

Winter 2023




# Newsletter

*"for tenants by tenants"*



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

 /ospreyhousing

## The results are in!

See what you told us  
about the services that  
we deliver



### Making a difference every day



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## From our Chief Executive, Stacy Angus

I am pleased to welcome you to winter edition of the Osprey tenants newsletter. As we near the end of the year it's a good time for reflection on what has been a challenging year for both tenants and the housing sector.

We are aware that 2023 has seen the difficult and unprecedented impacts of the cost of living crisis continue to affect households, each on a different scale. I would encourage any tenants to get in touch if they would like advice or support - we have been fortunate to secure funding from the Fuel Support Fund to support our tenants with their winter fuel costs, emails and letters have been issued to all tenants which explain how these funds can be accessed.

We have continued to invest in our existing properties through programmes for replacing and upgrading kitchens, bathrooms, windows and doors, improving insulation and changing heating systems. We have reviewed our long term planning to ensure we sustain this investment for all our properties as the component renewals are due and sustain our properties as quality homes long term.

We are dedicated to delivering continual improvement for the services we deliver and this last year has seen us introduce some key changes. The launch of the tenants portal was a success and we have a good number of tenants using this to access all their tenancy data, key advice documents and information. We would encourage all tenants to sign up for this to allow 24/7 review of your repairs orders, rent statements and other key information. Speak to our Customer service team about managing your tenancy online!

We have also been reassessed and pleased to share that we sustain our Gold level Investors in People (IIP) in addition to our newly awarded Silver level Carbon literacy accreditation, demonstrating our commitments to our staff personal development and environmental sustainability. This autumn also saw us publish our first ESG report (Environmental, Social, Governance) outlining our achievements to date and the ambitions we have to deliver in 2024.

Its important we continue to look forward and improve what we are delivering to meet our tenants priorities, its always important that we get tenant involvement and feedback as part of this - it really does drive how we shape services. I have always been passionate and personally committed to providing our tenants with the best customer service and quality homes that we possibly can. I would like to thank those who already get involved but also extend encouragement to others to work with OTRA (Tenants Association) to make a difference.

From myself, the Osprey staff team and the Board – we wish you a healthy and happy festive season ahead.

*Stacy Angus,* Chief Executive



## Tenant Participation

Osprey are committed to involving tenants and residents in what we do and how we deliver our services.

Here are some of the areas that Osprey Tenants and Residents Association members (OTRA) have been involved with over the past few months:

- The tenant ARC report
- Rent consultation
- Tenant Satisfaction Survey
- Recruitment for Director of Asset & Sustainability
- Signing off on our updated policies

We are constantly looking to recruit new members to OTRA, therefore if you are interested in getting involved, please

Speak with your Housing Officer or contact our office and your details will be passed to the Tenant Participation Officer who will contact you.

OTRA meetings are held monthly in person / on video call and alternate between during the day and evenings to allow all tenants the opportunity to participate.

If you are unable to attend meetings in the office and require assistance getting online, we can help.

We also like to encourage tenants being involved at local level by:

- Becoming an estate champion
- Participation in Local Rate My Estates run by your Housing Officer





# Tenant Portal

With the implementation of our new system Homemaster, tenants now have the ability to see the information held by Osprey Housing from the comfort of your home, via the tenant portal. The portal enables you to check your rent account, update personal details, report non-emergency repairs and engage with us. To enable access, we require to have a valid email address on file. Please contact us if you require to update the email address or require your welcome letter to be resent to you.

To log in, visit <https://live-3.homemaster.co.uk/Osprey/Login> (You will require your username and password, and then verify your date of birth):

Once logged in, you will see your dashboard which gives an overview of your tenancy, including account balance and recent repairs. If you have any sundry accounts (such as recharges), you will be able to view any outstanding balances of these as well.

