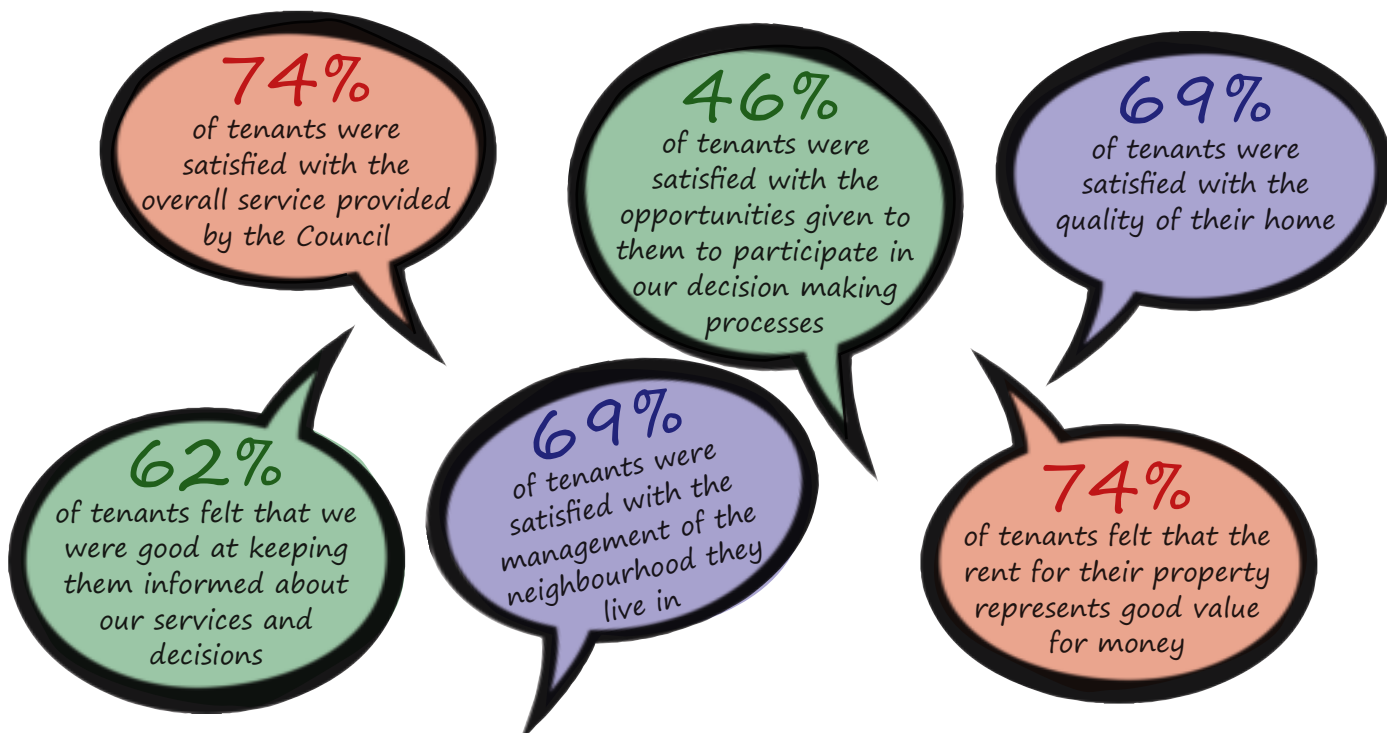
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# LANDLORD SATISFACTION

Every three years, we survey our tenants to gather views on the key areas of our service. Most social landlords survey a sample of their tenants but we feel it is important to give all our tenants the opportunity to have their say and to gather data that is as accurate as possible. In January 2016 surveys were sent to all **13,916** tenants and **34.3% (4,777)** surveys were returned. The main findings are shown below:



We really appreciate when you take time to share your opinions as we use this to improve our services.

