

"In the last year we've saved our customers almost £1 million pounds."

In 2017/18 our money advice service processed 346 successful benefit claims which resulted in £959,556.05 cash gains for customers, including backdated payments and a reduction of rent arrears for customers of £27,260.31.



Clair Christie, money advisor gives us an insight into how she helps customers and goes that extra mile to ensure you are receiving the financial support you are entitled to.

"Billions of pounds worth of benefits go unclaimed each year. It's always worth getting a benefit check to ensure you are receiving the correct benefits according to your circumstances.

"We recently assisted a customer with mobility and personal care issues when we applied for attendance allowance on their behalf. Initially the claim was refused and the customer was reluctant to pursue the claim. We

encouraged her to ask for a re-consideration and I wrote a letter on her behalf.

"She has since been awarded the highest rate of attendance allowance, increasing her weekly income by £85.60."

The customer is delighted with the outcome and said, "I can't thank Clair enough. I would never have received this money if Clair hadn't urged me to apply. When we were told the claim had been rejected I just thought, well that's that! Clair encouraged and supported me to pursue the claim. Her intervention has made an overwhelming difference to my weekly income - thank you!"

## Have your circumstances changed?

### Contact us now.

As soon as you hear you are moving onto Universal Credit, get in touch. We can help you get started, answer any questions, ensure you get everything you're entitled to and that you understand the process.

It takes around six weeks from making a claim to receiving your first payment so it is important to get in touch as soon as possible to prevent loss of income and falling into arrears.

Contact us as soon as your circumstances change e.g.-

- claim benefits for the first time
- become a parent for the first time
- lose your job
- reduce your hours at work.

We can also help you access other support, open a bank account and get online to make your application easier.

For free practical advice, contact Clair Christie, money advisor 01294 316784 or email [info@irvineha.co.uk](mailto:info@irvineha.co.uk).

Welcome to the Summer edition of your Irvine Housing Association newsletter

# House & Home

Issue 02 Summer 2018

## New team to deal with rent enquiries

We've restructured behind the scenes so we can have more housing officers out on your estates.

Our new income collection team has been in place for six months now, handling rent enquiries and freeing up our housing staff from back office admin.

Full story: See page 2

Celebrating twenty-five years  
**25**

## Do you have a prize garden?

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## Who do I speak to about my rent?

We recently welcomed ten new staff to our team with the introduction of a dedicated income collection team.

The friendly team are happy to help with any general rent or arrears queries, discuss options for customers, can set up arrangements, take payments, update payment details, and help get customers back on track.

Having a team dedicated to assisting and supporting customers experiencing difficulties in making rent payments frees up our housing staff to spend more of their time out in the community with our customers.

If you need to speak to us about your rent call our customer service centre on 0345 112 6600.

The income collection team are available from 8am-8pm Monday to Friday and 10am to 4pm on a Saturday.



If you would prefer to receive this newsletter by email, please email [dianne.palmer@irvineha.co.uk](mailto:dianne.palmer@irvineha.co.uk)

## The Housing (Scotland) Act 2014

The Housing (Scotland) Act 2014 received Royal Assent on 1 August 2014. There are significant changes brought about by the Act which will impact on social landlords and tenants.

One of the most publicised changes made by the Act is the end of the Right to Buy, which took effect from 1 August 2016. The majority of other changes relate to housing management issues. Most of these provisions come into force from 1 May 2019, with the exception of the provisions on joint tenancy, assignation, subletting and succession for Scottish Secure and Short Scottish Secure tenancies, which come into force from 1 November 2019. The changes are:

### Housing Allocations

The 2014 Act makes significant changes to the allocations process which means all Local Authorities and Registered Social Landlords will have to review and amend their allocations policies in the following areas:

### Reasonable Preference

The Act changes the categories who are to be given reasonable preference for housing in the allocations process. Instead of the current five categories, there will be three new categories of applicants who will have to be given reasonable preference and these are:

- People who are homeless or threatened with homelessness and are in housing need;
- People living in unsatisfactory housing conditions and in housing need;
- Social housing tenants who are currently under occupying their property.

