



Garden in Bloom
Pictured—Winner of
the Cowal area
competition, Mrs
Muir and Margaret
Campbell, Vice Chair
of Bute and Cowal
Area Committee



Opening of Dalaruan Street, Campbeltown
Pictured—Councillor Philand handing over keys to
Lauren and Rhuaridh Wilson

Introduction

The purpose of this report is to provide our tenants and other service users with relevant performance information on how we are operating.

In our Spring 2013 edition of Tenants First we told you about the new Scottish Social Housing Charter introduced by the Scottish Government in 2012.

The Charter sets out the standards that we as a registered social housing landlord are measured against in terms of quality and value of the service we provide.

The standards and outcomes are measured as Performance Indicators.

The Charter covers the following:

**Customer / Landlord
relationship**

**Housing quality &
maintenance**

**Access to housing &
support**

Other Customers

**Neighbourhood &
Community**

**Getting good value
from rents & services**

Where we are below the Scottish averages, we have a section at the end of this document, outlining the year ahead and any improvements we have planned.

As a registered social landlord we are required to report annually to our customers, our progress in meeting the outcomes and standards as laid out in the Social Housing Charter. A copy of which can be found on the Scottish Government's Housing Charter website
<http://housingcharter.scotland.gov.uk/>

What follows is our first Landlord report for April 2013 to March 2014.

Chair's input

This year sees the first Landlord Report produced by the Association following the introduction of the Scottish Social Housing Charter. This replaces the traditional Annual Report which the Association has produced since 2007.

The report focuses on customer and landlord issues of importance covering service delivery, communications, participation, housing quality and maintenance, improvements, neighbourhood and community management, access to housing and support as well as value from rents and service charges. The report highlights the Association's performance in all of these areas and identifies priorities the Association wishes to take in the coming year to drive forward improvements.

The Association wishes to further develop communication and participation with all of our customers and to that end we will be carrying out improvements through texting and a series of roadshows throughout Argyll and Bute involving the Association's Chief Executive Alastair MacGregor, and myself.

We wish to receive feedback from our first Landlord Report from our customers in order to help us improve services based on what you are telling us.

I hope you find the Report helpful, informative and of relevance to you.

With very best wishes

Mike Brown
Chairperson

Customer/landlord relationship

Equalities — Social Landlords perform all aspects of their housing services so that:

- Every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.

Ethnic origins and disability details of our service users, staff and governing body members.

Ethnic Group	Staff	Tenants	Applicants	Board
White	99.4%	73.24%	92.50%	100%
Mixed or multiple ethnic	0.6%	0.23%	0.48%	0%
Asian, Asian Scottish, Asian British	0%	0.18%	0.57%	0%
Black, Black Scottish, Black British	0%	0.07%	0.24%	0%
Other	0%	0.22%	0.42%	0%
Unknown	0%	25.33%	5.78%	0%
% consider themselves to have a disability	8.43%	36.16%	5.78%	22.22%

Our Equality Action Plan is a practical tool that sets in motion activities to ensure that we implement effectively our equality commitments. These commitments are detailed in our Equality Policy.

73.27% of our tenants are satisfied with the overall service provided by us, compared to the Scottish average of 87.8%.

Communication - Social landlords manage their business so that:

- Tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

73% of our tenants feel we are good at keeping them informed about our services and decisions, compared to the Scottish average of 88.9%.

We received 99 stage 1 complaints.

We upheld 44.44% of the stage 1 complaints

We responded to 44.44% of the stage 1 complaints within 5 days.

We received 37 stage 2 complaints.

We upheld 35.14% of the stage 2 complaints.

We responded to 59.46% of the stage 2 complaints within 20 days.

We want to hear from you, if you have a complaint or suggestion. We'd much rather that you told us why you aren't happy with our service and give us the opportunity to make things better.

To make things easier, you can contact us in person at any of our offices, by phone, in writing, email or by using our complaints or suggestions form available on the website - click on the **“make a complaint or suggestion”** button from the home page at www.acha.co.uk

Participation — Social landlords manage their business so that:

- Tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.

61% of our tenants are satisfied with the opportunities given to them to participate in our decision making processes, compared to the Scottish average of 78.4%

During the course of the coming year we will explore a number of new ways to provide tenants with more opportunities to allow them to participate in the decision making process.