## DEALING WITH COMPLAINTS


All tenants have the right to complain if they are not satisfied with the level of service that we provide. We take complaints very seriously and have a comprehensive complaints handling policy that is in line with the Scottish Public Services Ombudsman (SPSO) complaints handling procedure.

Complaints give us valuable information that we use to improve customer satisfaction and make changes to our services.

All complaints are recorded through our corporate complaints system. To monitor complaints we divide them into:

- Stage 1 complaints which are straight forward and need little or no investigation
- Stage 2 complaints which are complex or more serious and need further investigation

In 2016/17, we received 362 stage 1 complaints and 89.78% (325) of these were dealt with within the SPSO target timescale of 5 working days. We also received 27 stage 2 complaints and 100% (27) of these were dealt with within the SPSO target timescale of 20 working days.

	No. COMPLAINTS RECEIVED	No. COMPLAINTS UPHeld	% RESPONDED TO WITHIN SPSO TIMESCALES
Stage 1	362	83 (25.54%)	325 (89.78%)
Stage 2	27	7 (25.93%)	27 (100%)

Full and detailed performance information will be available in our Annual Customer Report 2016/17, to be published in October 2017.

If you would like to order a copy telephone: **01463 252968** or email: **amanda.gregory@highland.gov.uk**

# SCRUTINY PANEL MEMBER

My name is Angela Krueger , I am a Council tenant and I have lived in Wick for over 6 years. Shortly after moving to Wick, I was asked by Lorna Simpson, Tenant Participation Officer if I would be interested in getting involved in Tenant Participation. I had no idea what Tenant Participation was all about but decided to go along to the Wick Tenants Group to find out more.

I was impressed with what I heard and it was clear to see how passionate and enthusiastic Lorna and the Group were about making a difference in the local area. I decided to become a member and my involvement grew from there.

Before I got involved I had no idea that tenants could have a say in the delivery of the Housing



Services provided by the Council. I believe that if more tenants knew this then they might be encouraged to become involved.

Over the years I have had the opportunity to get involved in many different projects ranging from Conference planning, launching a website to networking with tenants from all over Scotland, all of which has been rewarding. I feel proud to have been part of each group that pushed these projects forward.

Getting involved is not only professionally rewarding it's also personally satisfying and I would recommend any tenant who has a bit of spare time get involved.

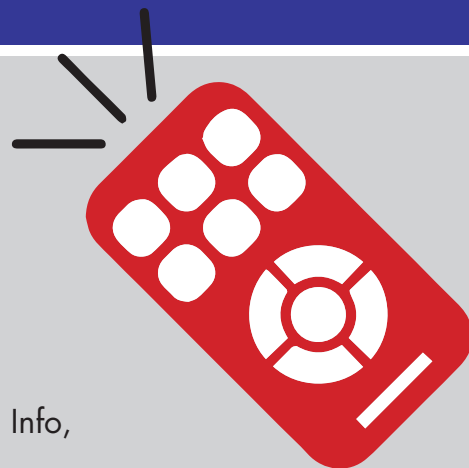
## Hit the **RED** button for Universal Credit

You can now find information about Universal Credit and finding work by hitting the red button on your TV remote control.

If you're a Sky or Virgin customer, you can check if you're eligible for Universal Credit and find out how to make a claim.

- on sky go to channel 539 and press the red button
- on Virgin go to Channel 233 and press the red button

(or on the remote control choose Home, Interactive, sports, News and Info, Looking Local).





# the Money Advice Service

The Money Advice Service set up by the Financial Services Act aims to:

- Improve people's understanding of money matters, and
- Improve people's ability to manage their money

It provides free, impartial money advice to anyone across the UK

The Money Advice Service's Universal Credit toolkit;

- Explains what Universal Credit is and how it may affect you.
- Offers personalised practical support and advice to people while they are in receipt of Universal Credit.
- Provides practical advice about paying your rent

Using the toolkit you can find out how to make the most of your money using the 'Online Money Manager'



If you are in arrears speak to your Housing Officer as soon as possible, they will be able to provide you with advice and assistance.

