



Summer 2024



# Newsletter

*"for tenants by tenants"* 

[www.ospreyhousing.org.uk](http://www.ospreyhousing.org.uk)

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## Tenant Scrutiny

Your chance to help shape the services that we deliver! - on page 4

### Making a difference every day



## From our Chief Executive, Stacy Angus



Welcome to the Summer 2024 Osprey newsletter – and hopefully the summer weather will have kicked in by the time this is delivered to you.

This edition has lots of key information that we hope will be helpful to you in relation to your tenancy and wider support and advice. We have continued to focus on tenancy support, having delivered significant help to tenants over the winter months with fuel costs and income maximisation advice.

Since the last newsletter there has been significant changes to the political environment in which we operate, and this uncertainty does mean that we need to ensure we are as agile and resilient an organisation as possible. We were fortunate to be able to host a visit from the Scottish Governments Housing Minister, Paul McLennan, to one of our regeneration projects recently. This is an opportunity to engage with the Minister to share our concerns about the issues facing our tenants and the pressures on our organisation. Osprey are proactive in engaging with the wider sector and ensuring that good quality affordable housing is a political priority for improving our communities.

During 2024 Osprey Housing reaches its 25 year anniversary, and its often good to reflect when reaching these milestones. We have come a significant journey since 1999 with our stock portfolio increasing alongside significant investment in our stock during this time. Osprey have established a strong foundation for the future as we look forward to continuing to progress as we aim to grow and evolve over the years to come.

Our commitment to continually improve is a key strategic priority across all areas of the business. We have continued to perform well against our Key Performance Indicators during 2023-24 and ensured our delivery of the Scottish Social Housing Charter annual return is strong in comparison to the sector benchmarks.

I would like to extend a personal thank you to the tenants who engage with Osprey Tenant and Residents Association (OTRA) as your dedication to supporting us in our continual improvement journey is invaluable – we need to have tenant views to understand tenant priorities and I would encourage all households to engage in the upcoming engagement events we will be writing to you with shortly.

*Stacy Angus*, Chief Executive



# XL Bully breeds, dangerous dogs & permission requests to keep pets



The rules have now changed for Bully breed dogs in Scotland, that require owners to apply for a Certificate of Exemption by 31 July 2024. If you own an XL bully dog without an exemption certificate after this date, you will be committing a criminal offence. Owners who break these rules, may be fined up to £5,000, sent to prison for up to 6 months, or both.

## It is an offence to:

- sell, give away or rehome an XL Bully
- breed or breed from an XL Bully
- have an XL Bully in public without a lead and muzzle
- abandon an XL Bully or let it stray

We have therefore updated our Pet Permission Policy to reflect this change in legislation and the application process to enable us to keep a pet register. We are establishing a list of any XL Bullies that are living in our homes, to enable us to ensure that the appropriate documentation has been provided and the correct safety measures are being adhered to, and a list of any properties where there have been any incidents involving their pets and members of our staff or contractors.

If you have not already asked for permission to keep pets you own, then please complete the following form permission request form <https://form.jotform.com/Ospreyh/pet-request-form>



Osprey have a duty to third parties under the Health and safety Act 1974 to report to the police and local authority any dog deemed to be dangerous, unless permission has been sought and the documentation listed above has been provided.

## Housing Perks

The mobile app is free to use for tenants and gives them access to over 100 national retailers. Tenants typically save £6-£12 per week on their essentials. Over a year those weekly savings add up significantly. For example, a housing association in the West Midlands with a group of 1,200 users has saved over £10,000 in 4 months. The bulk of the savings being on everyday essentials. Discounts range between 4% - 18%.

The discounts available are not available to the general public and we have negotiated special discounts which are only available to housing association tenants. Tenants download the app from the Apple App Store or the Google Play store, they enter a code unique to each housing association and they get access to discounts, cashback and free items instantly. The mobile app enables tenants to use their discount while they're on the go.

