



HOME STUDY FOR TENANTS

A FREE Service for Tenants

Course Description

STOCK TRANSFER

Version: for council tenants

Aim: The aim of this course is to help you understand what stock transfer means and what its main features are.

What You Will Learn in this Course

- What stock transfer is and why it is on council's agenda
- What alternative landlords are there to councils and how you can become involved
- The process that all councils must go through before council houses can be transferred
- How stock transfer may affect tenants

Who This Course is for

This course is designed for tenants' representatives

- Who may be aware that their council is considering stock transfer, or
- Who are unsure about the key features of stock transfer, or
- Who want to influence the council's decisions about stock transfer

How to Get Started

Phone or write to us at the Tenants Information Service and you will be sent the free workbook straight away.

Suite 124-128, Baltic Chambers, 50 Wellington Street, Glasgow G2 6HJ

0141 248 1242

Workbook

Aim: The aim of this workbook is to help you understand the stock transfer process.

Version: for all council tenants

What You Will Learn in this Workbook

- ❑ Context for Stock Transfers
- ❑ New Housing Partnerships
- ❑ Alternative landlords
- ❑ Tenants influence
- ❑ Stock Transfer Process
- ❑ Approvals

How to Use This Workbook

Go through it at your own pace. Stop for a break whenever you want. When you start up again, look back at what you had just completed.

As you go through the workbook, you are sometimes asked to carry out tasks. Sometimes you read short passages of text.

DO NOT look ahead in the book for answers. These are given in the correct place in the workbook. You will come to them at the correct stage.

If you get stuck on something, try the following:

- Leave aside and try again later
- Turn back pages in the workbook looking for clues / ideas.
- Phone TIS for help [freephone or reverse charges]
- DO NOT look ahead in the workbook for answers. It is important to do the tasks and reading in the order given.

Decisions are taken throughout the process of stock transfer on whether to proceed to the next stage. At any time the whole process could stop because it is clear that there is no advantage on transferring to one or more of the participants. This training module has to assume that the tenants are going through all stages so as it can cover all aspects of the transfer - but this should not be taken that there is a belief by the authors that transfer is the best or only option.

o000o

SECTION 1

What is stock transfer?

Activity 1

Look at these statements that refer to transfers.

1. You have applied to the council to transfer from your existing to a different house at a new address.
2. Your council has decided to consider transferring its houses to a different landlord.

What is the difference between these statements and which do you think involves stock transfer? Considering each statement further. Over which do you think you have more control?

Tenants are used to transferring home from one location to another without changing landlord. This is called a housing transfer and all councils have transfer policies for existing tenants. A stock transfer, on the other hand, is the transfer of ownership of the house from the council to another landlord. You as a tenant will remain in your existing home, albeit you will no longer be a council tenant, but the tenant of a Registered Social Landlord¹.

The answer to both is that you make the decision, if you do not agree then the transfer will not take place. With stock transfers it is a collective decision of you and your fellow council tenants. Other people than tenants also have to approve before any stock transfer can be completed.

When the council offers a house under its transfer policy only you decide whether to accept that offer.

The council will reach a decision to transfer the ownership of its council houses to another landlord subject to a ballot of tenants and approval of the Minister for Social Justice in the Scottish Executive.

Ballot of tenants means that a majority of tenants voting must be in favour of the transfer in order to satisfy the Government Minister that most of the tenants are supporting the transfer.

You as an individual may vote against transfer but a majority of other council tenants' vote for transfer, what happens? The majority's decision is binding on the minority of tenants who voted against the transfer. **All** tenants in the area subject to the ballot will either transfer or not transfer.

¹ Registered Social Landlord is a description covering all landlords registered with and monitored by Scottish Homes to ensure they continue to provide a high standard of housing service.

Why should transfer of council houses be on the agenda?

The government published a *Green Paper* in February 1999 - a discussion document - suggesting that the way forward for public sector housing is to transfer council houses to another community landlord. It has since firmed up on these suggestions giving incentives to councils who bring forward proposals to transfer all of council housing. The *Green Paper* gives a range of advantages to tenants and reasons why they should support the transfer policy. In addition there is now a Housing Bill going through the Scottish Parliament that, will introduce things like Scottish Single Tenancy to address tenants concerns.