You can contact the Money Advice Service

- online or by webchat at [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

- call free on 0800 138 7777 (Monday to Friday, 8am to 8pm, Saturday, 9am to 1pm, Sunday and Bank Holidays, closed).

You can also contact the Council's Welfare Support Team on 0800 090 1004 or your local Citizens Advice Bureau for advice and support.



## REPAIRS FEEDBACK

### WE VALUE YOUR OPINION

We are committed to continually improving our service and appreciate feedback on all repairs undertaken.

Once a tenant's repair has been carried out it is important for us to ensure that the work has been carried out correctly and up to standard. We aim to telephone 500 tenants each month asking them to take part in a Customer Satisfaction Survey. We may call you during the day or early evening and the survey will only take approximately 5 minutes to complete.

Your feedback is vital and helps us to deliver the best possible repairs service.





# MYTH BUSTER

**More than one million people in the UK don't have a bank account. Yet basic bank accounts could help them get into the banking system - it's just banks don't advertise them very well.**

## **What is a basic bank account?**

There's a tragic problem in the UK with banking exclusion. If you're one of the 1.7 million people who don't have a regular bank account, it can be a nightmare. Yet there is a solution called a 'basic bank account'. Basic bank accounts are products designed for those with poor credit scores.

As the name suggests, a basic bank account offers a place for you to store your money and pay your money from, without overdraft facilities.

Most basic bank accounts will give you a debit card, so you can make payments in shops and online, and all allow you to set up direct debits - which is great, as this can make bills cheaper than paying by cash or cheque.

## **Are they completely free of charges?**

Mostly, yes. Since 1 January 2016, new basic bank accounts have been free of all charges for the first time. However, it's still wise to know exactly what money you have in the account, and to manage it carefully as while the bank account won't charge you for unpaid direct debits, for example, you could still get charges from the company that hasn't been paid.

## **Why don't banks publicise these accounts?**

Although few bank accounts in the UK charge you to use them, most accounts have overdrafts, which you pay for. These tend to make banks enough money, meaning they can offer 'free' banking to those not in their overdraft (the banks call it a 'cross-subsidy').

But with basic bank accounts there's no chance for the

bank to make money from you as a customer. Instead, it makes a loss, because of the administration costs of setting up your account, for example, and producing and sending your debit card and statements.

So banks don't tell you about these accounts as they don't really want people to have them. Unless you specifically ask for them by name, bank staff may not mention the option. Instead you'll be given the normal account application forms, fail the credit check, and be rejected.



## **Are they just for those with bad credit?**

Basic bank accounts are particularly designed for people with poor credit scores, who won't pass the credit check for standard bank accounts. Because of this, past credit problems - such as CCJs, defaults, or having been declared bankrupt in the past year - aren't usually a barrier.

However, you don't have to have credit problems to open a basic bank account. If you want an account to help you manage your money and which won't let you go overdrawn, you can also opt for one.

You'll need some form of identification to open a basic bank account - if you don't have that, you might be rejected. This isn't the bank being difficult, it needs to see certain specific documents to comply with money-laundering regulations.

Most banks will also do credit checks with credit reference agencies, though this is usually to check you are who you say you are - so don't worry if you see a search on your credit file from the bank.





# MAKE YOUR HOME OWNERSHIP DREAM A REALITY!



## Did you know you have priority status for buying?

Many tenants aspire to become home-owners. Since the Right to Buy (RTB) ended, tenants who can afford it are taking advantage of excellent opportunities like LIFT. LIFT is a Low-cost Initiative for First Time Buyers. It is aimed at low earners and those with moderate incomes. Across Highland over 1300 people have become home-owners through this route.