The screenshot displays the 'Resident Dashboard with Works Orders' for a 'Current Main Account (RENTED PROPERTY)'. The dashboard includes a sidebar menu on the left and a main content area. The main content area shows the current account balance as £30.97 Credit, the last payment as £309.75 (11/08/2023), and total current charges as £480.12 (Monthly). Below this, there are sections for 'Your recently completed repairs', 'Your outstanding repairs', and 'Your Compliance Inspections'. The 'Your outstanding repairs' section contains a table with the following data:

Reference	Raised	Issue Summary	Contractor
WK001069...	15/08/2023	SHOWER-OVERHAUL ELECTRIC; Repair outdoor light; investigate and repair crack step on staircase & check others stairs; SEALANT-RENEW TO SL...	Heatcare
WK001070...	16/08/2023	TEST/OCCUPIED PROPERTY CERTIFICATE	Heatcare

The 'Your Compliance Inspections' section contains a table with the following data:

Inspection Type	Due Date	Inspection Status
CP12 Gas Heating	24/05/2024	00 Inspection Created

At the bottom of the dashboard, there are 'Payment Options' listed: Allpay online, Bank giro credit, Standing Order, and Telephone. The Housing Officer is identified as Leisha Bishop.

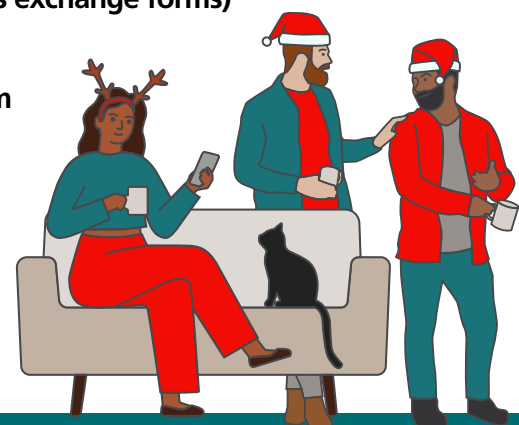
On the left hand side, you will be able to navigate through the system

The screenshot shows the 'Customer Menu' sidebar with the following items:

- My Details
- My Account
- My Repairs
  - Log a Repair Request
  - Track a Repair
- My Emergency Contact Details
- My Surveys
  - My Outstanding Surveys
  - My Submitted Surveys
- General Documents & Forms
- Contact Us

1. Provides an overview of your contact details
2. View your current, former and sundry accounts
3. Report or track a recent Repair
4. Check the details of your emergency contact
5. Complete surveys
6. A bank of useful tenant information sheets and forms for your to download and complete (such as exchange forms)
7. Send a contact direct to the system (e.g. request contact from your housing officer or submit a compliment/complaint)

If you require any assistance with accessing the portal, please contact a member of staff.



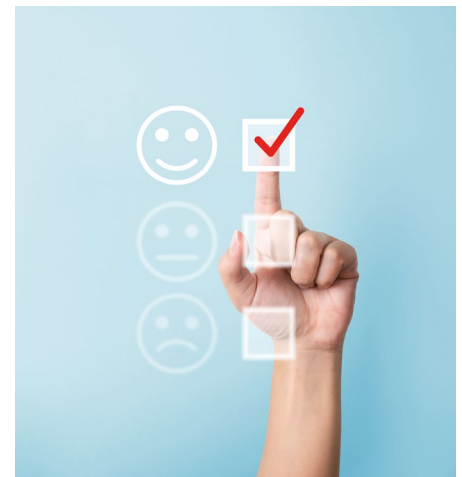
# Tenant Satisfaction Surveys

In August this year we visited 816 properties over a period of 17 days to undertake our annual tenant satisfaction survey. 23 Osprey staff and two members of Osprey Tenants and Residents Association (OTRA) visited 33 different areas in total to engage with our tenants.

The questions that we ask are preset to enable the Scottish Housing Regulator to track our performance as well as allowing registered social landlords and local authorities to measure tenant satisfaction.

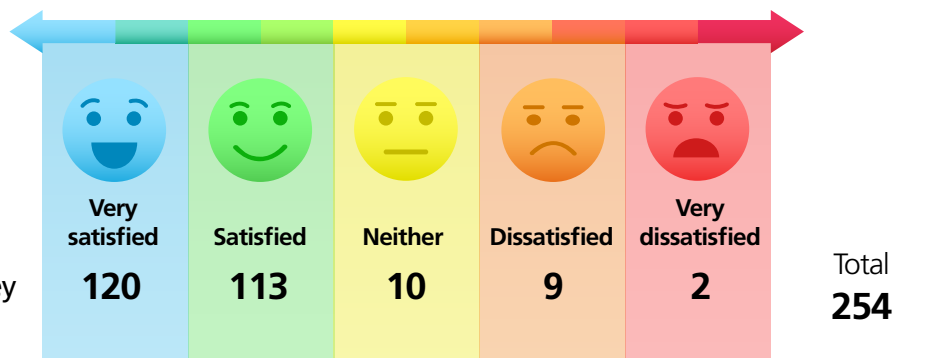
## The questions cover several areas:

- Overall satisfaction
- Quality of your home
- Management of the neighbourhood
- Opportunities to participate in the landlords decision making process
- Keeping tenants informed about services and decisions
- Value for money from rent



## Tenant Satisfaction Survey Results

How satisfied are you with the overall service provided by Osprey Housing?