Tenants are consulted on new and reviewed Policies although feedback is relatively poor. We are keen to improve feedback levels to ensure that our tenants views, across Argyll & Bute, are sufficiently represented.

ACHA's Board of Management



Back row, l to r, Cllr Bruce Marshall, Danny Kelly, Cllr Sandy Taylor, Cllr Richard Trail, Colin Davidson, Andy Birnie, Mike Brown (Chair), Cameron Grant, Douglas Prophet
Middle row, l to r, Stafford Day, Cllr Donny MacMillan, Cllr Roddy McCuish, Lorraine-Anne Drysdale, Margaret MacGregor, Jim Milne (Vice Chair),
Front row, Kate Winton

Housing quality and Maintenance

Quality of Housing - Social Landlords manage their business so that:

- Tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) by April 2015 and continue to meet it thereafter, and when they are allocated, are always clean, tidy and in a good state of repair.

70.73% of our tenants were satisfied with the standard of their home when moving in.

We aim to provide a good quality product, in terms of housing, to our new tenants.

Our existing "new tenant satisfaction survey" will be reviewed in order to provide more detailed information on the expectations and aspirations of our new tenants.

71% of our tenants are satisfied with the quality of their home. We would expect this figure to increase as and when major investment works take place to the internal and external areas of our properties.

88.98% of our stock meets the Scottish Housing Quality Standards compared to the Scottish average of 85.4%

92.75% of our properties are above the appropriate National Home Energy Rating (NHER) or Standards Assessment Procedure (SAP) ratings.

We have an investment programme of £12m in 2014/15 that is being targeted at completing the Scottish Housing Quality Standards and meeting the energy rating standard.

The percentage compliances include the exemptions and abeyances that the Scottish Housing Quality Standard allows.

Repairs, Maintenance and Improvement - Social landlords manage their businesses so that:

- Tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.

11½ hours was the average length of time taken to complete emergency repairs, compared to the Scottish average of 6.9 hrs.

On site attendance for emergency repairs takes place within 2 or 8 hours of being reported, depending on the nature of the emergency.

Our Repairs and Maintenance policy was reviewed during the last year and tenants who participated in the consultation process were able to influence the required performance standards of our repairs service.

96.88% of reactive repairs carried out in the last year were completed "right first time", compared to the Scottish average of 87.2%.

Our contractors are required to ensure that they complete repairs work correctly on the first visit. There are some exceptions to this. For example, if specialist parts have to be ordered or if the final repair depends on a pre defined sequence of checks to be carried out over a short period of time (the most common example of this relates to boiler fault diagnostics).

96.79% of tenants who have had repairs or maintenance carried out in the last 12 months were satisfied with the repairs and maintenance Service, compared to the Scottish average of 87.6%

We monitor performance on this in a number of ways including telephone surveys, post inspections and satisfaction questionnaire returns.

The average number of reactive repairs completed per occupied property is 3.19.

87.22% of repairs appointments were kept, compared to the Scottish average of 92.9%.

We aim to offer two hour time slots for non emergency repairs.

11.52 days was the average length of time taken to complete non-emergency repairs, compared to the Scottish average of 8.2 days

Outwith the emergency repair category we also have “urgent repairs” – 5 days and “Routine” repairs - 20 days. Tenants were able to influence performance timescales for these categories of day to day repairs during the Repairs & Maintenance Policy review consultation process.

100% of our properties that require a gas safety record, had a gas safety check and record completed by anniversary date.

90.95% of approved applications for medical adaptations were completed during the year.

The average time taken to complete medical applications for adaptations is 60 days.

It should be noted that this is the first year we have collated the medical adaptations data and we will review the situation when benchmark information is available.



Neighbourhood and Community

Estate management, anti-social behaviour, neighbourhood nuisance and tenancy disputes - Social landlords, working in partnership with other agencies, help to ensure that:

- Tenants and other customers live in well-maintained neighbourhoods where they feel safe.

68% of our tenants are satisfied with the management of the neighbourhood they live in.

We currently have limited information on exactly what our tenants expectations or aspirations are in relation to the management of their neighbourhood. This is an area of work which needs to be developed.

There were 243 cases of anti social behaviour reported in the last year. 220 cases were resolved.

The Scottish average figure for anti social behaviour cases resolved is 75.9%

Currently we do not collate information on locally agreed targets. This will be accounted for when we review our Anti-Social Behaviour Policy later this year.

