

# Keynote

**LIFT**

**LOW-COST  
INITIATIVE FOR  
FIRST-TIME BUYERS**  
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## Success of first joint Customer Conference



We enjoyed a successful customer conference at Pittodrie Stadium in November. Over 40 customers of Grampian and Langstane Housing Associations came along to the event.

The main presentation of the day was about the proposed group structure between Grampian and Langstane Housing Associations. The meeting heard from the Associations' Chief Executives Alan Moat (Grampian) and Alan Grant (Langstane) on how the proposed structure is intended to benefit the service given to tenants. Many people took the chance to ask questions and were given assurances on the cost of the group structure and the potential impact on rent levels. Both Chief Executives stressed that the proposal would not have an effect on rents other than by working together more efficiently opportunities ought to arise to reduce overall costs.

It was stressed that the whole

process would require consent from the Scottish Housing Regulator who will rightly expect the Associations to take due note of their respective tenants' views. To that end the Associations will be appointing an independent tenant adviser whose job it will be to be available to tenants and advise them on any concerns they may have. Full details of how to contact the adviser will be sent out shortly.

Customers had the opportunity to participate in a range of workshops including crime prevention, customer participation, anti-social behaviour and building new homes. For those who just wanted to come along to relax there were taster sessions in Reiki and Indian Head Massage.

A tour of the stadium was organised at lunchtime and entertainment by the Athol Smith Trio playing easy listening jazz was enjoyed.

At the end of the event many of the tenants won prizes in a free prize draw and we are grateful to our consultants and contractors (Bancon Developments, Barratt North Scotland, Chap Construction, Alexander Duthie & Sons, W A Fairhurst & Partners, Halliday Fraser Munro, JTC Ltd, Jenkins & Marr, K W Contractors, Lumsden Security, Lawrence Milne, Plumbcare, Raeburn Christie Clark & Wallace, Simpson Plumbers) who generously donated gift vouchers for a range of retail outlets.

It was encouraging that 100% of customers who attended the event found it to be either very good or good and commented that:

"...it would be difficult to improve but try to encourage more people to come along..."

"...it was a very well organised interesting day..."

## New Chair Elected



As the new Chair of Grampian Housing Association I was asked to put together a short piece giving a bit of background on myself and my involvement with the organisation.

I'm 47 years old, married with a 16 month old son and grown up daughter, I'm also a grandfather. I have lived in Aberdeen all my life and ran my own computer based business for 15 years. I had the privilege of being a local councillor for a number of years and presently serve on several voluntary and charitable organisations at local and national level. For me family comes first and I'm currently enjoying the time I spend with my young son. **Continued overleaf >**



HAPPY TO TRANSLATE



### > Continued from front page

I've lived in rented accommodation most of my life and my first involvement with GHA was in 1992 when I moved into a shared ownership property in Ferryhill Gardens with my future wife. A few years later I started up a residents' association with some of my neighbours. Although there were a number of contentious issues to address, GHA engaged in dialogue with us and we worked through these issues in an atmosphere of mutual trust and respect. I'm not saying it was plain sailing, I'm merely illustrating the difference you can make by forming a body which represents your views and those of your neighbours.

Having gained some understanding of GHA and the housing sector in general, I put my name forward for the Board at the 2001 Annual General Meeting and was duly elected. It was the first and last time there has been an election (due to there being more applicants than places), something I'd like to see happen again in the future. After ten years in Ferryhill Gardens we

moved on to purchase our own property in 2002 but I remained on the Board as a result of the interest I had acquired in social housing and the friends I'd made there.

The Board of Grampian is made up of people from professional backgrounds (such as architects, surveyors, lawyers and other business people) and ordinary folk who are present or past tenants or sharing owners. The mix works well with the professionals sharing their extensive knowledge and expertise of the business world and the customer members ensuring the interests of tenants and sharing owners always remain at the forefront of everything we do.

As the first customer to chair Grampian Housing I am fully committed to encouraging people to get more involved with the Association. Whether that's by starting up a tenant or resident association, answering the odd questionnaire, joining our "Count Me In" customer panel or joining the Board, everyone's contribution is valued. Having your say may not mean your view will always win the day, but it

does ensure your opinions and indeed your concerns will be listened to.