Activity 2

Look at this list of statements

1. Change from a secure tenant and become an assured tenant with a reduction in rights and conditions of tenancy.
2. Community ownership provides an opportunity for tenants to have a real say in the ownership and management of their houses.
3. Councils are local, accountable and familiar.
4. Improvements carried out to the houses - e.g. central heating.
5. Major repairs carried out in a set programme - e.g. new kitchens
6. More certainty of rent levels over the next thirty years.
7. Promises may be made by alternative landlords keen to attract 'new' tenants and not kept.
8. Registered Social Landlords are more likely to act in their own interest just like private landlords

Some of these are Government made statements in the *Green Paper* supporting their policy of stock transfer and opponents of stock transfer make some. Who made each statement and why?

Government	Opponent
	1 - Council tenants have a secure tenancy and certain rights and it is a big step to transfer to another landlord and see some of these rights reduced or dropped from the new tenancy agreement. The government is introducing a Scottish Single Tenancy that should resolve these objections.

The answers to these are at the back of this book - so; go to page 23 and check if you were correct.

The Government has since then strengthened its resolve to transfer all council houses in its document 'Better Homes for Scotland's Communities'. This is the document that sets out the Government's proposals for a new Housing Bill. It believes that tenants having a greater say in the management of the houses will strengthen communities. They wish to see local authorities develop a strategic role which requires the council to have no direct role in owning and managing council houses. The Government knows that major investment is required to bring all council housing up to an acceptable standard. The Government is not willing to allow councils to spend as much public money as is required, they want private money spent on housing. Government's restrictions prevent private money being made available to councils.

Recognition of tenants concerns about losing security after transfer and being worried about future standards is addressed. The Government proposes a new Scottish Secure Tenancy that will be offer to tenants of both council and Register Social Landlords. They are to set up an agency to set high standards for housing services to tenants and monitor that the Registered Social Landlords achieve these.

Some council tenants are not convinced that all of this can only be achieved if council tenants transfer to an alternative landlord. Tenants agree on the need for extra money but argue that the government made the rules so let government change them to make the alternative of staying with the council a realistic option.

How is the Government promoting stock transfer?

New Housing Partnerships, (NHP), are something the government has developed to facilitate stock transfer. The government sees obtaining a successful transfer as an essential part of the NHP initiative.

The approach sets three criteria that should be met:

1. Close collaboration between the Councils, Scottish Homes and others within an agree framework which takes account of tenants views;
2. Consistency with the wider housing strategy for the area;
3. Access to private funding that compliments public sector investment in housing.

Any proposals that come forward will have an effect on public expenditure. The government will take account of this in deciding whether to agree to the transfer or reject it. Public expenditure refers to all money spent by government and councils and this includes money spent on council housing. The government is determined to keep public expenditure down, so if it can persuade Councils and tenants to transfer council housing to a Registered Social Landlord who is not controlled by a council this will reduce public expenditure.

Activity 3:

Here are other areas of public expenditure controlled by government and indicate which you think is most important to Government?

Service	Rank in order of importance
Police	
Transport	
Housing	
Health Service	
Education	

The answers to these are at the back of this book - so; go to page 23 and check if you were correct.

Where does housing fit in the government's priorities? Do you think the Government is likely to spend more or less on council housing? Probably more important is whether you think council housing is going to become a priority for a future government to the point where it spends more on improving council housing?

One of the main issues for councils and government is the size of the existing debt on council houses. On top of that is the amount of money required to improve and keep up to standard council houses across the country? The government knows that council tenants are not in a position to pay massive rent increases to cover this level of expenditure. Therefore government has accepted that they will have to remove any debt and possibly provide additional funding.

I can hear you asking - how will the government reduce public expenditure if it is going to pay for debts write off and provide other subsidies? If council housing remains then all expenditure is public expenditure - if it is transferred then some of the expenditure will be private; thus reducing the amount to be spent from the public purse to achieve the same standard of housing.