### How does this work for Osprey Tenants

1. Go to this link: <https://www.yourhousingperks.com/download-the-app>
2. Download the Housing Perks app
3. Go to sign up
4. Enter the phone number you wish to use,
5. Enter "OSPREY" into the organisation ID
6. You will need to know your tenancy reference number as part of the verification process. If you are unsure of this, contact a member of staff. (Please note that if you are a new tenant, it can take up to a week for your tenancy number to be added to the system to enable you to register)
7. You're good to go!

**HOUSING PERKS** **Osprey**

Get discounts with over 100 shops and brands

**NEW FREE tenant discount app**

Search Housing Perks on your app store and enter "Osprey" into the organisation ID

b.m Sainsbury's PRIMARK ASDA  
Morrisons TKMAXX Argos M&S

Available for all Osprey housing tenants

# Scrutiny project – Lettable standard



Osprey Tenants and Residents Association (OTRA) have chosen to review the 'Lettable Standard' which is

the condition that we let our properties to prospective tenants, and we want your input. From the level of decoration, cleanliness, electrical checks and number of other areas, we are asking our current tenants to help us to understand what is important when we prepare a vacant property for a new tenant. There is a fine balance between the cost of improvements and ensuring that we are delivering a high-quality service.

The group will decide on the most important aspects to consider but potential options will include visiting void properties, discussing proposed works, considering the level of rechargeable repairs and speaking with applicants and new tenants to understand their experience. There are a range of other aspects to investigate but it is key to the scrutiny project that it is led by tenants, Osprey will provide the information that is requested to enable its success.

We are inviting current tenants to register their interest and to tell us the type of skills that you can bring to the project.

If you are interested in getting involved in this scrutiny project, then please complete the following application [HERE](#) and select the tick box 'participate in OTRA scrutiny projects' and we will get back in touch with you to discuss the project further. Full training and support will be provided from members of OTRA and staff from Osprey. Closing date of 28th August for responses.



OTRA is also actively recruiting new members. If you wish to volunteer to become an OTRA member then please follow this link [HERE](#). OTRA have been involved in a number of projects in recent months including the following;

- **The introduction of welcome packs for new tenants**
- **New members have joined OTRA**
- **Having a member of the national tenancy participation panel through the Scottish Housing Regulator**
- **Recruitment of the Director of assets – members of OTRA sat on the panel**
- **Signing off the ARC report for 22/23**
- **Estate walkabouts and tenant satisfaction survey exercise**
- **Signing off annual rent increase**
- **Involvement with NETRALT**
- **Endorsed the Annual Return of Charter for 23/24**

For an informal discussion please contact Leisha Bishop on 07485 378081 or [LBishop@ospreyhousing.org.uk](mailto:LBishop@ospreyhousing.org.uk)

## Tenancy Support Officers

Did you know that Osprey Housing have two Tenancy Support Officers and provide a range of services that you can access. We want to ensure that all tenants can access support if they are facing difficulties, to help them to sustain their tenancy.

**We offer a range of services independently from your Housing Officer such as:**

- Benefit reviews - you may be entitled to more than you are claiming
- Assistance with benefit applications
- Budgeting advice
- Money advice/debt referral

**We may also be able to help you access the following:**

- Foodbank referral
- Energy Vouchers



- Clothing bank referrals for adults and children
- Baby items
- Furniture/flooring
- Grant funding
- Completion of forms
- Signposting or referrals to other agencies
- Cash for kids Mission Christmas referrals

**Laura Downing looks after Aberdeen City and Aberdeenshire and can be contacted on 07395 009200.**

**Catrina Leggat looks after the Moray area and can be contacted on 07976 722157.**

Alternatively, you can email: [support@ospreyhousing.org.uk](mailto:support@ospreyhousing.org.uk) or complete a self-referral form which can be accessed on the Osprey Housing website or Facebook page.

