

Landlord Report 2015/16



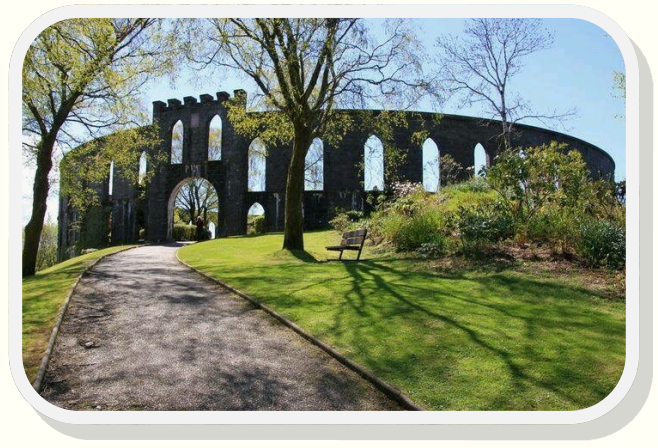
Bell Tower, Inveraray



Rothesay Castle, Rothesay



Hill House, Helensburgh



McCaigs Tower, Oban

Putting our tenants and our communities first

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Loch Fyne

Introduction

Each year ACHA, along with all other Registered Social Landlords (RSL), is required to provide the Scottish Housing Regulator with information on how we are performing against the outcomes set out in the Scottish Social Housing Charter. This report provides details of our performance in relation to the key elements of the Charter, as chosen by some of our service users.

ACHA has 5150 properties and is the ninth largest RSL in Scotland.

During 2015/16 we have seen satisfaction levels across a wide range of services improve with **84%** of tenants telling us that they are satisfied with the overall service we provide — a welcome 20% increase from the previous year. We aim to improve this figure further to at least meet, then exceed the Scottish average of 89%.

Comments from the Chair of ACHA

Welcome from the Chair

Since the last report was published, national and international events have moved quickly and sometimes unexpectedly. So far those events have not impacted upon our service to you, our tenants; if they do, we will let you know. I would like to thank everyone who took time out to respond to our consultation, as to what you wanted to see in your Landlord's Report. As the Chair of your Board of Management I am committed to improving the service that ACHA provides to you, year on year. However, I rely on you, the tenants, to help us to help you. ACHA staff welcome dialogue with tenants whether it be criticism (constructive if possible); enquiring about joining the Tenants Panel, or requesting to join your local Area Committee. Without your input at a personal level, or on the Tenants Panel or from your local Area Committee it will not be as easy for us to make the improvements that you need. We in ACHA want you to be satisfied with the services offered and your input will enable us, not only to improve the service to you, but to those new tenants who will be moving into the new houses which we are currently building and the ones that are planned.

Enjoy reading your Landlord Report and tell us what you think.

Jim Milne



How good are we at communicating with you?

We aim to provide as many ways as possible to keep customers up to date and informed about the services we provide. Feedback received via our 2015 Tenant satisfaction Survey has been used to help change and plan the ways we will deliver our services in the future. We will provide regular updates on progress via our twice yearly newsletter. The Chair of our Board of Management and Chief Executive attended a number of local roadshows which provided us with valuable feedback on our services.

86% of our tenants felt we have been good at keeping them informed about our services and decisions, compared to 73% in 2014/15. The Scottish average is 91%.

How well have we dealt with your complaint?

Did you know that we responded to **100%** of the stage 1 complaints we received in 2015/16, compared to 93% in the previous year. The Scottish average is 98%.

81% were responded to within the 5 day target compared to 63% in the previous year. The Scottish average is 87%.

We upheld **37%** of complaints responded to, compared to 51% in the previous year. The Scottish average is 55%.



In 2015/16 we responded to **94%** of the stage 2 complaints we received, compared to 82% in 2014/15. The Scottish average is 95%.

93% were responded to within the 20 day target, compared to 43% in 2014/15. The Scottish average is 82%.

We upheld **40%** of the complaints responded to, compared to 41% in 2014/15. The Scottish average is 48%.



We will soon be introducing a Customer Complaint Satisfaction Survey to gain feedback on how well we handle complaints received. We will be analysing this data to further improve the complaint handling processes in the future.

How happy are you with the quality of your home?

