

BREAKING NEWS! The Independent ballot on the transfer of your home to ACHA will begin on Wednesday 23 November - Make sure you use your vote!

Make sure you use your vote, says ACHA Chairman

It's been a long road but we are almost there!

Very shortly you'll be receiving your ballot paper on plans to transfer the ownership and management of your home from the Council to ACHA.

We've done our best to make sure you have all the information you need to make an informed decision. Over the past month you'll probably have seen the ACHA Transfer Trailer round and about. We have visited nearly 70 venues across Argyll and Bute showing examples of the types kitchens and bathrooms that you would be offered should transfer happen.

With this busy period of activity nearly at an end it is now down to you to decide on the future of your homes.

We hope that we've done enough to persuade you that transfer to ACHA is the best way forward for you, your homes and housing services and that it will inject much needed new investment that will deliver improved housing and improved housing services as well as a significant programme of new house building.

Whether you back our plans or not I would urge each and every one of you to make sure you use your vote when the ballot paper drops through your door later this week.

If you are still unsure, read on for a summary of the main points.

Norman Beaton ACHA Chairman



Seize this opportunity, says ACHA chief

Having worked on developing the ACHA stock transfer proposal over the past 20 months, I have been very impressed by the interest and the commitment shown by tenants in ideas to improve the housing service

and tackle housing need in Argyll and Bute. Over the course of these months I have met many of you from Cardross to Tiree and many places in between and I have felt a real desire to see housing given its proper

continued on p2

Inside this issue...

ACHA delighted by tenant support 2	Still to make up your mind? 3/4	Make your vote count 5
Transfer key to affordable rents 3	Transfer trailer a hit with tenants 4	What's next? 6
		Contact us 6

Seize this opportunity, says ACHA chief

...continued from cover

priority, to deliver warm, affordable homes as quickly as possible. The proposals that ACHA has developed offer stable rents, investment in tenants homes and improvements in services. These proposals have been shaped through consultation and feedback with tenants over these months. At the heart of ACHA's philosophy is the desire to 'put tenants first', recognising that if we are to be a successful Housing Association, the needs of tenants have to be at the heart of what we do.

The ability to tackle the housing needs highlighted by you can only take place if you vote for transfer. You will receive your ballot paper on 23rd November and I would encourage you to vote 'Yes' to ensure that ACHA can get to work as quickly as possible carrying out badly needed improvements to your home. Many times in life you get the opportunity to vote for others in elections, this time you have an opportunity to vote for yourself. Seize this opportunity!



ACHA delighted by tenant support

With the ballot of all Council tenants due to begin shortly, ACHA has received a boost with news that the majority of tenants in Argyll and Bute back the proposed transfer, according to recent independent research conducted on behalf of the Council and ACHA.

An overwhelming proportion of tenants interviewed have said that they plan to vote 'Yes' to transfer, with only a small number indicating that they would vote 'no'.

"We are delighted by these results that reflect the hard work put into developing our proposals and then communicating them to tenants," said ACHA Chairman Norman Beaton. "However the work is not yet finished. Only if tenants vote for transfer will it happen, and I would urge everyone who receives a ballot paper to make sure they use it to make sure their voice is heard."

92% said that they would definitely or probably vote when the postal ballot begins later this month. Just over 10% of Council tenants were consulted in the independent survey that took place in October.

When reminded that 35p in every pound of housing income raised by the Council goes towards paying off its £48 million housing debt, 79% said that they

were all in favour of transfer as the best way of paying off debts and raising more money for improvements. Only 2.5% said that they were totally against it.

ACHA's home improvement programme was identified as the most positive aspect of transfer, with modern kitchens (48%) and bathrooms (40%) the two most

important improvements that tenants would like made to their homes. Should transfer go ahead ACHA intends to fit new kitchens and bathrooms in all properties that need them in the early years of its investment programme.

Tenants have also backed ACHA's planned development programme aimed at redressing the housing shortage in Argyll and Bute. ACHA plans to build more than 150 new homes per year within two years of transfer. 92% of those surveyed agree that the new build programme is important for Argyll and Bute.

The majority of tenants (84%) believe that having representation on the Management Committee and four Area Committees will help make tenants' views heard.

Encouragingly, 72% said that they had no concerns about transfer to ACHA.



Transfer is the key to keeping rents affordable says Council

Council would need to treble rents to match ACHA's improvements

Argyll and Bute Council has given its clearest indication yet that it would have to raise rents substantially without the investment that housing transfer would deliver.

You'll have seen in your 'Better homes, brighter future' booklet that the Council has worked out that within five years its tenants would be required to pay rent of around £125 a week, if the Council tried to match ACHA's proposed service and investment levels.

ACHA will give a legally binding guarantee to keep rent increases to a maximum of the rate of inflation plus 1% in each of the first five years following transfer. ACHA also plans to maintain low level increases throughout the course of its 30-year plan.