We can offer help and support to form your own tenant or resident group or advice on what's involved in joining the Board. Please get in touch if you'd like to know a bit more about either.

The big issue at the moment is of course the proposed Group Structure with Langstane Housing Association. People want to know what it's all about and more importantly how it affects them and their relationship with GHA. I'm not one who is easily convinced that "big is beautiful" but I am of the opinion that the proposals as they presently stand represent an opportunity to provide a better service to our tenants and sharing owners. I would encourage you to read the forthcoming newsletter on the Group Structure proposals, give it some thought and would appreciate if you could let us know what you think.

**Steven Delaney, Chair**

## Community Mediation

Mediation is a non-adversarial method of conflict resolution where dialogue between 2 or more parties in dispute is facilitated by a mediator. The aim is to assist the parties to move forward and where possible find an acceptable and workable solution to the dispute. Mediation is free at the point of delivery, voluntary, confidential and facilitated by trained and impartial mediators.

Aberdeen and Aberdeenshire Community Mediation Services are managed by Sacro (Safeguarding Communities-Reducing Conflict) and funded by Aberdeen and Aberdeenshire Councils through housing and anti-social behaviour monies. The services have been working with communities since 1998 and have received over 1,500 referrals. Community Mediation services are available to all residents of Aberdeen and Aberdeenshire, regardless of tenure type, with referrals being received from partner agencies or directly from those involved in a dispute.

Reasons for conflict between neighbours are

diverse but can include noise, children's behaviour, anti-social or abusive behaviour, boundary or property disputes. What starts as a minor disagreement can escalate into a full-blown dispute, causing stress and worry. Usually those involved in a dispute want it to stop but are unsure how to resolve the issues to everyone's satisfaction. Mediation provides an opportunity for all involved to acknowledge the past and discuss ways of moving forward in a calm and rational manner. The mediation meeting is structured so that everyone has the chance to speak and be listened to. The focus is on the future and how things will be, rather than on the past and how things were. Over 80% of all cases where mediation is used result in either full agreement or substantial improvement.

If you feel you could benefit from involvement with Aberdeen and Aberdeenshire Community Mediation Services, or if you would like more information, please contact Irene Reid on 01224 560570. Sacro, 110 Crown Street, Aberdeen, AB11 6HJ.



**PROBLEMS WITH YOUR NEIGHBOURS?**

Disputes with neighbours can typically arise over noise, parking, rubbish, children, pets, fences and boundaries, damage to property and anti-social behaviour.

Contact our free mediation service on  
**01224 560570**  
for confidential, impartial assistance

**Aberdeenshire & Aberdeen Community Mediation Services**

110 Crown Street Aberdeen AB11 6HJ  
Email: [info@aberdeen.sacro.org.uk](mailto:info@aberdeen.sacro.org.uk)  
Fax: 01224 560551



**sacro**  
SAFEGUARDING COMMUNITIES - REDUCING CONFLICT



## Charities benefit from staff and Association fundraising efforts

The Association actively encourages staff to play a role in supporting charitable causes and over the past few months we have been involved in a variety of fundraising ventures.

In July the "Grampian Gogetters" participated in Kevin's Day, a charity "It's a Knockout" event held in memory of Stonehaven teenager Kevin Humphreys. As well as being delighted to win the competition, the team raised £530 for cancer support charity Clic Sargent.

A number of our keen walkers joined hundreds of people in the Duthie Park in September on the annual Walk to Cure Diabetes. Organised by the Juvenile Diabetes Research Foundation, all the money raised continues to fund groundbreaking diabetes research.

Also in September we organised an event in the office in support of the Worlds Biggest Coffee morning which raised £245 for Macmillan Cancer Support to help those living with cancer.

For a number of years the Association has made a donation to charity in lieu of sending corporate Christmas cards. This year Alzheimer Scotland benefited from our

donation of £400. This will be used to support the charity's work with people with dementia, their families and carers in the North East of Scotland.

Instead of exchanging Christmas cards with each other, staff continued to support Befriend a Child, an Aberdeen based charity addressing the needs of vulnerable children and young people through a befriending service.

Small grants are given through the Association's Community Development Fund for activities that will benefit communities in areas where we have housing.

We recently sponsored Aberdeen Wanderers Youth Rugby Football Club September Tour of Fife. With the money donated the club was able to give every boy on tour a smart polo shirt which had both the club badge embroidered on the shirt and the GHA logo printed on the sleeve.