There is no size limit on stock transfers under NHP. Therefore the council can transfer all its houses to one or to several alternative landlords. However, the Government will only remove any remaining debt if the Council transfers all of its houses. If there is only a partial transfer the Government will assist with paying the debt for five years and then review it thereafter.

How might tenants respond to Government Policy?

There are various ways.

Activity 4

Consider the following statements and think if you follow the suggested way what will be the result?

1. I support stock transfer and will work with the Council to achieve the best deal for tenants.
2. I will actively campaign against stock transfer.
3. I do not support stock transfer but will work with the Council to achieve the best deal for tenants should a majority of tenants support the transfer in the ballot.

Adopting the line in 1 and 3 suggest that you have an open mind on the principle of stock transfer and that by working with others you may be able to improve the service and standard of council housing in your area.

The campaigning roles suggest that you value staying a council tenant and are going to try and change Government or Council view on stock transfer and obtain improvements within the existing system.

It is for you to judge, which is the best line to take. For option 2 you should consider working with other tenants of like mind from different councils as it is the Government you are aiming at and they are unlikely to consider change on pressure from only one area of the country.

Perhaps this is a good time to take a break. When you start again, have a quick look back over activity 4 before going on to the next section.

SECTION 2

What alternative types of landlord are there?

Activity 5

There are many different names for landlords. Can you match the following list of landlords with the jumbled list of types?

Landlord organisations

1. Housing Association
2. Local Housing Company
3. Housing Partnership
4. Local Authority
5. Private landlord
6. Local Housing Organisation
7. Housing Co-op
8. Par Value Co-op
9. Tenant Management Co-op

Features

Which of the above are most likely to have councillors on the governing body?

Which of the above are most likely to have tenants on the governing body?

Which own and manage the houses?

Which manage the houses on behalf of someone else?

Which might be described as a Registered Social Landlord - RSL?

Now match the names and features

No	Name	Type
1	Housing Association	Some have Councillors and tenants on the governing body, they own and manage the houses and are a RSL
2	Local Housing Company	
3	Housing Partnership	
4	Local Authority	
5	Private landlord	
6	Local Housing Organisation	
7	Housing Co-op	
8	Par Value Co-op	

The answers to these are at the back of this book - so; go to page 24 and check if you were correct.

There are many features available - it is possible for tenants to work for the inclusions of those features you think are best suited to your circumstances. Do not worry if you had difficulty with this exercise - what it sets out to do is establish in your mind that there are a range of types of landlord available and you as a tenant can influence the future make up of your landlord.

How can tenants become involved?

Activity 6

The key to proper tenant participation in stock transfer process is to plan how it should work with your landlord. Look at these two paragraphs and consider the differences in approach; which one do you think is consultation and which is participation?

Paragraph 1

The landlord has a report from consultants looking at whether it would be better to keep council houses or transfer them to another landlord. The council consider it would be best to go for the stock transfer option, but before finally deciding tenants were asked for views.

Paragraph 2

The council decided to carry out a review on the future of council housing including looking at transferring council houses. It set up a working group including tenants. The tenants were able to appoint an independent adviser paid for by the council. The council and tenants then prepared a brief for a consultant to be appointed to prepare a report on the options. This consultant reported back to the working group. The tenants and the council fully consider the report's conclusions working together and could decide that stock transfer is the best option.

Notice in each of the paragraphs that the decision taken was the same. This just to emphasise for you it is the process of arriving at the decision that marks out whether it was *consultation* or *participation* that took place in each case.

In paragraph 1, *consultation* took place. The landlord indicated the decision they wanted to make, but checked tenant opinion before a final decision was actually made. In paragraph 2, *participation* took place, because tenant opinion was considered before the landlord arrived at any view. In the participation case the quality or details of the conclusion are going to be different because tenants have been involved from the start and have influenced the direction of the report and options.

What can tenants influence in the stock transfer process?

Tenants have a variety of roles to play in the stock transfer process.

Activity 7

Consider the list below and put true or false against each statement.

