

# ARGYLL TENANTS' PANEL

20<sup>TH</sup> March 2012 at 11am

Argyll Hotel, Inveraray

## Present

Cameron Grant, Cardross TRA CHAIR

Jane Lindsay, Helensburgh SECRETARY

Lorraine Drysdale, Appin

Sandra Johnston, Lochgilphead

John Croy, Craigendoran TRA (Helensburgh)

Neil Gay, Ardrishaig

Mike Brown, Cardross TRA

Steve Byrne, Dalintober & Millknowe TRA (Campbeltown)

Gillian McInnes, Community Development Manager, ACHA

David Kelly, Senior Welfare Rights Officer, ACHA (am only)

1.	<b>APOLOGIES</b> Anne Dunlop, Glendaruel Tom Buchanan, Craigendoran TRA (Helensburgh)	Action
	<b>MINUTES OF PREVIOUS MEETING – 21<sup>st</sup> February 2012</b> Proposed by Mike Brown, seconded by Sandra Johnston	
3.	<b>MATTERS ARISING</b> Under the Regional Network section it was confirmed that members of the Tenants Panel can be considered for election to the Highland/Argyll and Bute Regional Network.	
4.	<b>GUEST</b> David Kelly, Senior Welfare Rights Officer - WELFARE REFORM Benefits are the single largest expenditure of the Government BUT that includes pensions, child benefit etc (benefits that everyone gets). David covered : <ul style="list-style-type: none"> <li>• <b>Benefits Cap</b> Unlikely to affect ACHA tenants but will affect large families in some Argyll towns who are in private rented homes. Will increase demand for ACHA homes.</li> <li>• <b>Squeeze on Housing Benefit</b> Govt continues to aim to reduce the overall amount spent on Housing Benefit (HB) and one of the main targets is amount spent on all private landlord accommodation not just those in larger properties mentioned above. Although this doesn't directly affect ACHA tenants it will again increase pressure on our waiting lists. In addition across the board for all HB recipients the amount by</li> </ul>	

which someone's HB is reduced to reflect the earnings of a 'non-dependant' (e.g a grown-up son or daughter) is to increase sharply

- **Bedroom Tax**

From April 2013 financial penalty for those who under-occupy (NOTE will not affect pensioners). Scottish estimates are that 32% of tenants will be affected and £12 will be knocked off whether of full or partial HB. The House of Lords made 14 attempts to have this removed from the Welfare Reform Bill.

**REAL EXAMPLE :**

Scott, age 23, on Job Seekers Allowance of £53.45 per week  
2 bedroom flat in Helensburgh costing £56 per week (full HB)

Currently spends:

£13 on gas/electricity

£5 phone

£5 bus/train fares

£5 council tax

This leaves him £25 per week for food and all other expenses

Bedroom Tax will take nearly £8 per week from him leaving him only £17 per week.

- **Reform of Employment Support Allowance and Disability Living Allowance**

With everyone in receipt of either benefit to be reassessed over the next three years this means uncertain times both for tenant's income and in consequence, ACHA's income.

- **End of the Social Fund**

This provides funds for essentials to start a home and without this will tenancies be more susceptible to fail?

Also, increasing cuts to tax credits for those on low paid work.

Continual uncertainty about income for those out of work due to ill health – reducing many more tenants' ability to pay their rent.

- **Universal Credit**

This was designed to 'roll up' benefits into one neat parcel BUT there are 38 different benefits and this will only be able to roll up about 6 benefits.

All means-tested working age benefits and tax credits abolished and combined into one single payment including HB. Will be paid Monthly in ARREARS. Little, if any, of the rent part will be paid

	<p>directly to ACHA but will be paid directly to the tenant. This is a loss of guaranteed HB income to ACHA of approx £0.5 million (based on Scottish averages).</p> <ul style="list-style-type: none"> <li>• <b>Council Tax Benefit</b> After April 2013 local authorities will be able to decide themselves whether to award council tax benefit.</li> </ul> <p>“How will these changes affect ACHA tenants?” “How will this affect ACHA as a business?”</p> <p>The Panel thanked David for his presentation.</p>	
5.	<p><b>ANNUAL TENANT PARTICIPATION MONITORING QUESTIONNAIRE</b></p> <p>The Panel completed the questionnaire. Duplication of Q9 and Q36 (remove Q36). Gillian will complete and give copies to all Panel members.</p>	Gill
6.	<p><b>TENANT PARTICIPATION ACTION PLAN 2012/13</b></p> <p>To be considered at May panel meeting:</p> <ul style="list-style-type: none"> <li>• SWOT (strengths, weaknesses, opportunities, threats) analysis</li> <li>• Excluded Groups – how to encourage participation</li> <li>• On-going Training Programme to be devised</li> <li>• Action Plan – programme sessions to address</li> </ul>	
7.	<p><b>KPI's Key Performance Indicators</b> (bi-monthly)</p> <p>Question about repairs – will ACHA be taking on more staff if the In-house repairs teams are being rolled out to other areas. Gill explained that this is being examined at the moment and that there may be some cases where TUPE (Transfer Undertaking Protection of Employment) would apply.</p> <p>Repairs Satisfaction surveys are being sent out in some cases 3 months after the repair has been done. Gill advised that when this happens it should be reported to the Customer Service Centre.</p>	
8.	<p><b>SETTING THE AGENDA 2012</b></p> <p>Jane received a letter of apology from Kay Blair, Chair of Scottish Housing Regulator.</p> <p>Anne Cook and Ann Marie Stanley from Scottish Government will attend next month. Some questions for this meeting:</p> <ul style="list-style-type: none"> <li>• The Regulators ‘Strategy for Involving Tenants’ will be on the regulators website from April <a href="http://www.scottishhousingregulator.gov.uk">www.scottishhousingregulator.gov.uk</a></li> </ul>	