42.25% of tenancy offers were refused during the year

Refusal rates vary significantly from area to area. In areas with low demand, such as Bute for example, it is common for multiple offers to be made over long periods of time before a property is re-let.

Regular reviews of the Home Argyll waiting list also aims to ensure that applicants are only requesting areas/properties that they are actually interested in, thereby reducing the number of unwanted offers.



Mulberry Bush Nursery's winning sunflower (Helensburgh and Lomond area)

Access to housing and support

Housing options - Social landlords work together to ensure that:

- People looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them.
- Tenants and people on housing lists can review their housing options.

Argyll Community Housing Association provides information about customers housing options in a range of formats including leaflets and on the website. People looking for housing are given information that helps them make informed choices and decisions about the range of housing options available to them.

Access to Social Housing — Social landlords ensure that:

- People looking for housing find it easy to apply for the widest choice of social housing available and get the information they need to know how the landlord allocates homes and their prospects of being housed.

We operate a common housing register with partner Registered Social Landlords and work with other organisations where appropriate to ensure that everyone has access to Social Housing.

Preventing homelessness

Social landlords ensure that:

- People at risk of losing their homes get advice on preventing homelessness.

We ensure that people at risk of losing their homes get advice on preventing homelessness. We provide a range of support and advice services designed to keep customers in their homes. These include welfare benefits advice, tenancy support, and money advice.

Tenancy sustainment

Social landlords ensure that:

- *Tenants get the information they need on how to obtain support to remain in their home. We also ensure their suitable support is available, including services provided directly by the landlord and by other organisations.*

98.06% of new tenancies were sustained for more than a year.

It is important that we have settled communities for our tenants and to achieve this we need to be aware that some new tenants may need additional support in order to sustain their tenancy.

During the last year, 33 new tenants were unable to remain in their tenancy for more than one year for a variety of social or economic reasons. ACHA has strong links with other agencies who can provide support to tenants who may be struggling with their tenancy or other life skill matters.

2.64% of court actions initiated resulted in eviction.

As a responsible landlord, ACHA regards eviction as an action of last resort. During the last year we evicted 21 tenants for either rent arrears or anti social behaviour.

2.01% or 16 of the court actions initiated resulted in eviction because rent had not been paid. Our staff will offer advice and assistance to any tenant who is struggling to pay rent or other debts.

0.63% or 5 of the court actions initiated resulted in eviction because of anti-social behaviour and other reasons. ACHA will not tolerate criminal activity or anti social behaviour in our estates and in cases where we have sufficient evidence to raise court action we will seek to repossess the property. As with all eviction action, the final decision rests entirely with the Sheriff court.

795 notices of proceedings were issued and court actions initiated. Prior to any Court action being taken a Notice of Proceedings must be issued. The primary reason for issuing such notices is rent arrears . Of the 795 Notices issues only 21 resulted in Court action which led to eviction.

12.59% of lettable houses became vacant in the last year. The total number of houses was 635.

There were 35 abandoned properties

Tenants are required to give 28 days written notice before leaving a property - unfortunately this sometimes does not happen. On occasion some tenants will abandon properties shortly before eviction or other legal action is due to take place.

Homeless People

Argyll Community Housing Association does not provide homelessness services. Customers are given information to assist them to access services provided by other organisations.



Glenshellach, Oban



Getting good value from rents and service charges

Value for money - Social landlords manage all aspects of their business so that:

- Tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

70% of our tenants feel that the rent for their property represents good value for money, compared to the Scottish average of 74%

Tenants staying in an ACHA 2 bedroom home pay 8.7% less in rent than the Scottish average, which demonstrates good value for money in our rent charges

Size of home	Number owned	Our rents	Scottish average	Difference
1 apartment	98	£47.53	£59.56	20.2%
2 apartment	1329	£59.54	£65.18	8.7%
3 apartment	2168	£66.59	£67.19	0.9%
4 apartment	1378	£72.57	£73.07	0.7%
5 apartment	138	81.34	£81.68	0.4%



Leodamus Place, Islay

Rents and service charges - Social landlords set rents and service charges in consultation with their tenants and customers so that:

- A balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and other customers can afford them.
- Tenants get clear information on how rent and other money is spent, including any details of individual items of expenditure above thresholds agreed between landlords and tenants.