In addition to the contribution from GHA, Neil Wishart, Senior Housing Revenue Officer, also raised over £200 from a sponsored cycle from Aberdeen to St Andrews.



The boys enjoyed their tour and played well in all their matches and were very grateful to GHA and Neil for their support.

Aberdeen Wanderers Youth Rugby FC offers rugby to children and youths from Aberdeen and the surrounding area and provides a safe and fun environment to learn the game and strike up what they hope will be lifelong friendships with team mates and opponents alike.

If you would like more information on AWYRFC please visit the website at [www.awyrfc.com](http://www.awyrfc.com)



## Improving Health and Wellbeing LARDERBYTES

**Fantastic Fruit! • Vital Veg! • Fabulous Fish!**  
**Marvellous Meat! • Brilliant Bakery! • Delicious Dairy!**

CFINE has launched its Larderbytes e-shopping site, in Aberdeen initially, where you can order, pay online and have delivered to your door, or a number of you to your workplace, free of charge, your fresh food shopping. We have added a carbon calculator which calculates the carbon emissions you have saved by shopping on Larderbytes – for every tonne, you will get a £50 dividend, a credit to spend at Xmas (dividend paid pro rata i.e. 0.5 tonne saved receives £25, 2 tonnes £100 etc).

CFINE's core goal is around improving life for and with vulnerable, low income individuals, families and communities, e.g. the elderly, people who are homeless and women in domestic abuse refuges. Our social enterprise supports this work and Larderbytes is a new element.

CFINE is a social enterprise selling commercially, but competitively, to oil companies, restaurants, sandwich bars etc. The surplus we generate supports our

charitable work. If you are interested in CFINE as a volunteer (drivers always needed!) or a customer, (community or commercial) or if you want to know more about Larderbytes, please contact CFINE:

Tel: 01224 596156  
E-mail: [cfine@btconnect.com](mailto:cfine@btconnect.com)

Or visit the website at  
[www.larderbytes.com](http://www.larderbytes.com)



# Comments, Complaints & Compliments Policy

The Association introduced a new Comments, Complaints & Compliments Policy in September 2007.

By using this policy you are giving us the chance to review and improve the quality of the service.

## How can I make a complaint?

Talk the problem over with the relevant member of staff

▼ *Problem not sorted?*

Contact the Corporate Services Assistant  
Tel: 01224 202900  
In person/writing: 74 Huntly Street, Aberdeen  
Email: [complaints@grampianhousing.co.uk](mailto:complaints@grampianhousing.co.uk)  
[www.grampianhousing.co.uk](http://www.grampianhousing.co.uk)

Complaint acknowledged in writing within 5 days

Complaint investigated with relevant staff member

A full written response provided within 14 days of making the complaint

▼ *Not Happy?*

Contact the Corporate Services Assistant as above

Complaint acknowledged within 5 days, investigated with relevant line manager or Director and a full response provided within 14 days

▼ *Still Not Happy?*

Use the Appeals Procedure by detailing your complaint to the Chairman of the Board of Management

▼ *Still Not Happy?*

Contact the Scottish Public Services Ombudsman  
Freepost EH641, Edinburgh, EH3 0BR  
Tel: 0800 377 7330 Email: [ask@spsso.org.uk](mailto:ask@spsso.org.uk)  
Website: [www.spsso.org.uk](http://www.spsso.org.uk)

Comments, complaints and compliments are reported regularly to the Association's Senior Management Team and relevant Committees to:-

- identify/analyse trends in customer satisfaction/dissatisfaction
- identify where there may be the need for service review

## Complaints Analysis (1 January - 31 December 2008)

Complaints Received  **71**


### Response Time

On time  **51**


Late  **20**

The majority of complaints (72%) were resolved within the 14 day timescale set out in the Policy. Customers were advised when it was taking longer to investigate the issues they had raised.

### Departments referred to

Corporate Services  **2**

Development  **3**

Finance  **0**

Housing  **23**

Property Services  **42**

Estate Management  **20**

As shown above, most of the complaints received were referred to the Housing and Property & Estate Management Departments. This was to be expected as they are the Association's main areas of service delivery.