The Council's Housing Spokesperson, Councillor George Freeman, has drawn attention to the Scottish Executive's new Scottish Housing Quality Standard, which requires all social housing to meet a certain level by 2015. This needs to be met with or without transfer. Without transfer, and the cash injection it would deliver, the Council would struggle to find the money required.

The main reason for the significant difference between projected Council and ACHA rent levels is the £48million housing debt that will only be written-off by the Scottish Executive in the event of transfer, critical to delivering social housing of a sufficient standard across Argyll and Bute. The debt currently costs all Council tenants 35p in every pound of rent money paid.



It has also been estimated that, were the Council to match ACHA's rent increases, the Council would have £79million less than ACHA over the next 30 years to invest in homes and housing services. Faced with these financial restrictions the Council would find it extremely difficult to meet the Scottish Housing Quality Standard.

As well as the debt write-off the Scottish Executive has also confirmed that it will contribute £41.2million towards ACHA's commitments plus an additional regeneration package of between £10-£15million for housing projects in Argyll and Bute linked to stock transfer. This money will be used, with tenants' rents, to deliver substantial housing improvements and to make inroads into the ever-increasing housing need in Argyll and Bute.



Still to make u

Over the last few months we have d information as possible about our pl However transfer to a new landlord l all tenants to consider the informati decision on how to vote.

There is sure to be plenty of healthy as investment in new homes, rent le If you are still to make up your mind the following **10 FACTS ABOUT TR**

Fact 1 ONLY in the event of transfer will the Council's housing debt of £48million be written-off and money be made available for new homes and upgrades to existing ones. Repayment of the debt currently costs the housing department 35p in every pound of your rent.

Fact 2 Without transfer, rents will have to be raised significantly to pay for the improvements needed.

Fact 3 ONLY in the event of transfer will new money be made available to build new social housing across Argyll and Bute, new housing that will provide economic benefits for communities and businesses. After two years we plan to build approximately 150 new homes every year.

Fact 4 All Council homes must reach the Scottish Housing Quality Standard by 2015. WITHOUT transfer and the extra investment it will release, this will have to be achieved through a reduction in services or staff and rent increases.

Fact 5 WITHOUT transfer, housing services and housing staff face an uncertain future.

Fact 6 ONLY in the event of transfer can rents be guaranteed. ACHA will make a binding guarantee to tenants that rents

up your mind?

One of our best ways to give you as much information as possible about transfer in general. This is a big step and we would expect you to consider it very carefully before making a decision.

We will have a public debate around the big issues, such as rent levels and tenants' rights.

After the debate, we would then ask you to consider the following proposals for TRANSFER:

Rent will not rise by more than inflation plus 1% for the first five years after transfer. This guarantee is legally binding. The Council cannot give such a guarantee. Furthermore, ACHA will do all it can to maintain low level rent increases for the life of its 30-year business plan.

Fact 7 ALL tenants' existing rights, including right to buy, will be protected following transfer.

Fact 8 Your benefits will not be affected by transfer. Any benefits that you are currently entitled to will not change because of transfer.

Fact 9 Transfer is about community ownership, not profit making, and ACHA's main purpose is to provide affordable and good quality housing. ACHA Management Committee members are unpaid volunteers and any surpluses made by ACHA must be ploughed back into homes and services.

Fact 10 Transfer will allow tenants more control over decision making than ever before. Tenants currently make up the majority group on the ACHA Management Committee and will be in the majority on each of the four Area Committees. All tenants will be eligible to become members of ACHA and elect tenant Committee members.



Transfer trailer A HIT with tenants!

The ACHA team has been delighted with tenants' response to the transfer trailer which has been on the road over the past month.

Taking in almost 70 venues covering the length and breadth of Argyll and Bute, the specially commissioned trailer has allowed us to show you examples of the types of kitchens and bathrooms that will be made available by transfer funding.

"We've been delighted by the response of tenants," said ACHA's Gillian McInnes. "To have so many come out, in all kinds of weather, makes the effort worthwhile. Our plans have been well received at every stage of the process but this is the first time we've been able to give tenants examples that they can see and feel. That's why we decided that a mobile roadshow was so important, to give as many tenants as possible the opportunity to see examples of the kitchens and bathrooms for themselves."

In the first two weeks alone more than 400 tenants visited the trailer, putting ACHA well on course to meeting its target of 1000 tenants over the course of the five week roadshow.

As well as examples of ACHA's planned improvements the transfer trailer has also provided further information on ACHA's investment plans and wider background information about the transfer.

Make **YOUR** vote count!

Transfer will only go ahead if the majority of tenants who vote, vote yes in a secret ballot that will get under way shortly.

One of the most important changes to the housing service following transfer will be that decisions will be made by tenants for tenants. All decisions that ACHA makes will be decided by the ACHA Management Committee, made up of up to 10 tenants, representing all areas of Argyll and Bute, five independent members and five Council representatives. We have been speaking to some of the Management Committee members over the last few weeks to find out what they think ACHA will deliver for tenants and others.