The average annual management fee per factored property was £81.48.

The total number of residential properties factored was 204.

The total value of management fees invoiced to factored owners in the reporting year was £16,622.

The average time to re-let properties in the last year was 53.22 days, compared to the Scottish average of 35.7 days.

This figure also takes into account properties which are deemed "low demand".

The total number of properties re-let in the reporting year were 581.

The total number of calendar days properties were empty was 30921.

38.89% of factored owners were satisfied with the factoring service they received.

54 factored owners answered the question
"taking everything into account, how satisfied or dissatisfied are you with the factoring services provided by your landlord?"

Of the factored owners who answered:

- * 7 were very satisfied
- * 14 were fairly satisfied
- * 9 were neither satisfied nor dissatisfied
- * 10 were fairly dissatisfied
- * 8 were very dissatisfied

3.14% of rent due was lost through properties being empty during the last year, compared to the Scottish average of 1.2%.

Our housing stock

Size of home	1	2	3	4	5	total
House	33	394	936	1008	101	2472
Tenement	6	426	702	235	9	1378
Other / Flat / Maisonette	59	509	530	135	28	1261
Total	98	1329	2168	1378	138	5111
Number of lettable Properties	88	1315	2136	1369	134	5042
Average weekly rent	£47.53	£59.54	£66.59	£72.57	£81.34	£66.43

97.96% of the rent due for the reporting year was collected, compared to the Scottish average of 99%

3.05% of former tenant rent arrears were written off at the end of the reporting year, totalling £20,009.

We were paid £8,786,706 in housing costs for 2972 Households.

The gross rent arrears of all tenants, as at 31 March as a percentage of rent due was 5.99%.

In 2013 the rent increase was 4.45%.

Other customers

Gypsy travellers - Local councils and social landlords with responsibility for managing sites for Gypsies/Travellers should manage the sites so that:

- Sites are well maintained and managed.

The average weekly rent per pitch at our gypsies/traveller sites is £42.47.

70% of gypsies/travellers are satisfied with our management of their site.

We have recently undertaken consultation with our tenants who occupy our three Gypsy/Travellers sites. From this consultation, an action plan has been developed to allow ACHA to proactively and effectively work with our tenants to improve or manage expectations and aspirations.



Ledaig—Lorn

Financial summary

Income and Expenditure 2013-14	2012/13	2013/14
	000's	000's
Turnover	18,754	19,269
Operating Costs	(15,814)	(14,371)
Other income	-	-
Operating Surplus/(Deficit)	2,940	4,898
Surplus on disposal of Housing fixed asset	134	119
Interest receivable	41	12
Exceptional item	-	-
Interest payable	(1,399)	(1548)
Surplus/(Deficit) on ordinary activities before Taxation	1,716	3,481
Taxation on Ordinary activities	-	(12)
Surplus/(Deficit) on Ordinary activities	1,716	3,469
Actuarial (Loss)/Gain on pension scheme	(1,199)	(696)
Total surplus/deficit for the year	517	2,773

ACHA generated an operating surplus this year of £3.48 million which after adjustment for pension deficit movements gives a net surplus of £2.8 million.