### Suspension

The Act also introduces statutory grounds social landlords will be able to use to suspend applicants from receiving offers of housing and these include:

- Applicants with certain rent arrears;
- Applicants with a history of anti-social behaviour;

- Applicants who have previously abandoned or been evicted from a property.

Other changes in relation to allocations include the ability to take account of home ownership in allocations, which landlords may or may not decide to use.

Irvine Housing Association is in the process of working with our partners across the three Common Housing Registers we are part of, to review our Allocations policies in response to these changes.

### Occupancy Requirement for Certain Tenant Rights

Under the Scottish Secure Tenancy (SST) tenants have certain rights. Some of these are ones they can request, such as assignation, sub-letting and a joint tenancy.

The 2014 Act attaches a clear requirement for the tenant and potential assignee/joint tenant to have resided in the property for at least 12 months before the right can be exercised and that the landlord has been notified of the change in the household before the 12 month qualifying period can begin. If the Association has not been notified then they will have grounds to refuse.

### Succession (Taking over a Tenancy after the Tenant's Death)

The 2014 Act changes some of the rules around when certain people can succeed to (take over) a Scottish secure tenancy on the death of the tenant. To ensure rights to succession are protected you must have told us that the person wishing to succeed to a tenancy has moved in with you at the time they do so.

### Unmarried Partners, Family Members and Carers

Section 13 of the 2014 Act makes changes to the rules on succession for unmarried partners, family members and carers:

- the house must have been the proposed successor's only or principal home for 12 months before they qualify to succeed to the tenancy (previously this was 6 months

and no qualifying period for family members); and

- the 12 month period cannot begin unless we have been told that the individual is living in the property as their only or principal home. We must have been told that by you, a joint tenant, or the person who wishes to succeed to the tenancy.

These changes will take effect for existing tenants from 1st November 2019 and we will be writing to all existing tenants individually to explain the changes in more detail in the coming months. New tenancy agreements which incorporate these changes will be developed for all new tenants from 1st May 2019.

If you are a spouse, civil partner or joint tenant, then you will continue to have the right to succeed to the tenancy with no qualifying period, provided your only or principal home was the house in question at the time of the tenant's death.

### Anti-social Behaviour (ASB)

Within the 2014 Act the Scottish Government wanted to give landlords more tools to tackle ASB. The main changes around ASB are:

- A simplified eviction process where a tenant is convicted of certain offences in the locality of the property;
- The ability to convert a full Scottish Secure Tenancy (SST) to a short Scottish Secure Tenancy where there is anti-social behaviour;
- Increasing the initial period of a short SST granted for ASB from six months to 12 months.

These changes will come into force from 1 May 2019 and the Association will be reviewing our current policies and procedures on ASB and the use of Short Scottish Secure Tenancies to reflect these changes in the coming months.

If you would like to discuss any aspects of these changes in more detail please contact your housing officer - details opposite.

## Frontline Staff Who's Who

With new teams in the back office picking up admin, our Housing Officers are able to spend more time helping you face to face with any housing matter you may have. They have access to 'live' information about your tenancy in your home. Find out who deals with tenancy and estate enquiries for your area.



Leanne Cardle,  
Housing Officer 01294 316772

Pennyburn (squares), sheltered housing and Kilwinning



Carmen Chalmers and Arlene Inches  
(Stephanie Morgan maternity cover),  
Housing Officers 01294 316762

Pennyburn (places)



Aileen Paxton,  
Housing Officer 01294 316786

Harbourside, Fullarton, Girdle Toll, Arran and Largs



Deborah Allan,  
Housing Officer 01294 316761

Lawthorn and Drongan



Carol Wadsworth,  
Housing Officer 01387 702113

Dumfries



Jocelyn McConnell,  
Housing Officer 01294 316755

Irvine town centre, Bourtreeside, Broomlands, Springside and Dregghorn



# Interested in joining our Board?

We are committed to involving and empowering our customers in decision making because we understand the value that can be gained from learning and understanding their views, expectations and experiences.