How it works....You buy an equity share of between 60% and 80% of a LIFT property. The remaining share is held by the Scottish Government – and no

rent is paid on it. Council Tenants get priority. RSL tenants, armed forces personnel or their families are a priority too. Applicants need a mortgage plus deposit which is at least 60% of the price (up to a maximum of 80% of the price).

LIFT homes are being built across Highland. As new builds they have lots of advantages such as being energy efficient and meeting high specifications. Currently you can buy these properties in Muir of Ord and Kiltarlity:



### Muir of Ord

2 x 2 bedroom first floor flat  
**Yours for £73,200\***

1 x 2 bedroom ground floor flat  
**Yours for £72,000\***

1 x 3 bedroom 5 person semi detached house  
**Yours for £91,200\***



### Kiltarlity

7 x 3 bedroom 5 person semi-detached house  
**Yours for £103,200\***

1 x 3 bedroom 5 person semi-detached house  
**Yours for £108,000**

Many tenants aspire to become home-owners. Since the Right to Buy (RTB) ended, tenants who can afford it are taking advantage of excellent opportunities like LIFT. LIFT is a Low-cost Initiative for First Time Buyers. It is aimed at low earners and those with moderate incomes. Across Highland over 1300 people have become home-owners through this route.

For more information please visit [www.highlandresidential.co.uk](http://www.highlandresidential.co.uk)



Or call **01463 701271**



# SUMMER FUN IN ALNESS

During July and August, the West Alness Residents Association held their annual summer playscheme at the West End Community Centre. It was extremely successful with over 40 children regularly attending over the 6 week period.

The children, staff and volunteers completed a 3 mile sponsored walk to help raise funds for their annual summer day out at Landmark. Over £1,200 was raised which is an amazing amount of money, the staff and volunteers were overwhelmed at the generosity of people in the Alness community. Isobel Dunbar, team leader said, "It's been so encouraging that people came together to support the children of Alness. A huge thank you to everybody who supported us. It's been a fantastic summer playscheme and we are so grateful for all the help we received". Jennifer Macleod, Chairperson of West Alness Residents Association added, "In terms of numbers this was our most successful playscheme. The children had a whale



of a time with arts and crafts, a sponsored walk, outdoor activities and games. The playscheme run for the full 6 weeks and included a healthy lunch every day

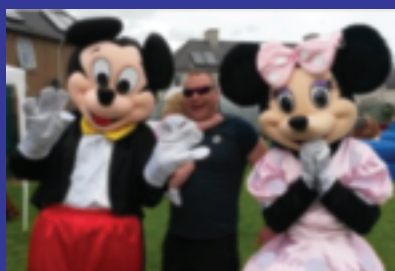
for the children. We plan to have another event in October and will continue seeking funding in order to continue these important activities during the school holidays".



## SOUTH KESSOCK RESIDENTS ASSOCIATION FUN DAY

The South Kessock Residents Association (SKRA) held their annual Fun Day in July. The sun shone and many community members came out to enjoy the fun and support their local tenants association.

SKRA Chairman Alex Platt said, "It was a great day. Many thanks are due to all our friends and neighbours who worked so hard to put together this fun event for everyone. As well as enjoying themselves, people took the opportunity to speak to local



Councillors who came along, helping tenants and residents to get action on issues which concern them. Our tenants group works to bring the community together, and improve the area for all."

SKRA meet every month and all residents are welcome to the meetings. If you would like to find out more about the SKRA please contact Chairman Alex on: 07484 174249 or visit the South Kessock Resident Association on Facebook to find out more.

## COMMUNICATIONS WORKING GROUP

Our tenant led Communications Working Group meet on a regular basis to plan, design and contribute to the quarterly editions of the 'Housing Matters' newsletter. The group played an important role in setting out what information they felt would be most benefit to you in the snap shot summary of the Annual



Customer Report 2016/17, and we would like to offer a special thank you for their help in preparing this.

The group also has a direct input into the review and introduction of all Housing Services literature and publications, including the Annual Customer Report 2016/17.