**Percentage very satisfied/satisfied or very good/good 91.73%**

Osprey 22/23 figures **92.31%** Scottish average 22/23 **87%**



**Percentage very satisfied/satisfied or very good/good 90.76%**

Osprey 22/23 figures **90.87%** Scottish average 22/23 figures **84%**



**Percentage very satisfied/satisfied or very good/good 87.70%**

Osprey 22/23 figures **89.42%** Scottish average 22/23 figures **85%**



**Percentage very satisfied/satisfied or very good/good 84.86%**

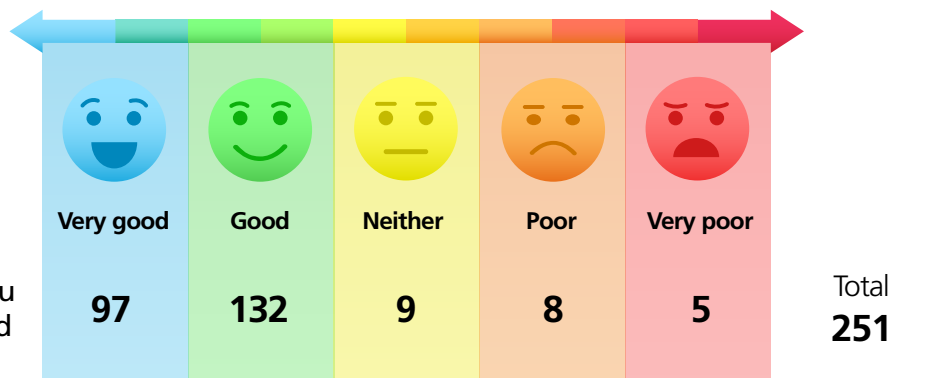
Osprey 22/23 figures **87.02%** Scottish average 22/23 figures **88%**

23 Osprey staff and two members of Osprey Tenants and Residents Association (OTRA) visited 816 properties in 33 different areas, over a period of 17 days, to undertake our annual tenant satisfaction survey.



## Tenant Satisfaction Survey Results

How good or poor do you feel Osprey Housing is at keeping you informed about their services and decisions?



**Percentage very satisfied/satisfied or very good/good 91.24%**

Osprey 22/23 figures 92.79%

Scottish average 22/23 91%

Taking into account the accommodation and services provided, do you think that the rent represents good or poor value for money?



**Percentage very satisfied/satisfied or very good/good 84.65%**

Osprey 22/23 figures 86.54%

Scottish average 22/23 figures 82%



# Dampness, Mould and Condensation



The cold damp weather means this is the time of year when any dampness, mould or condensation issues in your home may be more visible. We'd like to give you a brief introduction to what you can do, and what you can expect from Osprey – if you find anything of concern in your home, please report it as soon as possible.

## What will Osprey do if I report mould, dampness or condensation in my home?

- Contact you to arrange a visit to inspect the issue
- Come to an agreement on actions to be carried out by Osprey and by you. For example, you may be asked to ventilate your home more thoroughly and remove the condensation around windows in the morning, and Osprey may arrange for fans to be upgraded, or treat areas with antimould paint.
- Property sensors may be fitted to monitor the situation
- If you report that the issue is still ongoing, Osprey will take further appropriate action

## Common types of dampness:

- Condensation from day to day living, or insufficient ventilation - may cause black spots of mould
- Leaks or water ingress – will cause a 'damp patch' to appear on the walls or ceiling, usually does not cause mould
- Rising damp – generally caused by water rising from the ground into a property, due to a broken damp proof course. This is very unlikely.

## What is condensation?

Put simply, when moist air comes into contact with a cooler surface, such as a window, ceramic tiling, or an external wall, the moisture in the air condenses into water. It commonly occurs on or around windows, north facing external walls, and areas of poor circulation such as behind wardrobes and beds, especially when they are pushed up against external walls. It can also be caused by gaps in insulation which leads to cold spots in ceilings or walls. Condensation may lead to black spots of mould.