We currently have vacancies on our Board. We are looking for a tenant board member who is interested in contributing to the strategic leadership of the Association. The Board's role is to oversee the management of the business to ensure that it is financially viable, properly governed and complies with all relevant regulatory frameworks.

We are looking for board members with experience or an interest in the communities in which the Association operates. If you have a passion for the delivery of quality services that have a positive impact on individuals and the wider community, we would love to hear from you.

If appointed, you would be working with fellow Board Members and the Leadership Team to:

- Achieve the Association's vision to transform lives, revitalising neighbourhoods
- Make decisions about key policies and strategies
- Carry out a monitoring and supervisory role

This exciting role is a great personal development opportunity for individuals with the appropriate skills and knowledge.

This opportunity will offer the chance to gain experience in

governance and strategic leadership of a charitable registered social landlord, committed to providing a first class service to its customers. You will also gain a vast knowledge of the housing sector operating environment.

Board Members are unremunerated but we will pay all associated expenses.

To request an application pack, please contact Donna Boyle on 01294 316779.

# Join our online customer panel

We're working hard to develop our digital services and provide our customers with the opportunity to engage with and be involved in key decision making online.

We are now looking to recruit to our new Customer Panel. The panel is for customers who want to have their say on our services and how we deliver them. Customers registered on the panel will be given opportunities to influence and comment on key policies in a way which suits them. We will use a variety of methods to interact with the panel, for example, formal consultation events, short online surveys and quick polls, and small focus groups.

It will be for each panel member to decide what activities they participate in and how much time they give.

By using this approach we hope to obtain feedback that is more representative of our customers' views.

Each time we carry out a survey we will add the results to our website for you to view, and will use the feedback that's been gathered to implement actions we can take forward to make a difference. The results of our first survey 'Shaping the Customer Panel' is available to view on our website, just visit the Customer Panel page.

It's easy to sign up to our online panel. Just follow the steps opposite.

1. Click on 'Join our online panel'

2. Click on 'Sign up to the Customer Panel'

3. Click on 'Sign up to the Customer Panel'

4. Click on 'Sign up to the Customer Panel'

5. Complete form



This year Irvine Housing Association celebrates its 25th anniversary. To mark this special occasion we will be offering funding towards events in the communities where we operate.

Lyndsay McLaughlan, customer involvement officer will be in contact with tenants and residents organisations to find out if there are any community events we can support.

Is there an event in your community that we could help support? Contact Lyndsay on 01294 316785 or email lyndsay.mclaughlan@irvineha.co.uk by Friday 31 August 2018.

Please note funding is limited. When a decision has been made Lyndsay will contact the groups who have been successful in securing funding towards their event.

Mrs McKenna moved into one of the Association's first new build properties and still stays in the same home.



"I moved to Cheviot Head on 21 January 1995. I am very happy in my house and have been for the last 23 years.

"My neighbours all take pride in their homes and keep their gardens tidy – it's a lovely wee street to live in. People have obviously come and gone over the years, but it's always been a good area and I am pleased with the service from IHA.

"I wouldn't say that too much has changed. There are more cars nowadays and the school that was previously



next to us has recently been replaced with new homes.

"Cheviot Head remains well maintained and doesn't look at all out of place almost 25 years since it was built."



Our special 25th anniversary booklet that looks over the history of IHA and features key milestones and events is on our website homepage.



## Annual Gas Servicing

Our annual gas servicing and electrical testing programmes are required by legislation, and not only ensure that we meet our legal obligations, but that we are providing safe places to live for our customers.

It is essential that the Association's gas and electrical contractors gain access to your home to carry out these safety related works.

While with other works, such as a new kitchen, our customers see the value in carrying out the work, we understand that safety checks do not have the same appeal, however they are paramount to ensuring the safety of our customers and their neighbours and providing access is a requirement of your tenancy agreement.