### Category of Complaint


Charges  **13**

Factoring  **16**


Repairs  **32**

Staff  **12**

Service  **23**

Equalities  **0**

Other  **7**

Referred to Committee  **1**

Complaints were usually about repairs, the factoring (cleaning / gardening) service and charges. In some cases this highlighted issues with contractors rather than the Association's performance. A review of the factoring service was recently carried out, partly in response to concerns raised by customers and the service is now being monitored on an ongoing basis.

Compliments received  **23**

We always welcome suggestions on how we can improve our service so please use the Policy to comment on how it could be better. Please also let us know when you are happy with the service you have received.





## FREE Home Safety Visit

Every year Grampian Fire & Rescue Service deal with approximately 827 fires in the home, of which 122 result in injury or death.

Smoke alarms are the first line of defence against fire. They are designed to detect fire in its early stages and can give you those precious few moments to get out safely.



Grampian Fire and Rescue Service can provide a FREE Home Fire Safety Visit and, if required, provide and fit a FREE smoke alarm, including smoke alarms for the deaf or hard of hearing.

This safety check is carried out by firefighters from a local fire station and will take approximately 20 minutes. They will look at all areas of fire risk within your home, fit smoke alarms where necessary and advise you on their maintenance. They will also give advice and information on how to stay safe from fire, including kitchen hazards, candles, heaters, electric blankets, safe disposal of smoking materials and the points to consider when making a home fire escape plan.

In Scotland peoples' homes and possessions are destroyed by fire more often than you think. In fact, there is a house fire every hour of every day and with the latest figures just being released for fire deaths in Scotland, 2007 to 2008 there was an increase from 45 to 73 fire related deaths, an increase of 38% from the year before. Some of the main factors for these fires are smoke detectors not working or not fitted. The most common causes were smoking materials, followed by cooking and in 41% of the fatal fires the contributing factor was alcohol. Grampian Fire and Rescue Service are working closely within the community trying to reduce the risk of fire and reduce the risk of injury or death as a result of fire.

Your home could have possible fire risks that you might not even be aware of. The good news is that by recognising the changes and taking a few simple preventative steps, you can easily reduce your risk of a serious house fire.

If you'd like someone from Grampian Fire and Rescue Service to visit you, answer your questions and show you how to make your home safer, then please request a Free Home Fire Safety visit by contacting us on:

**Tel: 01224 696666**

**Text: "Fire" to 61611**

**Email: [hsfv-city@grampianfrs.org.uk](mailto:hsfv-city@grampianfrs.org.uk)**

**Or visit [www.grampianfrs.org.uk](http://www.grampianfrs.org.uk)**

In relation to fire safety the Association carries out an annual inspection of smoke alarms in its properties. We also carry out electrical safety checks before new tenants move into their homes.

Tenants are reminded to report any repairs that could be a fire hazard immediately on **08457 626345**.



## Building Update



### Aberdeenshire

At Castle Road, Cruden Bay, 4 three bedroom and 2 two bedroom houses are being built by Robertson Construction.



Work has started on site at Uryside, Inverurie to build 18 two and three bedroom houses for rent in partnership with Barratt North Scotland.

In a joint development with Castlehill Housing Association houses and flats for rent are being built at Kintore.



### Aberdeen

At Grandholm Street, flats for rent, a mix of one and two bedroom, are under construction by Banchory Contractors.

## Affordable Home Contents Insurance



Have you ever thought what would happen if you had a burglary? How would you replace your precious possessions? Or supposing you had a fire in your home, could you afford to replace your furniture out of your own pocket? It's an alarming thought, but unfortunately these things do happen. Other less alarming things happen too. Freezers defrost, washing machines overflow. Dealing with the damage can cost a lot of money. That's where insurance comes in.

Many of our customers think the Association insures their belongings but this is not the case. However, through our insurance brokers, we promote the Crystal Insurance Scheme which offers tenants, sharing owners and owner occupiers an easy and affordable way of insuring household goods with:-

- Affordable premiums
- Flexibility in payment methods
- Lower minimum sums insured
- No excess

**For further information and an application form contact the Crystal Insurance Scheme on 0845 601 6006 or email [crystal@jltgroup.com](mailto:crystal@jltgroup.com).**

**Jardine Lloyd Thompson Tenant Risks, Thames House, 17-19 Marlow Road, Maidenhead, SL6 7AA**





**smart**  
safe money advice regarding tenancies



# Money Advice

**smart**  
safe money advice regarding tenancies

**savings and loans scheme**

**don't bite off more than you can chew...**

We are taking this opportunity to remind our readers about SMART, our free, impartial and confidential money advice service for customers of Grampian and Castlehill Housing Associations and Tenants First Housing Co-operative. Through SMART we also offer Grampian customers a savings and loans scheme in partnership with The Royal Bank of Scotland (RBS).