# Planning ahead for energy costs as Government cuts funding



For the last two years Osprey Housing successfully applied to the Scottish Government through the Scottish Federation of Housing Associations for funding to help tenants with their energy costs. As part of this funding we had been able to help some tenants with oil heating and those on billed or pay as you go meters. Unfortunately, we were unable to help everyone that applied as the funding budget just would not stretch to this.

The Scottish Government have announced that they plan to cut their housing budget by £196 million for the financial year 2024/25. It is anticipated that funding to help tenants with energy costs will be drastically cut and we cannot guarantee that we will be able to apply or would be granted funding for this winter. So if you previously received oil or energy vouchers from us, then please do not assume we can help you this winter.

With that in mind, now is the time to ask tenants to consider this and to plan ahead for how they will afford to heat their homes this coming winter. Some oil companies allow tenants to budget for their next fill and by setting up a regular payment now, you could have enough credit in time for winter. You could also join a local oil club to potentially save money when bulk orders are placed. There are also price comparison sites you can search for

the best prices. Please plan in advance as ordering oil for immediate delivery will cost you more. Buying oil in summer might also save you money as the demand is lower than in winter months.

If you still think you will struggle to afford monthly repayments of oil or a bulk fill, don't leave it until winter to seek help. **We would advise you to:**

- Check you are entitled to any benefits, by using an online benefit calculator or contacting your local citizens advice bureau <https://www.gov.uk/benefits-calculators>
- Address any outstanding debts you have by getting debt advice from a free debt advice service such as <https://costofliving.campaign.gov.scot/debt-and-money>
- Check your budget by using a budgeting tool <https://moneymap.scot/budgeting/>
- If you are in receipt of certain benefits you may be entitled to a Council tax Reduction <https://www.aberdeenshire.gov.uk/benefits-and-grants/council-tax-benefit/apply-for-council-tax-reduction/>
- If you are in receipt of Housing Benefit or Universal credit and have a spare bedroom(s) you may be entitled to apply for assistance to Aberdeenshire Council for help with the bedroom tax <https://www.aberdeenshire.gov.uk/benefits-and-grants/housing-benefit/discretionary-housing-payments/>

For electric or gas users there are lots of ways you can reduce costs by ensuring your heating system is running efficiently by report any repairs or concerns to us, ensure you know how to work your heating and using the timer functions on it, reduce your energy consumption or get advice from a free service such as SCARF or Citizens Advice Scotland. See Advice here:

- <https://helpforhouseholds.campaign.gov.uk/energy-conservation/>
- <https://www.citizensadvice.org.uk/scotland/consumer/energy/energy-supply/save-energy-at-home/heat-your-home-efficiently/>
- <https://www.scarf.org.uk/householder/localenergyadvice/in-home-advice/>

If you have energy debt, its best to get advice on how best to deal with it. Some suppliers have grants and benefits to help:

- <https://www.scarf.org.uk/householder/localenergyadvice/fuel-debt/>
- <https://energyadvice.scot/knowledge-centre/energy-grants-assistance/>
- <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/>

Please take a moment to think about steps or savings you could make now that will put you in a better position come winter





## The importance of contents Insurance for tenants



It is important that you have contents insurance to protect your personal contents and belongings in the event of a fire, flood or any other incident which could damage your floor coverings, television, furniture and any other items within

your property. Osprey Housing insure the structure of your home but it is your responsibility as a tenant to ensure your possessions and personal belongings are suitably covered.

Having insurance can give you peace of mind and protection against fire, flood, theft and much more. We know when living on a budget contents insurance is often overlooked. But can you afford to replace your flooring, or your soft furnishings, or your appliances if there was a flood or fire in your home? Contents insurance can often be found for less money than you would think, depending on the value of your belongings.