Statement	True or false
Councillors have experts to advise them.	
Tenants have experts to advise them.	
Some Councils make decisions affecting tenants before consulting tenants	
Some Councils invite tenants to become involved at the start of the process	
All Registered Social Landlords are the same	
Tenants cannot influence the levels rents are set at	
Tenants can negotiate better conditions in the tenancy agreement (sometimes known as a Missive of Let)	
The repairs service is controlled by the building contractor	
The policy for allocation of houses is a matter for the Government	
Landlords can promise more than they can deliver to tenants	

The answers to these are at the back of this book - so, go to page 25 and check if you were correct.

Councils of course have their own staff and employ consultants for expert advice. Tenants with access to expert advice have better chance of putting forward a well-informed view. The Scottish Executive expects councils to fund independent advice for tenants so they can employ their own expert, to encourage this it has made money available to councils through its 'New Housing' Partnership' initiative. Independent advisers do not make decisions for tenants but provide training, information and assist tenants negotiate so tenants can reach a decision on whether or not to support the proposed transfer.

Independent advisers may concentrate on assisting the Federation or Forum of tenants associations but part of its remit should be to develop a strategy to give all tenants independent information.

There are rules that must be obeyed in all areas of housing management, but there is a wide range of discretion as well. Therefore tenants can influence the type and standard of housing service delivered.

Tenants are in a strong position to negotiate with any registered social landlord. That landlord will want you to vote for it and will be concerned that any refusal of a reasonable tenant demand may lead to tenants voting against the transfer.

Perhaps this is a good time to take a break. When you start again, have a quick look back over activity 7 before going on to the next section.

SECTION 3

The steps in the Stock transfer process

These are complex. The remainder of this section goes through the typical steps.

Set up a group of all interested parties

Consider which of the following people might want a representative in a working group considering stock transfer. Tick those you think have a reason to be involved.

Activity 8

No	People	Involved or not involved
1	Councillors	
2	Tenants	
3	Housing Officials	
4	Direct Labour workers	
5	Council tax payers	
6	Owners of ex council houses	
7	Council finance staff	
8	Unions	

The answers to these are at the back of this book - so; go to page 26 and check if you were correct.

All of these people have a legitimate reason for wanting influence a process that will affect either their home, livelihood or leave them to pick up the pieces if something goes wrong.

Look at all the options

Activity 9

What are the options that are available? Consider the following statements, which cover some of the issues.

1. The government will remove any remaining council's housing debt if all council houses are transferred.
2. The government said that transfer would bring in new housing investment so only those houses requiring investment should be transferred, leaving 'good' houses with the council.
3. The council provides a good housing service and on the "if it isn't broken why fix it?" principle there should be no transfer.
4. I need more information on the options before I can make up my mind what is best.

A working group is unlikely to reach a conclusion without more information on the condition of the houses, the future demand for rented houses and the financial situation should any particular option be favoured. If you are invited to represent tenants on the working group what is your line going to be?

Council decides to go forward to look at stock transfer

Activity 10

Before the council makes this decision it is likely to want to know tenants views. Look at the following options for consulting all tenants, which do you, think would work best in your area.

1. The council should consult
2. The independent consultant preparing the option appraisal should consult
3. The tenants independent adviser should consult
4. Tenants' representatives should consult
5. Some of the above should combine to consult.
6. All the above should be involved?

Establish a steering committee if a new landlord is being set up to buy the houses from the council

The landlord bidding to take over the council houses can either be a 'new' landlord especially set up or it can be an existing landlord. The 'new' landlord has the advantage of starting from scratch with policies customized to meet your needs. An existing landlord has a track record that will give you something to measure against the council's service delivery. Each has advantages and disadvantages and you should consider which you might prefer.

A 'new' landlord requires an interim management committee to help it set up. An existing landlord will already have a management committee and may invite representatives of the working group to join its management committee.

Detailed proposals drawn up

Activity 11

Looking back to activity 8 and those people wanting to be involved in the process, pick those who will show the most interest in each of the following issues. The first one has been completed for you.