	<p>Have tenants been involved in the development of this strategy?</p> <ul style="list-style-type: none"> <li>• Tenants Assessors – how many and how much training and guidance will they have? During previous inspection of ACHA the Tenant Assessors operated without much of an agenda and failed to deliver any coherent view from the tenant forum they spoke to.</li> <li>• Self Assessment – landlords will be expected to incorporate the views of tenants in their self assessment of performance – how will this be done?</li> <li>• Why is it only ‘Significant Failures’ of a landlord that can be brought before the Regulator?</li> </ul> <p>Gillian will circulate the presentation by Tony Kelly (TPAS) on the new Scottish Housing Regulators. Copies of all years’ Setting the Agenda to be tabled.</p> <p>April meeting: Anne Cook and Ann Marie Stanley, Scottish Govt Review of ACHA’s Tenant Involvement Strategy Affordable Rented Housing – Consultation response</p> <p>May meeting: Jane MacQueen, Factoring officer confirmed</p> <p>June meeting: Discuss Tenant Participation Action Plan (and training plan) with Christine Johnston, Director of Housing and Neighbourhood Services.</p>	Gill
9.	<p><b>PRESS RELEASES</b></p> <p>There were no press releases</p>	
10.	<p><b>AROUND THE HOUSES</b></p> <p>Jane – improper use of bins at Maitland Court in Helensburgh still causing a fire risk.</p> <p>Steve – SURF (best practice in community regeneration) 2011 – the Campbeltown Community Organic Garden was shortlisted and featured</p> <p>Broom Cottage (community flat) in the submission and at the awards ceremony.</p> <p>Mike – Cardross meeting this evening</p> <p>John – recent TRA meeting had heated debate about allocations but David Rae, ACHA Local Housing Manager explained the legislation.</p>	
11.	<p><b>REGIONAL NETWORK UPDATE</b></p>	

	No update till after the AGM on 2 <sup>nd</sup> April. Next meeting of Chairs/Secretaries will have Andy Robinson from Scottish Housing Regulator as guest speaker.	
12.	<b>AREA COMMITTEE MINUTES</b> Mid Argyll and Kintyre 11 <sup>th</sup> January 2012	
13.	<p><b>AOCB</b> Any email being circulated regarding Tenants Panel business should be copied to all Panel members on e-mail.</p> <p>Repairs – where external repairs are being done, should tenants and owners be advised of when this will happen? When a Repairs Satisfaction card comes in the tenant may not know much about the repair or that it had been completed.</p> <p>Jane received a letter from Moira MacVicar, Housing Services Manager, Argyll and Bute Council, in response to the Panels request for information regarding private landlords' registration. Gill will scan and circulate.</p> <p>Gillian circulated copies of the current Tenant Involvement Strategy 2009-2012 as the review of this will be started at the next meeting. Can everyone go through the document and highlight anything which is out of date or no longer necessary and also where there may be gaps.</p> <p>Discussion around the soup/sandwich lunch – Gillian to investigate alternatives.</p> <p>Apologies submitted by Mike Brown for April meeting</p>	<p>Gill</p> <p>Gill</p> <p>Gill</p>
14.	<b>DATE OF NEXT MEETING</b> <b>Tuesday 17<sup>th</sup> April 2012 11 am Argyll Hotel, Inveraray</b>	

15.	<p><b>FUTURE PANEL : DATES, TIMES, LOCATIONS</b>  Argyll Hotel, Inveraray starting at 11am unless otherwise notified.</p> <ul style="list-style-type: none"> <li>• 17<sup>th</sup> April</li> <li>• 15<sup>th</sup> May</li> <li>• 19<sup>th</sup> June</li> <li>• 17<sup>th</sup> July</li> <li>• 21<sup>st</sup> August</li> <li>• 18<sup>th</sup> September</li> <li>• 16<sup>th</sup> October</li> <li>• 20<sup>th</sup> November</li> </ul> <p>No December meeting</p>	
-----	---	--

date approved by Panel	17 <sup>th</sup> April 2012
date to Area Committees	18 <sup>th</sup> April 2012
date to Website / staff	18 <sup>th</sup> April 2012
date to Housing Management Team	1 <sup>st</sup> May 2012