#### SMART could help you to:-

- take control of your finances and hopefully remain clear of debt,
- pay your rent and other priority debts and in turn help you to keep your tenancy.

**Take this chance to reduce the stress and anxiety caused by debt by phoning our money advisers on 01224 202934 or 01224 202957.**

#### The SMART Money Advice Project offers:-

- money advice/debt counselling
- financial and Benefit health checks
- access to basic bank accounts via the RBS Scheme
- access to affordable loans via the RBS Scheme or Credit Unions
- savings products via the RBS Scheme or Credit Unions
- affordable home contents insurance through our insurance brokers' Crystal Insurance Scheme

#### SMART/Royal Bank of Scotland Savings & Loans Scheme

Working in partnership with RBS the SMART project offers the following:-

#### 1) Basic Bank Accounts - can be opened with a letter from SMART along with one other piece of ID

Accounts allow:-

- electronic transfer of income
- access to cash machine network
- cheque cashing, Internet & phone banking

#### 2) Individual Savings Accounts (ISAs) - can be opened with as little as £1 (provided by SMART) along with a letter from SMART and one other piece of ID

Accounts allow:-

- instant access to savings

#### 3) Loans

If you have been a tenant for six months and have had a clear rent account for three months, then you could be eligible for an instant loan of £300. In addition, if you have savings, you could borrow up to three times that amount up to a maximum limit of £1000 (rate RBS high street lending starts). Good rates of interest. Repayment over 12 months.

## Count me in.....recruiting for the customer panel

Would you like the opportunity to comment on the services provided by the Association and suggest how improvements could be made?

We are currently recruiting members for *Count me in*. Members of *Count me in* participate in up to four postal surveys a year. The feedback from previous surveys is used to improve our services to customers.

If existing Panel members introduce a friend or neighbour to *Count me in* and they complete and return the survey, you'll each receive a £10 voucher for the supermarket or high street store of your choice.

#### Interested? Want to find out more?

Please contact Housing Plus, independent consultants, NOW!

Freephone: 0808 100 1354

Or apply on-line at [www.housingplus.net](http://www.housingplus.net)

Or write to

Housing Plus

FREEPOST SCO3082

Carrbridge

PH23 3BR

(no stamp needed).



## Interested in helping to produce Keynote?

We are considering setting up a newsletter working group. If you would like to get involved in producing Keynote by contributing articles and being consulted about the design and content please contact Sandra MacIntyre on 01224 202902 or email [sandra.macintyre@grampianhousing.co.uk](mailto:sandra.macintyre@grampianhousing.co.uk).



Email [info@grampianhousing.co.uk](mailto:info@grampianhousing.co.uk)

Website [www.grampianhousing.co.uk](http://www.grampianhousing.co.uk)

## Working lives...



**In our series of staff interviews we feature Malcolm McNeil, Director of Corporate Services**

**Q How did you get into Corporate Services?**

**A** After around 16 years working in a variety of Housing Management roles, I felt that I needed a fresh challenge and wanted to more formally utilise a personnel qualification I had done some years earlier. I was (and remain) very happy working for Grampian, an organisation that tries to make a difference to people's lives. When my current post came up, it ticked all the boxes for me so I had to give it a go.

**Q What are the main duties of the post?**

**A** The position of Director of Corporate Services covers a wide range of activities including Human Resources, IT, Office Management, Communications and PR and other bits and pieces that might not find a natural home in one of the other departments! I am very lucky in having an excellent team working for me which possess great knowledge and skills in these areas and this is a great help.

**Q What skills do you need for the job?**

**A** Awareness across a range of often unrelated disciplines, flexibility, an ability to do what is right even when this makes you unpopular, being able to see all the angles and attention to detail.