95% of new tenants, who moved into their home within the last year, were satisfied with the standard of their home when moving in. This compares very favourably to the Scottish average of 88%. We are pleased to see an improvement in this figure which was previously only 78%.



We want all new tenants to be happy with their new home and have taken on board some of the feedback provided to help make improvements.

During the year our tenant scrutiny group “Your Voice” carried out a review of our void (empty property) procedures and standards and made a number of recommendations for improvements to ACHA’s Board of Management, which were all accepted.



Mr Brown, Camus Road, Dunbeg – said “since the property has been rough-casted I have noted a difference, the property is now much warmer and I am very happy with the work that was carried out”.

Between 2008 and 2011, 100% of all ACHA stock was surveyed and the information fed into a database which then allowed us to plan work to be undertaken in the future.

77% of our stock met the Scottish Housing Quality Standard, in 2015/16, compared to 72% in the previous year.



The Scottish average is 91%

There are 55 criteria that our homes need to meet to pass the Scottish Housing Quality Standard. If a property has an exemption or an abeyance in a single item then it will not meet the standard. An example of an exemption is where we cannot change the window type because the building is listed. An abeyance is where a tenant has not been able to agree to work such as a kitchen upgrade or a neighbouring owner does not consent to the installation of a new close door entry system. We continue to work with tenants and neighbouring owners to reduce these numbers as much as possible.

It’s not just our new tenants whom we want to be satisfied with the quality of their home — we want our existing tenants to be satisfied too!

We have carried out significant improvements to our properties over the last few years and satisfaction levels have risen



from 71% to **76%**. We’re still a bit behind the Scottish average of 87% but we’re working hard every day to close that gap.

Investment in our properties

89% of our properties were at or above the appropriate Energy Rating at the end of 2015/16, compared to 72% at the end of 2014/15.



The Scottish average is 97%.

The Scottish Government has introduced new targets called the Energy Efficiency Standard for Social Housing and we are working towards meeting this by December 2020.

During 2015/16 we Invested £1.47 million in Scottish Housing Quality Standard related upgrades which was part of the total investment of **£11.8 million** in our properties. This is an increase of **£2.7** million of investment compared to the previous year which was £9.1 million.



Macdonald Terrace, Lochgilphead - new roof and external insulated render.

ACHA secured a Rural Development Housing Grant from Argyll and Bute Council in 2014/15 to build two houses in Tayvallich and this fund was not available in 2015/16. We built 40 new homes in 2015/16 assisted by a Scottish Government Housing Grant of £2.9 million and Strategic Housing Fund grant of £379,000.

Details of new developments:

Sealladha Na Mara, Bowmore, Islay	20 new units
St Oran's Place, Connel, Lorn	8 new units
Duchess Court, Helensburgh	12 new units

Sealladh Na Mara, new build homes in Bowmore, Islay



Repairs and Maintenance



In 2015/16 we took on average **8.59** hours to complete emergency repairs compared to 14.43 hours in 2014/15. This is well within our target of 24 hours.



During 2016/17 we will be reviewing our Repairs & Maintenance Policy with a view to changing our current targets to be more in line with the Scottish national average of 5.1 hours.

95% of reactive repairs carried out in 2015/16 were completed Right First Time, compared to 86% in 2014/15.

The Scottish average is 90%

During the year we carried out 16,405 reactive repairs to our homes.



Gas safety is very important to us and we carry out checks every year in all properties which have a live gas supply. Please help us keep you and your neighbours safe by ensuring you let our contractor in to complete the annual gas safety check.

99.8% of our properties which require a gas safety certificate were checked during 2015/16 compared to 99.9% in 2014/15. The Scottish average is 99.8%.

Please note:- part of the improvements in repairs timescales and Right First Time performance is due to corrections being made to the calculation method.

In 2015/16 we took on average **10.45** days to complete non-emergency repairs compared to 14.27 days in 2014/15 – again we were well within our own target of 20 days.



We will be reviewing this target during 2016/17 to be more in line with the Scottish average of 7.5 days

When we need to come into your home to carry out a repair we aim to offer you an appointment which suits you.

96% of repairs appointments were kept in 2015/16, compared to 88% in 2014/15.

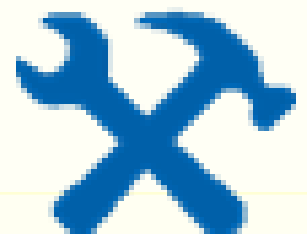


The Scottish average is 94%.