Norman Beaton, ACHA Chairman and himself a Council tenant who lives in Ardrishaig,

said, "In our Business Plan we have set out proposals to start work transforming social housing across Argyll and Bute straight away, delivering high quality, modern homes, fit for the 21st century. This sort of programme is long overdue and essential if we want to regenerate communities and encourage local economic development.

"ACHA is committed to providing tenants with affordable rents, an improved repairs and maintenance service and good quality homes but this can only happen if you vote for it. I would urge all tenants to use their votes and to vote 'Yes' for ACHA."



Duncan McCallum, a council tenant from Helensburgh and ACHA vice-chairman said, "Like all Council tenants I'm concerned that

my house should be kept in good condition but that at the same time my rent should remain affordable. I welcomed the introduction of new Government regulations (the Scottish Housing Quality Standard) to make sure that housing of a certain standard was delivered but I was also concerned about how the council might pay for it.

"Sitting on ACHA's Management Committee means that I will have a say in rent reviews but because of the debt write off we can guarantee that rents will be kept affordable. I can make sure that improvements are delivered, and that much needed new housing is built that will cater for all groups including single people, the elderly and disabled, at costs that are affordable to tenants."



Isobel Strong, a Council representative on the Management Committee from Rothesay, said, "As a Council representative I have been

involved in outlining ACHA's proposals for delivery of housing services should tenants vote yes to stock transfer. I am confident that ACHA can deliver an excellent housing service; a service that involves tenants at a local level setting priorities for housing investment and service improvements.

"In all of this it is the views of tenants that are the most important factor. Through the transfer ballot and then, should transfer go ahead, through the main Management Committee and four Area Committees, tenants will have a greater say than ever before in the management of their homes. I am in no doubt that a yes vote for stock transfer is the way forward to provide a secure housing service for the tenants of Argyll and Bute."

Andy Birnie, a Council tenant from Oban, said,

"I volunteered for the ACHA Management Committee because I believe that ACHA will deliver very real benefits for both existing and new tenants across Argyll and Bute. I can see, as I'm sure all other locals can, that social housing in the area needs a lot of work and it doesn't seem like it can be achieved under the present system. With transfer and the write-off of the housing debt that will follow, we will have the sort of opportunity to improve local housing that doesn't come along very often.

"Along with building new homes we will also be renovating all other properties in the area, not only enhancing our communities but also providing housing in a style that will meet local demands. As well as this we will be looking at ways to enhance communities by offering additional facilities such as children's play areas and welfare rights officers. This is a package that the Council simply can't match."



What's next?

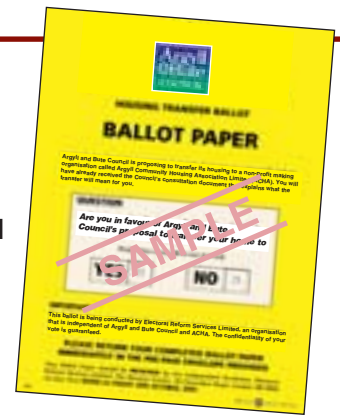
The first period of consultation, required by the Scottish Executive, has now finished. Your comments have been considered and you will now have received your Stage 2 Notice, answering your queries.

BALLOT

The independent ballot of all Council tenants on the proposed transfer will now take place. Ballot papers for the secret postal ballot, which will be conducted by Electoral Reform Ballot Services, will be arriving through your letter boxes over the next few days. Every tenant will receive a ballot paper, so if you have a joint tenancy then each of you will receive a separate voting paper. If, by the end of November, you have not received a ballot paper please

call the Council on 01546 604412 to request a replacement.

You have 21 days to return your paper. The ballot will close at midday on Wednesday 14 December. Only in the event of the majority of tenants who return their ballot papers voting 'YES' will transfer then take place. ACHA will inform tenants of the result of the ballot shortly after the **December 14 deadline**.



Vote for ACHA putting tenants first

If it's a 'yes' vote transfer will take place in the spring of 2006

GET IN TOUCH...

ACHA has recently moved to a new office in Ardrishaig. If you would like to contact us our new address is:

Argyll Community Housing Association
63-65 Chalmers Street
Ardrishaig
Argyll PA30 8DX

For further information or advice regarding the proposed housing transfer, you can call the following numbers:

Argyll Community Housing Association Limited
on FREEPHONE number 0800 028 2755 or
01436 65 8927

Independent Tenant Adviser, PS Scotland
on 0800 085 3928

Argyll and Bute Council on 01546 604412

Alternatively visit our website: www.acha.co.uk
or send an email to christine.johnston@acha.co.uk

If you wish a member of ACHA staff to call at your home to answer any queries you may have about the transfer, please contact ACHA – we will be delighted to pay you a visit.

If you have any comments or queries on this newsletter please contact:

Dan Hughes, TNC, tel 01698 420420, fax
01698 424000 or email team@tnc.uk.com

SPECIAL COMMUNICATIONS NEEDS

If you, a relative or neighbour needs assistance with understanding this bulletin because of visual impairment, learning difficulty or language reasons please contact us and we will be glad to help.