You may not be aware however, under certain circumstances, failure to provide access for essential safety related works may result in the Association taking action to force access to your home. This however, would only be carried out as a last resort. The best way to avoid this is to arrange access either directly with the contractor, or through our customer service centre on 0345 112 6600, as soon as you receive a notification letter advising of the works. You should also contact the Association as soon as possible to advise of any difficulties in arranging suitable access so that alternative arrangements can be made.

## Stock Investment

The Association will invest £2.1 million in its properties this financial year to ensure they continue to achieve the Scottish Housing Quality Standard as far as possible, and to progress towards achievement of the Energy Efficiency Standard for Social Housing.

Scheduled works include:

- 4 bathrooms (various areas) - £4k
- 7 kitchens (various areas) - £32k
- 50 full window and external door replacements in Bourtreehill - £258k
- 150 boiler replacements in Dumfries and Irvine - £330k
- 75 external wall insulations in Bourtreehill - £750k
- 80 new roofs in Bourtreehill - £426k

## New Homes at Tarryholme create opportunities for young people



Heather Anderson, Head of Service Delivery at the Association commented "As a leading housing charity, Irvine Housing Association is committed to building more high

quality, affordable homes in our areas of operation and meeting the local housing need as identified by the North Ayrshire Local Housing Strategy 2017-2022.

"We have successfully invested in and supported numerous youth employment initiatives and are delighted to support the apprentices as they begin their career in construction."

In June work started on our latest housing development - 87 new homes in the Tarryholme area of Irvine.

As part of the contract, developer, McTaggart Construction have recruited 2 new apprentices. North Ayrshire teenagers Lewis Steele, aged 17 and Joe Wardell, aged 17 have both secured trade apprenticeships within the McTaggart Group of businesses.

## We've updated our privacy notice

As part of our ongoing commitment to protect your information, we've recently updated our privacy notice to reflect new changes in data protection law.

The General Data Protection Regulation, known as GDPR, was introduced in May and this gives you extra rights around how your personal data is used.

### What is personal data?

This is data relating to any living individual from which they can be identified from, such as name, address, personal identifier (such as customer number). It will not include information solely about a property.

### Summary of the new privacy notice

- We will record, use and sometimes share personal information about you and your family in order to provide you with our services.
- We will only record, use or share information that is needed for the purpose in question, and then only if we have a lawful basis for doing so.
- Information about your health or care, or anything else to kept private will be kept confidential, and our lawful reason for using this information will be your explicit consent. However, we may share your information without your consent if that is sufficiently in the public interest. That may include sharing to keep someone safe or to combat crime, including anti-social behaviour and fraud.
- We may monitor and record your calls to us, to make sure we follow your instructions correctly and to improve staff training.

- We won't keep information for any longer than required by law or best practice and will use technical and organisation measures to keep your information safe.

### Exercising data rights

You have various rights around the data we have and you can exercise your rights in a number of ways from requesting to see what personal data we hold to finding out how we store and use this data. You can ask for information to be amended and in some cases you have the right to object to processing, for processing to be restricted, and even for the information itself to be erased.

All requests should be made in writing and we will respond within a month. There is no charge for making a data protection rights request including Subject Access Requests.

### Where to view the privacy notice

You can view the privacy notice on our website [www.irvineha.co.uk](http://www.irvineha.co.uk) If you'd like a paper copy or if there's anything you would like to discuss in person, please call us on 0345 112 6600.

## Do you have a prize garden?

If you live in the Harbourside area of Irvine, why not enter our Harbourside In Bloom competition?

Taking part is easy. Simply give us your name and address and contact details and we'll do the rest.

Please enter by Friday 27 July 2018.

Email: [lyndsay.mclaughlan@irvineha.co.uk](mailto:lyndsay.mclaughlan@irvineha.co.uk)

Tel: 01294 316785

Or: pass your details on to a member of IHA staff



## Be in with the chance of winning a £25 voucher

Over July and August our housing officers will be on the lookout for tidy gardens in their patches.

Many of our customers take great pride in their gardens and we feel it is important to acknowledge this. We will also be keeping an eye out for gardens that have been improved and are continuing to be kept tidy.

Good luck!