97.8% of our tenants who had repairs or maintenance carried out during 2015/16 were satisfied with the service they received compared to 97.7% in 2014/15. The Scottish average is 90%.



We continue to receive positive feedback on our repairs service. Please remember to complete your repairs satisfaction survey card or go online at www.acha.co.uk to let us know how we did.



Your neighbourhood and community



We have seen a welcome improvement in the number of tenants who have told us that they are satisfied with the management of their neighbourhood. ACHA works hard with partners such as Police Scotland, Argyll & Bute Council and other owners to maintain our neighbourhoods to a high standard.

During our 2015 survey **85%** of tenants told us they were satisfied compared to **68%** in previous years. We aim to continue to improve satisfaction levels to **at least** meet the Scottish average of **86%**.



During the year we dealt with **193** reports of anti social behaviour affecting or caused by our tenants.

62% of anti-social behaviour cases reported were resolved within locally agreed targets compared to **64%** during the previous year. We are in the process of developing more effecting and accurate recording systems which will help us reach our aim of meeting the Scottish average of **87%** next year.



In terms of our lease agreement, tenants are required to give us 28 days notice of their intention to terminate their tenancy.

Unfortunately a small number of tenants do not do this and during the year 29 tenants abandoned their property without telling us that they were leaving. This is an increase of 2 from the previous year.

During 2015/16, **9%** of our housing stock became empty (455 properties). This is a decrease from the year before, when

13% became empty (640 properties).

The majority of these empty properties were then relet to applicants from the HOME Argyll waiting list.



Housing Options Made Easy

If you wish to move house please apply online at www.acha.co.uk

We relet 438 properties during 2015/16, which took us an average of **84** days. The average number of days has increased from the same period last year, where we relet 548 properties in an average time of 53 days. This is because some of the properties we relet had been empty for a long time, due to them either requiring significant repair works, or where we had a very small or non-existing waiting list. For properties where there is a demand, and did not require significant repair works, it took us an average **21** days to relet them. Re-letting properties quickly is a key area for us to improve, and ACHA staff continue to work closely with our contractor AHFA to ensure properties are ready for re-let as quickly as possible.



We continue to have a number of properties which are classed as low demand, particularly on the island of Bute and in Campbeltown which means we have been unable to re-let them within normal timescales.

We continue to offer initiatives to stimulate demand, such as offering new tenants a white goods package or new carpets as an incentive to move to these areas.

At the end of March 2016 we had 116 properties that were empty, and 68 of these properties had been empty for more than 6 months. This compared to 120 empty at the same time the previous year, with 65 of these being empty for longer than 6 months.

Rent and value for money



The table below sets out the number of houses and flats by size and the average weekly rent for each. The overall average weekly rent is £72.16. The Scottish average weekly rent for 2015-16 was £72.99 and the average weekly rent for Registered Social Landlords (RSL) in 2015-16 was £81.14

House size/ Type	House	Flat	Total	Average Weekly Rent £	Scottish Ave Weekly Rent £	RSL Ave Weekly Rent £
1 Apt	29	68	97	63.70	65.97	63.76
2 Apt	485	876	1361	66.19	70.47	72.78
3 Apt	950	1243	2193	71.51	71.65	78.76
4 Apt	999	364	1363	78.39	77.67	84.81
5 Apt +	100	36	136	84.33	86.02	94.94
Total	2563	2587	5150	72.16	72.99	81.14

We agreed a rent restructuring exercise during 2015-16. This will see rents harmonised based on property type and size and a 5% increase in rents above any annual inflationary increase. These changes will be phased in over 3 years from 1 April 2016. Even after these increases, ACHA rents will remain relatively low in comparison to other Registered Social Landlords.

The income from rents is used to pay for repairs and maintenance and also the significant improvements in the housing stock with over £100 million being spent since 2006.



Not all of our houses are always tenanted. During 2015-16 we lost rent through properties being empty which worked out at 2.5% of the total rent due. This works out at around 128 houses.

The Scottish average in 2015-16 was 1%. Our lost rent for properties being empty is mainly affected by two areas of long term low demand which account for around 100 houses and make up for a large proportion of the total.