There are many contents insurance policies available and some price comparison sites that will let you find the best

deal that suits your needs. We had a look and found some information here:

<https://www.gocompare.com/home-insurance/tenants-insurance/>

<https://www.moneysavingexpert.com/insurance/renters-contents-insurance/>

<https://www.citizensadvice.org.uk/consumer/insurance/insurance/types-of-insurance/household-contents-insurance/#:~:text=It%20is%20a%20good%20idea,money%20to%20replace%20these%20items>

A popular choice for tenant is Thistle Tenant Risks which is designed specifically for tenants -

<https://www.thistletenants-scotland.co.uk/>

They have an online enquiry form and will give you a call back or you can email [tenantscontents@thistleinsurance.co.uk](mailto:tenantscontents@thistleinsurance.co.uk) and they will call you back at a time that suits you

Or you can phone them on 0345 450 7286

Whichever policy you choose, be sure to check you have the cover that best suits your needs.

## Summer gardening and grass cutting

It's that time of year again when the grass (and weeds) are growing so quickly, it can seem like a never ending job trying to keep on top of it.

It's important to do so though, despite the weather making it difficult at times and never mind fitting it in around work commitments and children's activities. But it's not only a condition of your tenancy agreement to keep your garden tidy and grass cut, it helps to make your garden look cared for and more welcoming for visitors to your neighbourhood. Not only that but keeping your grass cut stops the spread of seeds from weeds going into other neighbours gardens.

We understand that for some tenants it's hard to maintain your garden, possibly due to ill health, lack of equipment, insufficient funds to buy equipment, lack of storage space to keep it all or just life getting in the way.

Some people like to follow the No Mow May, to help the early season pollinators. What we would suggest if you want to do this is dedicate a section of your lawn for this and cut the rest around it. Thus making it clear to neighbours and us that you are managing your garden, whilst being mindful of the bees and wildlife. Please remember though that leaving the grass to grow longer also makes it much more difficult to cut and may result in damaging your lawnmower or requiring a strimmer to tackle it first.

Osprey Housing have looked at a gardening scheme to help tenants who are less able but we are unable to meet that cost without it impacting on tenants rents. What we would like to suggest is that if you are struggling with your garden, have you spoken to a neighbour, friend or family member to see if they could help? If you are in receipt of disability benefits, part of the purpose of those benefits is to be able to pay other people to do the things you struggle to do. Could you find a local person who does grass cutting or is there a young person you know who might need some pocket money.

Either way it is tenant's responsibilities to keep the grass cut and garden tidy. Housing Officers who find untidy gardens or uncut grass will make contact with you first to discuss this. If it is not addressed in a timely manner, Osprey Housing could arrange for a contractor to cut it but you would be recharged the cost including administration fee, which in total would be significantly more than if you found a local person or company to cut it.

So please, if you haven't already, make time for your garden and if you see a neighbour is struggling to cut theirs consider offering to help if you have time or equipment to spare.



# Not receiving emails from Osprey Housing?

If email is your preferred contact method to receive information from us and you are concerned that you are not getting any emails from Osprey Housing, have you checked your spam folder? It's possible that your email provider is marking our emails as spam, and you may be missing out on important updates.



Please check the below steps to ensure that you do not miss these vital updates

## 1. Is Osprey Housing in your Contacts?

- a. Email providers like Gmail, Outlook, and Yahoo tend to prioritise emails from addresses that are saved in your contacts, this should prevent emails being marked as spam.

## 2. Found Osprey emails in your Spam folder?

- a. Mark the email as "Not Spam". This action signals to your email provider that you consider emails from Osprey to be legitimate. Over time, this can help ensure that messages from Osprey go directly into your inbox.

## 3. Whitelisting Osprey Housing as a Sender?

- a. Whitelisting a sender involves adding them to a safe sender list. This ensures that emails from us bypass spam filters. The process varies by email provider:
  - i. Gmail: Navigate to Settings > Filters and Blocked Addresses > Create a new filter.
  - ii. Outlook: Go to Settings > View all Outlook settings > Junk email > Add to Safe senders and domains
  - iii. Yahoo: Access Settings > More Settings > Filters.
  - iv. Mail (Apple): Mail>Preferences>Rules>Add rule
- b. If you use a different mail provider, you should contact them for instructions.