A recent study carried out by Sustainable Homes found there was a strong link between the number of people living in a home, and mould. More people in a home creates more moisture in the air from breathing, showering, cooking, clothes drying etc – this means more ventilation is required to remove this extra moisture.

## What can I do?

### Ventilation is key:

- No one expects you to have windows open all the time, especially in winter, but even 10-30 minutes in the morning will make a difference – particularly in rooms where people have been sleeping and condensation builds up overnight.
- Keep the trickle vents on windows open – only close these if necessary if it's particularly cold and windy, and open again when the weather calms.
- Use the extractor fans provided in the kitchen and bathrooms. Keep them clean (they can be affected by a build-up of normal house dust/fluff) and report any faults with these as soon as possible.





- A build up of condensation on the windows in cold weather does not necessarily indicate a fault within the home – it's usually due to moisture from day to day living condensing on the cooler surface of the glass overnight. You should wipe this up regularly to keep the window frames and sill in a good clean condition, and to remove the moisture from your home.



### Reduce moisture in your home where possible:

- Osprey provides outdoor drying space for most homes, and we encourage you to use it when you can. We do understand in Scotland there's often weeks at a time when drying laundry outside isn't possible – if you must dry laundry inside, please consider that this room will require additional ventilation to deal with the extra moisture from the wet laundry. For example, you could place the ailer in the bathroom with the extractor fan on (or window open) and the door closed.
- If there is a tumble drier within the home this must be properly vented to the outside – otherwise you're just releasing more moisture into your home.



### Cleaning:

Once Osprey have visited and discussed the issue with you, you can safely clean up small areas of black mould this helps to check if the problem is re-occurring or not.

- Use kitchen roll to wipe away the mould and throw it out afterwards, this prevents it spreading to any other areas
- Use a suitable mould cleaner or fungicidal treatment (diluted bleach has been recommended in the past, but is not anymore)
- Follow instructions on the cleaning products – such as wearing protective gloves
- If you clean the area and the mould reappears, please let Osprey know





# PayFrom Bank - Tenant information



## About PayFrom Bank – what are the key benefits

- ✓ Secure payment method - Works similar to making purchases online where you have to authenticate and verify transactions
- ✓ Doesn't store any of your details
- ✓ Free and easy for anyone to use who has online banking
- ✓ Most Banks included
- ✓ Payments sent immediately

## What is PayFrom Bank?

PayFrom Bank is a highly secure online payment method, enabling payments direct from your bank. Making a payment involves the following steps:

1. You will be able to select this payment method at the checkout page on our website.
2. You will be asked to select your bank.
3. You will be redirected to your bank where you will be prompted to verify and authenticate your identify using your bank's standard authentication process.
4. PayFrom Bank will then initiate the payment with your bank.
5. You will be issued a payment initiation confirmation and re-directed back to our website.

PayFrom Bank is a payment solution, enabled by the UK Open Banking initiative, with no charges associated

with it for our customers. PayFrom Bank is developed by Mastercard for Lloyds Bank Plc. Lloyds Banking Plc is an FCA regulated company (119278) authorised to act as a Payment Initiation Service Provider. Visit [www.fca.org.uk](http://www.fca.org.uk) for further details.

## Is PayFrom Bank and Open Banking secure?

Yes. PayFrom Bank can only initiate a payment if you give us your consent to do so. The technology that we use to communicate with your bank is highly secure. Open Banking is as secure as your online banking. There is no storage of your data and the authentication element of the journey is undertaken by your bank directly, PayFrom Bank redirects you to your bank to input your online banking credentials and has no access to these.

## Can anyone use PayFrom Bank?

Yes, it is available to anyone registered for digital banking (either through online banking or a mobile banking app) with a UK bank that has been onboarded to PayFrom Bank.

## Can PayFrom Bank be used 24/7?

Yes, the PayFrom Bank service is available 24/7 except where maintenance windows have been defined. (The ability to connect and

interact with a bank is dependent on the availability of their services, which is beyond our control.)

## How do I get help using PayFrom Bank?

If you have a payment dispute: Please follow the standard approach for a payment dispute and speak to your bank who will investigate the payment/transaction on your behalf. If you have a technical query or a concern with the PayFrom Bank service: Please contact us and we will assist: 01224 548000.

## I am not re-directed to select my bank, what should I do?

Once you have selected to pay via PayFrom Bank in our checkout page you should be re-directed to the bank selection screen. If for some reason you are not re-directed please contact us on: 01224 548000.