Rent and value for money



91% of our tenants feel that the rent they pay represents good value for money – an increase of almost 21% from previous years. We work hard to keep rents as low as possible while continuing to deliver a wide range of services to our tenants and communities.



We currently are **12%** better than the Scottish average in relation to tenants views about value for money, with 79% of tenants who feel that the rent for their property represents good value for money.

During the year we collected **94.2%** of all rent due compared to 99.7% during the previous reporting year.



Every year we consult with all of our tenants on the proposed rent rise for the coming year. This year the increase was **2.2%** which still makes ACHA rents relatively low compared to other landlords.

The vast majority of tenants pay their rent on time. This is much appreciated as it ensures we have enough money coming in to pay for running costs. There are a small proportion of tenants who do not pay their rent on time, or have left their ACHA tenancy owing rent.



Current and former tenant arrears stands at **6.7%** of rent due, compared to the Scottish average of 5.3%.

Current tenants owed 2.3% of rent due during the year.

Thanks to grant funding from the People and Communities Fund, we have been able to provide a Welfare Rights Service to our tenants. This free service has secured additional income totalling £1,858,416.81 for 1307 tenants.



If you are struggling to pay your rent please contact your local ACHA office and ask for a Benefits check – our fully trained staff will be able to make sure you are receiving everything you are entitled to and, if necessary, help you make arrangements to pay off any arrears you might have.

How do we spend your rent

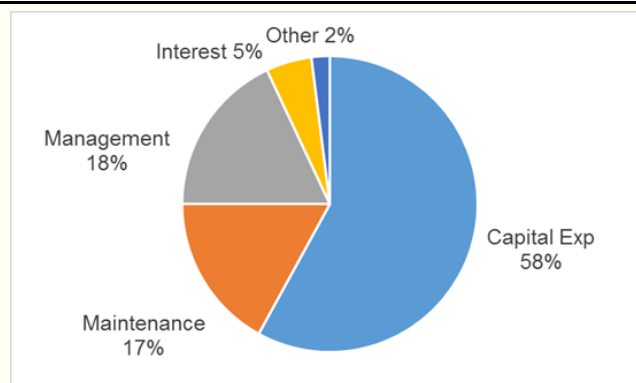
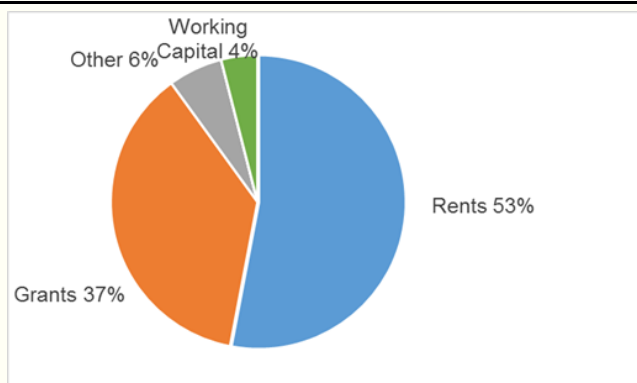
Statement of comprehensive income	2015-16 £m	2014-15 £m	Day to day income and running costs
Turnover	23.8	22.3	Income from rent, other activities
Operating costs	(17.7)	(17.9)	Cost of running ACHA including management and maintenance
Surplus on disposal of fixed assets	0.1	0.1	Income less running costs
Finance income/charges	(1.8)	(1.8)	Interest paid to the bank
Surplus for year	4.4	2.7	Income less running costs and interest
Actuarial (gain) loss on pension scheme	2.9	(2.3)	The change in the value of the pension scheme
Total comprehensive income	7.3	0.4	Funds retained for future maintenance and loan payments

In 2015-16 income increased and operating costs reduced and there was a big reduction in the pensions fund liability.

Statement of financial position	At 31 Mar 2016 £m	At 31 Mar 2015 £m	What we own and what we owe
Housing properties	135.9	122.0	Money spent so far on building or improving ACHA houses
Other fixed assets	1.9	1.6	Offices and IT
Debtors	1.7	1.9	Money owed to ACHA
Cash	10.4	8.2	Cash at the bank
Creditors due in 1 year	(10.4)	(8.2)	Money we owe others
Loans	(37.6)	(37.7)	Our mortgage
Deferred grants	(79.3)	(70.4)	Grants received
Pensions	(4.7)	(6.8)	What we would need to pay if all pensions were due now
Shareholders funds	17.9	10.6	Our assets less our liabilities

The value of housing increased due to investment and new build. This also resulted in more grants. There was a big reduction in the pensions fund liability.