**Q What is the best part of the job?**

**A** The variety.

**Q What is the worst part of the job?**

**A** Having to reconcile some of the less pleasant HR decisions with the impact this can have on the individual.

**Q What are your hobbies?**

**A** Trains, trains and trains! As a volunteer with a Heritage Railway I get to play with a rather large train set!

# QUIZQUIZQUIZ

**£150 OF PRIZES TO BE WON!**

Find the answers to the following questions from the information in the articles throughout the newsletter for a chance to win one of the following prizes:

**1st prize:-**

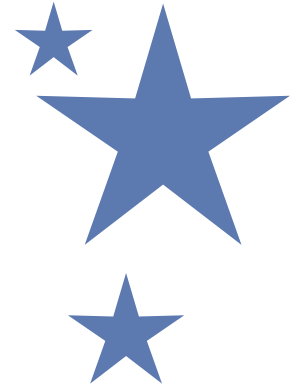
£75 gift voucher for the supermarket or high street store of your choice

**2nd prize:-**

£50 gift voucher for the supermarket or high street store of your choice

**3rd prize:-**

£25 gift voucher for the supermarket or high street store of your choice



The winners of the first three correct entries selected after the closing date will be awarded the above prizes in the order they are drawn.

Please send your completed entries to Sandra MacIntyre, Communications Co-ordinator, **Grampian Housing Association, Huntly House, 74 Huntly Street, Aberdeen, AB10 1TD** or email: [sandra.macintyre@grampianhousing.co.uk](mailto:sandra.macintyre@grampianhousing.co.uk) by Monday 25 May 2009. The winners will be named in the next issue of *Keynote*.

1. Who is the new chair of the Association?

\_\_\_\_\_

2. Name one of the charities that Association staff have raised funds for?

\_\_\_\_\_

3. Which organisation provides free home safety visits?

\_\_\_\_\_

4. What is the name of our free money advice service?

\_\_\_\_\_

5. Where was the customer conference held?

\_\_\_\_\_

Name: .....

Address: .....

.....

Post Code: ..... Tel No: .....

Congratulations to the winners of the quiz in the last issue of *Keynote*  
 1st prize - N Barnett, Aberdeen  
 2nd prize - A Brodie, Huntly  
 3rd prize - F Steel, Aberdeen

*Correct answers: 1. Low-cost Initiative for First-Time buyers 2. Solstice 3. 452 people 4. Kevin Peat 5. Heathyfold / Marchburn / Northfield / Woodside / Torry*



# home ownership beyond your reach?

find out now if our range of low cost home ownership options could be right for you!



We are taking this opportunity to remind you about LIFT (Low-cost Initiative for First-Time Buyers). This Scottish Government initiative helps you buy your own home when you cannot afford to pay the full market price for a property. It aims to help first-time buyers, people looking for a new home after a significant change in circumstances and people with a disability.

## New Supply Shared Equity scheme

This scheme allows you to buy an equity share of between 51% and 80% of a new property. The remaining equity share is held by Grampian Housing Association (no rent is paid on this share). Sometimes priority is given to tenants and applicants of the Council or Housing Associations in the area where the properties are being built.



## Homes for sale under the New Supply Shared Equity scheme

Area / Property	Price	Minimum Equity Share (51%)	Maximum Equity Share (80%)
<b>MINTLAW</b> 3 bedroom semi-detached houses	£138,250	£70,508	£110,600

## Open Market Shared Equity scheme

Grampian Housing Association is running the Open Market Shared Equity Pilot scheme in Aberdeen City, Aberdeenshire and Moray.

The applicant pays for the majority share (normally between 60% - 80%, based on their income) with grant from the Scottish Government to help fund the remainder of the price of the property. There are, however, limits set on the prices based on the size of the property and area.

After the initial purchase owners can proceed to buy the property outright after a two year period or to increase their stake. Owners cannot however reduce their share.

Owners are fully responsible for all maintenance, insurance and repair costs as well as mortgage repayments and council tax.

**For further information or if you are interested in the properties at Mintlaw please contact the Home Ownership Team for more information and/or an application form:-**

**Freephone: 0800 121 4496**  
**Email: [ownership@grampianhousing.co.uk](mailto:ownership@grampianhousing.co.uk)**



Email [info@grampianhousing.co.uk](mailto:info@grampianhousing.co.uk)

Website [www.grampianhousing.co.uk](http://www.grampianhousing.co.uk)