## How long does it take for my payment to be made?

The payment will generally be sent immediately by your bank as soon as the transaction completes. However, it depends on your bank's processes and therefore it could take a few hours to be processed and sent to the Merchant's bank account (as per the Faster Payment Scheme's service terms).

## How do I know if my payment was successful?

After you have authenticated the transaction via your online bank account you will be re-directed to a payment initiation success screen, with a transaction reference. This indicates that the payment has been initiated and your bank has successfully started to process the payment.



# Help During the Cost of Living Crisis

For further information about the Scottish Government's cost of living support Scotland package, including

- **Getting help with debt and money**
- **Energy and household bills**
- **Benefits and income**
- **Children and Families**
- **Urgent help with food or fuel**
- **Health and wellbeing**
- **Older or disabled people**

please visit [Cost of living crisis - Cost of Living Support Scotland \(campaign.gov.scot\)](https://campaign.gov.scot)

## ENERGY BILLS

Support you could get with energy costs.

### If you cannot pay your energy bill

If you have no gas or electricity or are having problems paying your energy bill there may be help available.

Contact your supplier-Talk to your energy supplier as soon as possible

They might also have funds or grants you can apply for.

[What you can do if you cannot pay your energy bill](#)

### Winter Heating Payment

Winter heating Payment is to help people on low income benefits who might have extra heating needs.

Winter Heating Payment is for people in Scotland who:

- get a particular benefit – this is the 'qualifying benefit'
- get the qualifying benefit on at least one day between Monday 7 November to Sunday 13 November 2022 – this is the 'qualifying week'
- meet one other specific requirement of their qualifying benefit

[Check if you are eligible for the Winter Heating Payment](#)

### Ways to make your home warmer

Get practical advice on how to make your home warmer through things like insulation, draught proofing and energy efficient boilers.

Get practical advice on how to make your home



warmer from the Energy Saving Trust.

You can also get energy saving advice from Home Energy Scotland.

Phone: 0808 808 2282

Lines are open Monday to Friday, 8am to 8pm. Saturday 9am to 5pm.

[Find out how to make your home warmer](#)

### Money saving boiler challenge

Check how to save money with a single change to your boiler settings.

The average household could currently save around £65 per year on their heating bill by lowering their boiler flow temperature

[Read more about the money saving boiler challenge](#)

### Energy saving tips

Get energy saving tips from Home Energy Scotland. It could help make your home warmer and cheaper to run.

Advisors can provide tailored advice that's specific to your home, and can check your eligibility for financial support including Warmer Homes Scotland, the Home Energy Scotland Grant and Loan and more.

[Get energy saving tips from Home Energy Scotland](#)

### Winter Fuel Payment

If you were born on or before 25 September 1956 you could get between £250 and £600 to help you pay your heating bills.

[Check if you can get the Winter Fuel Payment](#)

## Warm Home Discount

You could get £150 off your electricity bill if you get the Guarantee Credit element of Pension Credit or you're on a low income.

The money is not paid to you - it's a one-off discount applied to your electricity bill between early October 2023 and 31 March 2024.

[Check if you can get the Warm Home Discount](#)

## Energy bill savings for renters

If you rent, Home Energy Scotland can tell you how to keep your bills down and what funding you could apply for.

Reduce your energy consumption

Take control of your energy bills

Prevent heat loss where you can

You might still be eligible for some funding

[Check how renters could save on energy bills](#)

## Help with energy bills

You may be able to get help with your energy bills including discounts, payments and energy efficient home improvements.

[Check what help you can get with your energy bills](#)

## Problems with your supplier

If you're having problems with your supplier you can get free, practical advice from [energyadvice.scot](http://energyadvice.scot).

Free, practical advice and information on energy-related matters to the citizens of Scotland.

advice and information if you:

- Have an energy enquiry relating to your supplier (no matter how complex)
- Wish to understand your energy supplier's complaints process
- Are experiencing any problems with your energy bills

[Check what you can do about problems with energy suppliers](#)



## COST OF LIVING PAYMENTS 2023 TO 2024

Guidance on getting extra payments to help with the cost of living if you're entitled to certain benefits or tax credits.