These charts give a breakdown of all our income and expenditure (day to day and capital). Rents are the biggest source of income followed by grants. Around 75% of income is invested in new or existing houses (capital and maintenance).



Gypsy/Travellers

We are the only Housing Association in Scotland which provides Gypsy/Traveller sites. We've seen an encouraging improvement in the numbers of tenants who are satisfied with our management of their sites — now **83%** compared to 57% in the previous year. This compares very favourably to the Scottish Average of 71%.



We carry out an annual survey at Gypsy/Traveller sites and use feedback to help improve services. Last year tenants told us that they would like a newsletter dedicated to Gypsy/Travellers and the first one was produced in December 2015 and is available to view on our website — www.acha.co.uk



Gypsy/Traveller site, Ledaig, Oban

The average rent for a pitch on one of our Gypsy/Traveller sites is **£45.52** per week, compared to £42.91 in 2014/15.

This compares favourably to the average rent of £66.02 across Scotland.



Factored owners

We provide formal factoring services to 263 owners who share common parts of the building with our tenants.

We carry out satisfaction surveys with Factored owners each year and use feedback to help improve services. In the coming year we will be introducing repairs notice boards in factored blocks and will undertake annual property inspections, the outcome of which will be fed back to individual owners.



Ralston Road, Campbeltown

External improvements to factored blocks.



Results from our last Factored Owner satisfaction survey revealed that **69%** of our Factored Owners are satisfied with the overall service we deliver – a very welcome 23% improvement on the previous survey. This places us almost 4% above the Scottish average of 65%.



Owners joining our factoring service are able to benefit from lower administration charges applied to work carried out to common parts of the building.

Our average annual Factored Property management fee is £83.87

This fee gives Factored Owners access to a range of services including newsletters, annual inspections and the facility to report repairs and maintenance to common parts of the block 24 hours a day, 7 days a week.

Factored Properties can benefit from regular routine maintenance which maintains the standard of accommodation for residents and protects properties from deteriorating. The Association can also assist in identifying grant funding, where available, for major work as well as liaising with owners and contractors to have work carried out.

The Scottish Average Factoring fee is £80.23.

Our Chief Executive says

I am pleased to be able to report on our third Landlord Report since the introduction of the Scottish Social Housing Charter.

In supporting our Charter work the Association carried out a survey of a range of our service users to try and ascertain their views on key areas of delivery linked to the Charter's objectives. I am pleased to say that during 2015/16 we have seen significant increases in satisfaction levels across a wide range of services. The headline figure of 84% of tenants telling us that they are satisfied with the overall service we provide is a significant increase of 20% over the previous year. I think this is reflected in the fact that the Association has targeted the areas that we feel that we need to improve on and this is reflecting improvements across a range of headings.

I am also particularly pleased that we have seen a significant improvement in satisfaction with neighbourhood management; 85% of tenants surveyed told us they were satisfied compared to 68% previously. I think this improvement is reflective of sound partnership working between Police Scotland, Argyll and Bute Council, the Association, tenants and owners in dealing with issues around estate management, cleansing, neighbour disputes, anti-social behaviour and criminality.

I would also like to acknowledge that we have shown strong performance in getting reactive repairs right first time at 95% up from 86% in the previous year. We have also shown a small improvement in tenant satisfaction with the repairs and maintenance service at 97.8%, up slightly from 97.7% in the previous year.

There are still however areas that we need to prioritise and work on. Our overall figure for getting void properties let is compromised by around 100 homes in Campbeltown and Rothesay where there is very little demand. This has impacted on our average relet time in 2015/16 of 84 days. If you take out the difficult to let properties our normal void turnaround was 21 days. It will be a priority for the Association to look at the future of the difficult to let properties during 2016/17.

It is ACHA's overall objective to get to the Scottish average or better in terms of the Charter objectives and that will be our continuing focus going forward.

I would like to conclude by thanking all our service users for working with us to improve what we do and for taking part in the surveys that we have conducted to measure the progress we are making.