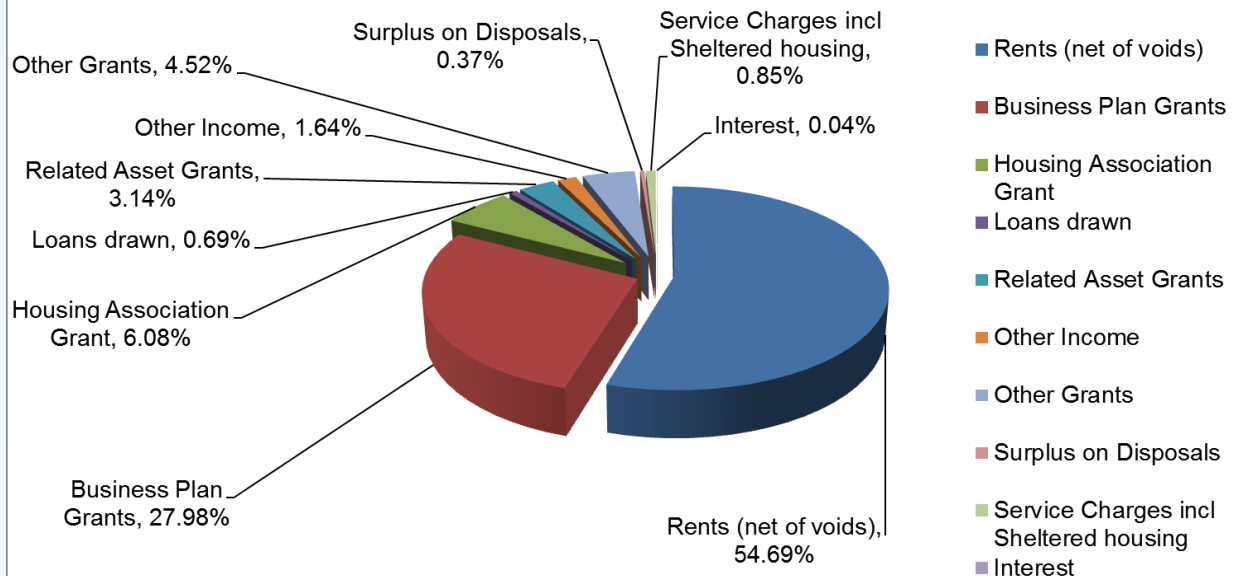
ACHA holds revenue reserves of £12.73 million which after accounting for the pension reserves gives net reserves of £8.83 million.

Grant received from both Scottish Government and Argyll and Bute Council plus other stakeholders was received to support new housing development

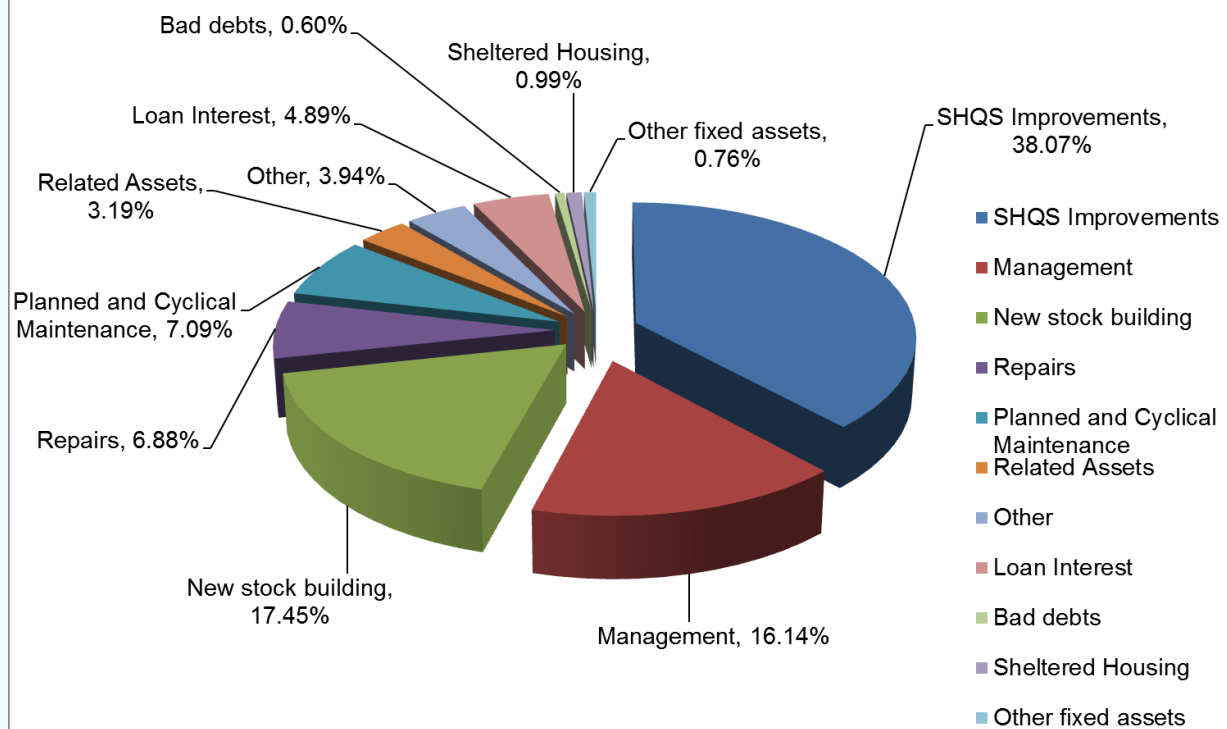
ACHA continued to receive its business plan support grant from Scottish Ministers as per the stock transfer agreement.