Issue	Person most interested
Housing management policies?	2 - tenants will be very - others may be interested.
The long term financial affect on the council taxpayer?	
Projected rent levels for the next thirty years?	
Numbers of staff, wages and conditions of employees?	
Repairs necessary to bring the houses up to standard?	
Providing houses for the homeless?	
Replacement of components such as central heating, kitchens etc?	
Factoring service provided for owners	
Improvements such as installing central heating?	
The way the housing debt is being dealt with?	
Tenancy agreement and rights such as succession?	
What will happen to existing contracts with the DLO?	

The answers to these are at the back of this book - so; go to page 27 and check if you were correct.

The working group will consider all of the issues identified above; in addition there may be some other local issues of equal importance. There may be consultation with tenants, employees and others to inform the council when it decides to proceed to ballot.

Once it decides to go forward to ballot there are two statutory consultation processes it has to go through. These both involve all tenants being given information and being asked to give their views and comments on the proposed transfer. The council has to take account of these before finalizing its proposals. Any aggrieved tenant has the right to make representations to the appropriate minister in the Scottish Executive.

Ballot

The Ballot must be carried out by an independent organisation. All parties have a right to know the result of the ballot but not how individual tenants voted.

Activity 12

Consider the following statements and put true or false against them.

Statement	True or false
One tenant in each household will have a vote	
If I vote against transfer then the council cannot transfer the houses	
I can rely on my independent adviser telling me how to vote	
The council cannot transfer council houses unless the majority of tenants who vote, vote in favour.	
If a transfer took place even though I personally voted against it, the new landlord knowing this will reduce my housing service.	

The answers to these are at the back of this book - so; go to page 28 and check if you were correct.

An individual cannot stop the process unless a majority of tenants agree with her/him; if the majority vote for transfer then all tenants no matter how they voted will transfer. The council and landlord do not know how any tenant voted so they cannot take any action or separate out for special treatment any individual.

Obtain Scottish minister's consent to transfer

A council can reach a decision that transfer is the best option, tenants may agree with this decision but the final decision rests with a minister in the Scottish Government.

Complete detailed administrative, legal and financial arrangements - then transfer

Once everybody has agreed to the transfer then a range of details have to be agreed between the selling and buying landlords. Simple things like transferring all files to more complicated things like legal agreements.

Perhaps this is a good time to take a break. When you start again, have a quick look back over these issues before going on to the next section.

SECTION 4

Do Council tenants have to agree to transfer?

There is a ballot of all tenants living in the area covered by the transfer - one per household. If a majority vote for the transfer then all tenants will have to agree to the transfer. On the other hand if a majority vote against the transfer then no houses will transfer.

The Scottish Executive must be satisfied that a majority of tenants support the proposed transfer before approval. This raises questions such as if only 30% of tenants vote and 51% of those who vote support the transfer; does this satisfy the Scottish Executive standard. The answer is no one knows, as this situation has not happened.

The Scottish Executive is bringing forward a Housing Bill that will address some of the issues of concern to council tenants whose councils are considering stock transfer. The Bill includes a new tenancy agreement and defines a number of rights for tenants. The government's aim is to allow council tenants to maintain the best of their existing agreement and rights after transfer and to make these available to all tenants of Registered Social Landlords.

Can tenants' representatives influence what alternative landlord appear on tenants' ballot paper?

It is possible to influence this, but it is not easy.

There are a number of landlords, which might express an interest in taking on the ownership of the council houses. In addition the council and tenants may consider setting up a new registered social landlord.

Commonly the process of looking at options is to reduce the number to just one preferred landlord. It is this landlord's name that appears on the ballot. The choice is do you wish to transfer to this landlord or do you not wish to transfer to this landlord.

Whilst tenants may want to ask the questions, " Do you want to stay with the Council?" as well as "Do you want to transfer to a 'named' registered social landlord?" and give tenants a choice. This is rarely offered.

What if tenants do not like any of the proposed options?

Most options appraisals contain retention by the council and transferring either to one or more than one landlord.