I hope you find the Landlord Report a helpful update on the Association's progress in relation to the Charter and its outcomes.

Alastair MacGregor
Chief Executive



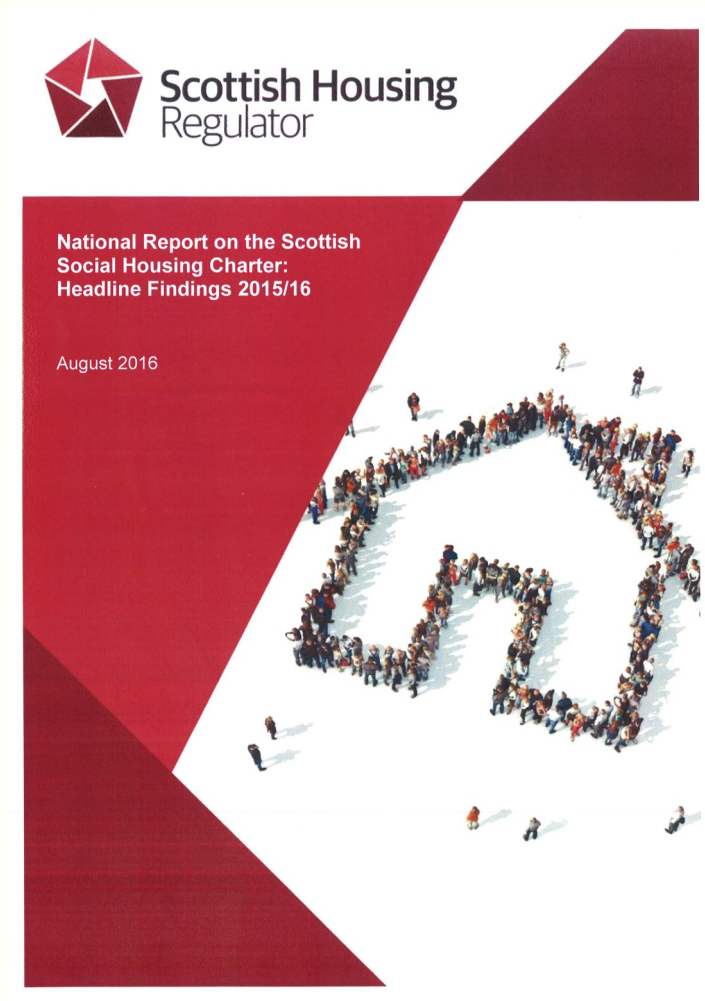
Other performance information

Finding out more about our performance

The information provided in this report is just a selection of performance and satisfaction results which have been submitted to the Scottish Housing Regulator (SHR) as part of our Annual Return on the Charter. Every year we provide information to the SHR relating to how well we have performed against 69 key areas of service delivery.

If you would like to know how well ACHA has performed on any of our services which have not been included in this report please contact our communications team at www.communications.co.uk. We will also be providing additional performance information in our twice yearly tenant newsletter.

The Scottish Housing Regulator has also published the document-“National Report on the Scottish Social Housing Charter” which provides commentary on the Scottish national average results on all of the 69 key elements of service delivery.



This document can be found on the SHR website at www.scottishhousingregulator.gov.uk

Registered with the Office of the Scottish Charity Regulator, charity number SC042713

How to contact us ...

Did you know that you can phone us on 0800 028 2755, or email us at achacustomerservicecentre@acha.co.uk to report a repair, discuss your tenancy or pay your rent.

If you have any suggestions or comments to make about this landlord report you can email us at communications@acha.co.uk.



Our Commitment

Argyll Community Housing Association is committed to providing equal opportunities across all services and to avoid discrimination.

If you would like this report in larger print, an alternative language, on audio format or in paper or electronic format, or if you would like someone to read it or explain it to you please contact Corporate Services on 01546 605855.

Nasze zaangażowanie

Argyll Community Housing Association jest zobowiązana do zapewnienia równego szans dla wszystkich usług i aby uniknąć dyskryminacji.

Jeśli chcesz tego raportu w większym drukiem, alternatywnego języka, na dźwięk formacie lub w postaci papierowej lub elektronicznej, lub gdy chcesz kogoś, aby ją przeczytać i wyjaśnić ci to prosimy o kontakt z Działem Obsługi firmowe na 01546 605855.