# UPDATE ON HOUSING (SCOTLAND) ACT 2014

**In previous newsletters we have explained the changes introduced by the Housing (Scotland) Act 2014. Tenants told us they want to know when the allocations, tenancies and antisocial behaviour changes will happen and what they will mean.**

We don't yet have a date for the changes to come into force as the commencement order for the provisions still has to be laid in Parliament. As soon as we have definite dates we will make sure they are well publicised: guidance on aspects of the legislation is available on the Scottish Government's website at: <http://www.gov.scot/Topics/Built-Environment/Housing/reform/housing-bill>

Rather than cover all the Act's changes this article focuses on changes to the rights of tenants with a Scottish Secure Tenancy agreement, in particular:

- assignation (signing over their tenancy to someone else)
- subletting their home
- adding a joint tenant to the tenancy; and
- succession to the property on the tenant's death

Landlords will tell tenants about changes to their tenancy rights before they happen. There will be enough time before the law changes to give everyone - landlords and tenants - time to prepare. Landlords will also need to tell tenants how they should be notified of changes to who is living in the property, for example in writing or online.

The vast majority of social housing tenants in Scotland have a Scottish Secure Tenancy, which gives tenants rights to pass their tenancy to someone else, to add someone as a joint tenant, to sublet or to have someone in the household succeed to the tenancy in the event of their death. Tenants will keep these rights, but there will be changes to the rules. These include:

**Assignment** - under the new rules anyone who wants to be assigned a tenancy must have been

living in the property as their only or principal home for at least 12 months before an application to assign is made (at the moment it is six months). There are

also new reasons when a landlord can refuse an application for assignation, such as where passing the tenancy on to someone else would result in the home being under-occupied.

**Subletting** - under the new rules a tenant applying to their landlord to sublet the property must have lived there as their only or principal home for 12 months (at the moment there's no minimum period).

**Joint tenancies** - under the new rules the proposed joint tenant must have lived in the property as their only or principal home for 12 months before making an application for a joint tenancy (currently there's no minimum period).

**Succession** - under the new rules, partners, other family members or carers will have to have lived in the property for at least 12 months as their only or principal home before being able to succeed to it. Currently the only qualifying period is six months for partners. There will still be no qualifying period for the tenant's spouse, civil partner or joint tenant to succeed in future. But in all cases that person must have been living in the house as their only or principal home at the time of the tenant's death.

Where a new residency requirement has been introduced, such as in the examples above, the landlord must have been notified that the person is living in the house, because the qualifying residency dates from the time that the landlord was notified. So, if the person needs to have lived in the house for 12 months, the 12 months will start from the date the landlord was notified, not the date the person moved in (if that is different).

The Act's changes mean tenants will keep their rights to pass on their tenancy, sublet, add a joint tenant or have someone succeed, but the new residency requirements will help stop abuse of the system and make it fairer.





# AUTUMN

ACORN  
BEAUTIFUL  
CORNUCOPIA  
FOOTBALL  
LEAVES  
OCTOBER  
RAKE  
SCENIC  
SQUIRREL  
YELLOW

APPLE  
BONFIRE  
CRISP  
HARVEST  
MIGRATION  
ORANGE  
RIPE  
SEASON  
SUNFLOWER

AUTUMN  
BROWN  
FOLIAGE  
HAYRIDE  
NOVEMBER  
PUMPKIN  
SCARECROW  
SEPTEMBER  
SUNSHINE

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X S O G S B I A P O S M H Y E  
B R I A R H O O V C K A C R L  
N O E R S A C T A E R L B I L  
N S N N C U T R C V S L E D O  
E W U F N L E I E O E A A E W  
K S O R I C E S O P R B U E E  
A Q O R R R T R I N A T T E G  
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N O V E M B E R X Y U F U I R  
S E P T E M B E R S M Q L L O  
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