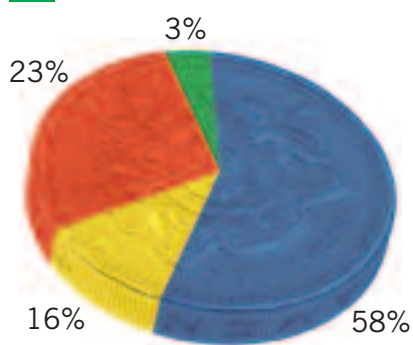


On this sheet you will find extracts from ACHA's 2009 Annual Report covering 1 April 2008 to 31 March 2009. The full document contains more information on ACHA's achievements and performance. You can obtain a copy of the report at no cost by contacting your local office or through our website at www.acha.co.uk

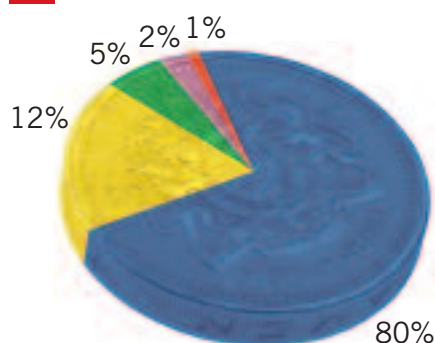
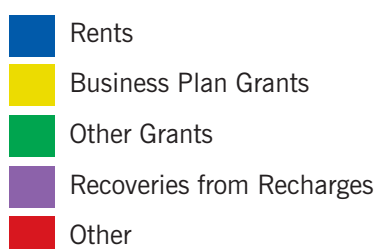
Expenditure – how the money is spent



**ACHA
FACT**

56 ACHA homes were sold through Right To Buy in 2008/09.

Income – where the money comes from



ACHA's Board of Management



Norman Beaton *Chairman*

I am pleased to be able to welcome you to this, our second Annual Report, and to give an overview on how we are meeting our Vision of being a modern landlord of choice in Argyll and Bute.

In a year when house building slowed to a record low, we remain committed to investing in your homes, building new homes and meeting the target set by the Scottish Government to make sure your home is in good condition and meets the Scottish Housing Quality Standard.

Looking after large numbers of houses across Argyll and Bute is not an easy task and we don't always get it right – which is why we set ourselves targets to improve our services every year. There are also many indirect issues such as anti social behaviour, where we work closely with our partners to find ways to stop this type of behaviour and its affect on the lives of our tenants.

“working hard to provide quality housing in Argyll and Bute”

It goes without saying that we expect our staff to be helpful, friendly and efficient and where these standards are not being met we should like to hear about it.

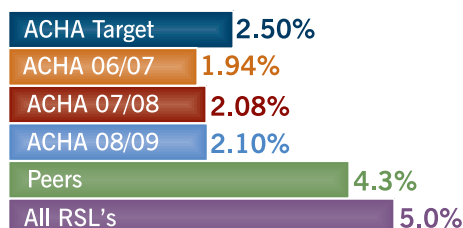
Throughout these difficult times opportunities to provide great services do exist, and we have made substantial achievements in terms of satisfaction with overall repairs and maintenance services, overall satisfaction with the new kitchens, bathrooms and heating systems that have been installed so far, whilst being able to maintain value for money. We have also kept you regularly informed via the Tenants' Newsletters, which have had some good recent feedback.

On the question of rent levels, we decided to hold rents down by 1% below what we had originally indicated to you, making our rents amongst the lowest in the housing sector.

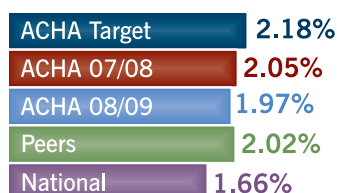
Our commitment goes beyond individual households to local communities: ACHA has been involved in village hall improvements, employability, financial advice and so on.

Finally, thank you to everyone involved in making it a successful second year for ACHA – Government, Local Authority, voluntary and private sector partners, our staff, Board and Committee members and most importantly our tenants and customers.

Current Tenant Arrears – as percentage of rent due



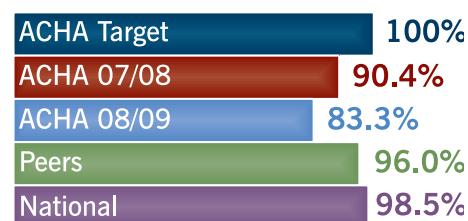
Percentage of rent lost because of empty houses



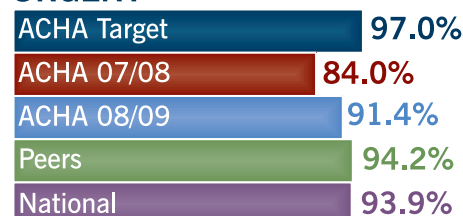
ACHA FACT | ACHA responded to over 1500 clean ups following graffiti, littering or fly tipping in the year.

Repairs completed on time

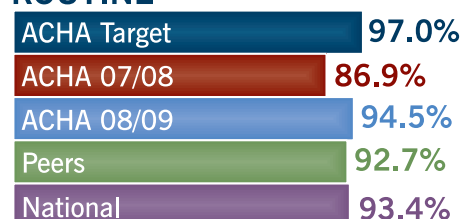
EMERGENCY



URGENT



ROUTINE



Chief Executive's Overview



Alastair MacGregor
Chief Executive

The last year, ACHA's second full year since transfer, has been both busy and challenging. In terms of the Scottish Housing Quality Standard improvements to our homes we are progressing well. We have installed 3,550 kitchens and bathrooms, 1441 windows and doors and 1,384 heating and rewire installations to our tenants' homes since transfer. In addition we have just started our roofing and roughcast programme with 88 completed including our first project in Bonawe. While this improvement programme is considerable and challenging, in this year alone

involving £21million of investment, we want to learn from what has not gone well in addition to the positives and feedback from our tenants has been an active part of this process. We have until 2015 to improve all of our housing stock and that will be the Association's primary focus.

During the year the Association has made good progress in taking forward its new build development programme. In June we took possession of our first completed houses in a 12 unit development at Whistlefield, Garelochhead. We are currently on site with 52 new homes in Campbeltown, 18 in Ardrishaig and 5 in Inveraray. Clearly, with a waiting list of over 4,500, new build housing to meet community need will be a priority for the Association. The Association has also developed during the year a response to the government's housing bill consultation. The likely main focus of this bill will be to reform the right to buy for any new housing. If this becomes law it should protect any new build housing in the future from the right to buy which will allow more housing stock to remain for affordable letting.

"we have until 2015 to improve all of our housing stock and that will be the association's primary focus"

The Association, during the year, prepared for its first Scottish Housing Regulator inspection. This inspection, which will take place in September 2009 focuses in on how effective the Association is in providing services to tenants and what plans we have for improvement. The Association has also been involved in preparing our first comprehensive tenant satisfaction survey. This is likely to be taken forward early in the new year. The Association is committed to carrying out such a survey every 3 years and its findings will inform us in further developing proposals to build on our current services to tenants and to provide further improvements wherever possible.

I would like to conclude by paying tribute to the massive effort that has gone in to making the Association a force for many positive things in the past year. Voluntary board members and ACHA tenants have worked tirelessly with Association staff to improve housing and develop better services in Argyll and Bute. At a personal level I would like to thank them for that commitment, energy and interest in making sure we provide decent homes in our communities.