Each option will contain proposals that you like and those you do not like. Firstly you can pick those details you like and see if they can be built into all options. Secondly see if you can remove those details you dislike from all options. Usually it is not possible to make all options the same. Therefore it comes down to a difficult decision in deciding which option delivers the most for tenants in the short and long term.

Should the Council go to ballot on an option tenants do not prefer then they run the risk of tenants voting no to the transfer. Should this happen the Council will have to decide how to go forward given that its income is unlikely to deliver all tenants want.

Are tenants rights affected by transferring to a new landlord?

Yes, tenants will have to give up the current secure tenancy and enter into an assured tenancy with the new landlord.

The law sets down the minimum that must be included in an assured tenancy - tenants organisations can negotiate improvements to this minimum. However, it is generally accepted that an assured tenancy can never be as secure as a secure tenancy.

Reference is made through out this training module to the Housing Bill, which is being considered by the Scottish Parliament. This will introduce a Scottish Single Tenancy agreement, which transfers the best, in the government's opinion, of the secure tenancy to the new agreement reducing any disadvantage to existing council tenants after transfer.

What are the main differences between assured and secure tenancy

The main differences can include:

- Methods of evicting tenants
- Tenants' rights
- Who can succeed to a tenancy if the tenant dies
- Repairs a landlord will do for the tenant on request

SUMMARY

In this workbook, we have covered the following topics:

Section 1

Stock transfer is explained together with why it is on the national and local housing agenda. Tenants views are important and it sets out different ways you might consider responding to this agenda.

Section 2

This identifies different types of other landlords that want to take over council housing. It goes on to tell you how you can become involved and therefore, influence the decisions.

Section 3

This goes through the stock transfer process from start to finish. Remember at the end of each stage of the process a decision has to be taken to go onto the next stage - at any time up to the point of ballot the process may halt and tenants will remain council house tenants

Section 4

This section takes some of the questions regularly asked by tenants and provides answers.

Check Up

Here are some answers for many of the ACTIVITIES you have worked on.

ACTIVITY 2

Government	Opponent
2	1
4	3
5	7
6	8

ACTIVITY 3

When considering your answers think of how many times you have heard the Prime Minister, Tony Blair or any of the senior government ministers or opposition politicians speak on television expressing concern about any of the headings in this section. The issues that government ministers concentrate most on are the Government's priorities. Using this measure then housing is the lowest of these priorities.

This is a very crude measure of the importance of an issue to the government. Ask your local Councillor or MP or MSP what they think is the most important issue for the government.

ACTIVITY 5

No	Name	Type
1	Housing Association	Some have Councillors and tenants on the governing body, they own and manage the houses and are a RSL
2	Local Housing Company	These have Councillors and tenants on the governing body, they own and manage the houses and are a RSL.
3	Housing Partnership	These have Councillors and tenants on the governing body, they own and manage the houses and are a RSL.
4	Local Authority	These have Councillors on the governing body; they own and manage the houses.
5	Private landlord	They own and manage the houses
6	Local Housing Organisation	These have Councillors on the governing body; they manage the houses and are a RSL.
7	Housing Co-op	These have tenants on the governing body; they own and manage the houses and are a RSL.
8	Par Value Co-op	These have tenants on the governing body; they own and manage the houses and are a RSL.

These set out the most likely answers, it is possible for instance for any of the organisations to invite a local Councillor on to their governing body.

ACTIVITY 7

Statement	True or false
Councillors have experts to advise them.	True - they employ qualified staff and consultants
Tenants have experts to advise them.	False - but the council can fund employing independent advisers for tenants
Some Councils make decisions affecting tenants before consulting tenants	True - traditionally this is the way councils worked and some still find it difficult to participate with tenants on an equal basis
Some Councils invite tenants to become involved at the start of the process	True - Councils are accepting that better decisions are made when tenants are involved from the start and have their own advisers assisting them.
All Registered Social Landlords are the same	False - They have a lot of similarities but can be governed differently or provide housing to a specific group of tenants e.g. sheltered housing for the elderly as well as those providing general needs housing.
Tenants cannot influence the levels rents are set at	False - Some councils are willing to participate with tenants in the rent setting process with before the housing committee agrees the rents rise.
Tenants can negotiate better conditions in the tenancy agreement (sometimes known as a Missive of Let)	True - Individual tenants cannot negotiate a tenancy agreement but collectively tenants groups can influence the quite a lot of the tenancy agreement.
The repairs service is controlled by the building contractor	False - The council controls the service provided by the contractor; sometimes this can become a bit blurred when the contractor is also the council.