Contents

- [Low income benefits and tax credits Cost of Living Payment eligibility](#)
- [Payment dates for low income benefits and tax credits Cost of Living Payment](#)
- [Disability Cost of Living Payment eligibility](#)
- [Payment dates for the Disability Cost of Living Payment](#)
- [Find out how to report a missing Cost of Living Payment](#)
- [Pensioner Cost of Living Payment](#)
- [Other help available](#)

\*If you require hard copies of any of the information from the links above, please contact us on 01224 548000 to request these.



## MANAGING MIGRATION FROM TAX CREDITS TO UNIVERSAL CREDIT

In 2023/24 the Department of Work and Pensions is asking Tax Credit claimants who are not receiving any other legacy\* benefit to claim Universal Credit (UC). \*Legacy benefits are:

- **Income based Job-seekers Allowance**
- **Income-related Employment and Support Allowance**
- **Income Support**
- **Housing Benefit**
- **Child Tax Credit Working Tax Credit**

From October 2023 all Tax Credit claimants will have been sent a 'Get Ready for your Universal Credit Move' leaflet. If you have received a red and blue leaflet - "Tax Credits are Ending - Get Ready for Universal Credit" this is NOT a Migration Notice and you do NOT have to claim Universal Credit yet.

If you have received a Migration Notice, then your Tax Credits will be coming to an end (whether or not you claim UC). You will have to make a new claim for UC - the move to UC will not happen automatically. You have around three months from receiving your Migration Notice to make your claim for UC and timing of that claim can be important.

**\*IMPORTANT\*** If you have received a Migration Notice, then your Tax Credits are due to end. You should speak to a Welfare Benefits Adviser to ensure you do the right thing at the right time to maximise your UC award and make a successful move onto UC.



## TENANCY SUPPORT OFFICERS

Our Tenancy Support Officers Laura Downing (covering Aberdeen City and Aberdeenshire) and Catriona Leggat (covering Moray) can offer a wide range of support services.

You can contact them on Laura: 07395 009200 or Catriona: 07976 722157 or by completing the following [Support Referral Form](#) or alternatively by emailing [support@ospreyhousing.org.uk](mailto:support@ospreyhousing.org.uk) or through the Main Switchboard 01224 548000.

If you are struggling to pay your rent, heat your home, feed yourself or your family, source affordable clothing and furniture please get in touch to see how they may be able to help.

They can also provide advice or signpost you around money, debt and benefits, domestic abuse and mental health or disability issues.



*"The team at Osprey are fantastic, always pleasant and always try to resolve any queries or problems within a reasonable time"*

# Mince Pies



## Ingredients

- 225g cold butter, chopped
- 350g plain flour
- 100g icing sugar, plus extra for dusting
- 410g jar mincemeat

## Method

### STEP 1

Heat oven to 200C/180C fan/gas 6. Rub the butter into the flour and icing sugar with your fingertips, or blend in a food processor, until the mixture comes together in a ball – you don't need to add any liquid or chill it. Knead briefly, then cut into 12 equal pieces.

### STEP 2

Taking a piece of dough at a time, cut off two-thirds and press into the base and up the sides of a muffin tin hole. Repeat to make 12. Spoon the mincemeat into the pastry cases – it won't completely fill them.

### STEP 3

Now take the 12 remaining smaller pieces of pastry. Roll each into a ball and flatten to make a disc for the mince pie lid. Add one to each pie and tuck the pastry that comes up the sides of the tin down to seal it. Prick the tops with a fork a few times. Will freeze for up to 6 weeks. Defrost before baking.



### STEP 4

Bake for 12-15 mins or until pale golden. Cool in the tins for about 10 mins, then give the pies a little twist to stop them from sticking. When cool, carefully remove from the tins. Dust with icing sugar when ready to serve.

## Volunteering day... in the rain!

Osprey staff supported the work of the Bailies of Bennachie. The bird and squirrel observation area around the Bennachie Visitor Centre got a full overhaul and the lower area of paths were all litter picked.

Our first of many opportunities to support community projects.



## Christmas closure

Our office will be closed from 14:00 on Friday 22 December 2023 and will re-open again at 09:00 on Wednesday 3 January 2024.

If you have an emergency repair to report during this period please call 01224 548030.

If you have a non-emergency repair during this period please call 01224 548000 and leave a message or email [enquiries@ospreyhousing.org.uk](mailto:enquiries@ospreyhousing.org.uk) and we will pick this up on our return.

Wishing you a  
Merry Christmas  
and a Happy New  
Year from everyone  
at Osprey