Financial summary

Incoming Financial Resources



Outgoing Financial Resources



Financial summary

Balance sheet as at 31 March 2014	2013 000's	2014 000's
Tangible Assets		
Housing properties net of depreciation	99,698	115,354
Housing Association Grant	(15,278)	(17,234)
Less Other Grant	(37,411)	(45,401)
Other fixed assets	839	997
	<u>47,848</u>	<u>53,716</u>
 Current Assets		
Stock and work in progress	18	25
Debtors	2,233	2,264
Cash at bank and in hand	1,624	8,398
	<u>3,875</u>	<u>10,687</u>
 Creditors (amounts falling due in 1 year)	(7,847)	(14,527)
 Net Current Assets/(liabilities)	<u>(3,972)</u>	<u>(3,840)</u>
 Total assets less current liabilities	43,876	43,876
Creditors (amounts falling due after 1 year)	(34,860)	(37,124)
Net assets/(liabilities)	9,016	12,740
Pension deficit (FRS17)	(2,978)	(3,915)
 Net surplus/deficiency after pension deficit	<u>6,038</u>	<u>8,825</u>
 Financed by:		
Capital and Reserves		
Share capital	-	-
Revenue reserves	9,016	12,727
Pension reserve	(2,978)	(3,915)
Designated reserves	-	13
Surplus/Deficiency in shareholders funds	<u>6,038</u>	<u>8,825</u>

Chief Executive's Report

This year has seen the first Scottish Social Housing Charter Report. The Charter sets out the standards that we as a housing association are measured against in terms of quality and value in respect of the services we provide.

The Association received positive returns with respect to our work in delivering the Scottish Housing Quality Standard at 89% completion against the Scottish average of 85.4%. The Association also performed well in tenant satisfaction with respect to repairs and maintenance sitting at 96.8% satisfaction compared with the Scottish average of 87.6%. The Association completed 96.9% of repairs "right first time" compared with the Scottish average of 87.2%.

In terms of value for money the Association collected 98% of current and past rent due compared to the Scottish average of 99%. It did not collect 3.1% of rent due because homes were empty compared to the Scottish average of 1.2%. On average it took the Association 53.2 days to re-let homes compared to the Scottish average of 35.7.

In the area of tenant satisfaction 73.3% of tenants said they were satisfied with the overall service compared to the Scottish average of 87.8%. 73% felt that ACHA was good at keeping tenants informed about its services compared to the Scottish average of 88.9%. 61% of tenants were satisfied with opportunities to participate in their landlord's decision making process compared to the Scottish average of 78.4%.

In the area of homes and rents the Association's rents were on average £1.81 per week below the Scottish average.

From the Association's perspective there are both positives and work to be done emanating from our Landlord Report. It would appear we offer value for money in rents and our repair and maintenance services are popular with tenants. We also have done well in relation to the delivery of the Scottish Housing Quality Standard.

In terms of tenant satisfaction the Association believes it needs to engage more to identify specifically what tenants, particularly younger ones, expect from the Association in terms of services. Fieldwork will be done on that during the coming year. The Association also wishes to review its communication and participation mechanisms. It has already decided to have regular roadshows involving the Chair and Chief Executive in the coming year to further engage with tenants. The Association has just recently introduced texting to our tenants to further develop our communication tools.

The Association's re-let time of 53.2 days is skewed by around 100 properties that are difficult to let. If these properties were not in the equation the Association's performance would be 27 days. The Association has just introduced a void difficult to let strategy to particularly target these long term voids. For some properties this will involve targeting investment and for others it will look at providing some lets with carpets and white goods. Some properties will be converted for office accommodation.

The Association plans to build on the achievements in our first Landlord Report through specific interventions to improve performance in the areas identified first. Obviously the submission of our second Annual Return on the Charter will tell if improvements have been made by May of 2015.

Alastair MacGregor
Chief Executive

How to contact us:-

Local area offices

Bute

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Helensburgh & Lomond

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Our staff in Helensburgh will be moving to new offices in January 2015, the new address will be Lamont House, 9-19 Stuckleckie Road, Helensburgh, G84 7NL

Islay

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Customer Service Centre

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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.