If you have followed these steps and still do not get any emails from Osprey, please contact our customer services team by calling 01224 548000.

## The Tenant Portal

As more of our services become digital, we encourage all tenants to allow us to contact them by giving us an email address. This also enables us to give tenants access to the tenant portal.



The tenant portal allows you to manage your account with us, including:

- **Check your rent balance.**
- **Pay your rent via Allpay or PayFrom Bank**
- **Update personal details.**
- **Report non-emergency property issues.**
- **Engage in tenant satisfaction surveys.**
- **Find useful information and request forms which can be downloaded for use.**

To access the portal, we require a current email address recorded on our system. You will then receive an email confirmation with a temporary password before you set your own password the first time you log in. This is important as more of our services move to a digital format.



Please contact our customer services team by calling 01224 548000 to provide us with your email address which will enable us to provide you with access to the portal.

If you have previously signed up to the portal and forgot your password, you can reset this from the log in page and answering security questions. If you require further help with accessing the portal then please contact our customer services team by calling 01224 548000 who will be able to help you.



# Annual Return of the Charter

Every year, by the end of May, Osprey, and all other Registered Social Landlords, are required to send information about our performance to the Scottish Housing Regulator (SHR). This is also known as the Annual Return on the Charter, or the ARC. The information we sent this year was reviewed and approved by OTRA and the Board during meetings in May. The information will now be used to prepare our Annual Report which will be published no later than the end of October. The Osprey performance information, and that of all other RSLs, will also be published on the SHR's website in due course where you can view it and compare our performance against our peers. If you have any questions on how we prepare the performance information or would like to get involved with our Tenants' and Residents' Association, please get in contact with your Housing Officer or by calling the office on 01224 548000.





# Stop Press!

## Rent Harmonisation project

Following a strategic review and external consultant recommendation, Osprey Housing have made the decision to carry out a rent harmonisation project which will include significant tenant engagement and consultation during 2024.

The key reason to harmonise rents is that our current rent pointing system is at present too complex and has created differentials between rent charges for our stock over the years as we have grown as an organisation. This has arisen due to a number of factors such as the transfer of engagements between Osprey Moray and Aberdeen Soroptimist Housing Society into Osprey Housing cumulating three varying rent systems. In addition, when we have delivered new build properties, each one has had a benchmark rent set by Scottish Government linked to the level of Housing Association Grant (HAG) received, which varies annually, again creating variances each year that we have built new properties.

The revised rent system will be simpler based on the key components of each property and their location as a factor. The consultation and engagement process will include an in-depth sharing of how we propose rents are to be calculated going forward and we encourage all tenants to get involved in this process. Individual tenant letters will be issued in August 2024 with a series of events and engagement opportunities to follow.

## Osprey Volunteers



As part of our work to make a difference every day, Osprey staff have been involved in a number of volunteering opportunities with local charities over the last six months.

Before Christmas six of our team helped by volunteering at Magpie Charity shop in Banchory. The group were involved in carrying around 70 food boxes into the local Primary School to help local families, sorting through donations in the furniture store with new items coming into the shop, serving on the till, tidied up shelves and displays and also wrapping and packing away items which were not selling into boxes to be shipped down to the central belt for the next part of their journey to be either sold if possible or recycled. Everyone had a really great day and would all love to do it again sometime soon. It was great to get a better understanding of how Magpie help out in the Community.

We have also spent two days at the Bennachie Centre helping with litter picking, tree removal, tidying and the general upkeep of the area. We had two spectacularly different days that proved the vagaries of Scottish weather; the first day we were drowned and the second day we were sunburnt but a good time was had by all!

5850 children in our area received gifts last Christmas as part of Cash for Kids Mission Christmas. This benefits our Osprey tenants significantly as many of the families in our homes received parcels this year. Osprey elves helped out Santa at the warehouse again this year receiving, sorting and dispatching the parcels!