The policy for allocation of houses is a matter for the <i>Government</i>	False - The council agrees an allocation policy; the policy must comply with legal requirements such as equal opportunities legislation.
Landlords can promise more than they can deliver to tenants	True - delivering promises requires resources. Others, thus making it difficult for landlords to deliver, often control these.

ACTIVITY 8

No	People	Involved or not involved
1	Councillors	Involved
2	Tenants	Involved
3	Housing Officials	Involved
4	Direct Labour workers	Involved
5	Council tax payers	Involved
6	Owners of ex council houses	Involved
7	Council finance staff	Involved
8	Unions	Involved

ACTIVITY 11

Issue	People most interested
Housing management policies?	2
The long term financial affect on the council taxpayer?	1 + 5
Projected rent levels for the next thirty years?	2
Numbers of staff, wages and conditions of employees?	3 + 4 + 8
Repairs necessary to bring the houses up to standard?	2 + 6
Providing houses for the homeless?	1
Replacement of components such as central heating, kitchens etc?	2
Factoring service provided for owners	6
Improvements such as installing central heating?	2
The way the housing debt is being dealt with?	1 + 7
Tenancy agreement and rights such as succession?	1
What will happen to existing contracts with the DLO?	3 + 8

ACTIVITY 12

Consider the following statements and put true or false against them.

Statement	True or false
One tenant in each household will have a vote	True
If I vote against transfer then the council cannot transfer the houses	False as all tenants have to go along with the decision of the majority
I can rely on my independent adviser telling me how to vote	False independent advisers provide tenants with analysis and training so tenants can reach an informed decision
The council cannot transfer council houses unless the majority of tenants who vote agree	True
If I vote against transfer and the majority vote yes; the new landlord will reduce my housing service	False as no one will know who voted for and who voted against the transfer

If any of the answers puzzles you in some way, contact us at TIS to discuss it.

Now, to Round off the Course...

This part of the course gives you a chance to check your understanding of the main points presented. It takes the form of a TRUE/FALSE quiz. All you do is place a tick in the correct column to indicate whether you think each statement is TRUE or FALSE

Statement	TRUE	FALSE
1. Stock transfer means you have to change house.		
2. The Government wants to do away with council housing and tenants can do nothing about it.		
3. Registered social landlords can have a majority of tenants on the governing body.		
4. A stock transfer can deliver more certainty on rent levels in future.		
5. Councils must appoint independent advisers for tenants if they are consider transferring their stock.		
6. Tenants who are on the council's working party are already committed to transferring council houses.		
7. A council should carry out an options appraisal before it decides to transfer its council houses.		
8. A new tenancy agreement is a legal document, which tenants' representatives cannot change.		
9. Councils must consult with its tenants on stock transfer		
10. The Scottish Executive minister will want evidence that a majority of tenants are supporting the transfer before reaching a decision.		

What Next?

Phone or write to TIS to ask for the Check back Pack for this course. We'll send it on to you straight away.

In it you will get

- The answers to the TRUE/FALSE quiz
- A list of sources of further information about tenant participation
- Information about the second and third parts of this tenant participation course (*You may of course ask us for the next part right away*)
- A list of other courses in TIS' **Home Study for Tenants** series
- A questionnaire to enable you to give use feedback on how well this course worked for you (or how badly)
- *A course completion certificate.*

For Now.....

WELL DONE FOR COMPLETING THIS COURSE. We hope you enjoyed studying this way and will ask for more Home Study course to be sent to you.

Tenants Information Service

Freepost SCO 4863

Glasgow G2 6BR

0141 248 1242

Email: info@tis.org.uk