

## Welcome to the 5th Edition of your Newsletter

This newsletter will give you results of our recently completed survey and an update on progress that's being made with feedback from you. It includes:-

- ◆ Direct debit prize draw—2018 winner & new £50 draw
- ◆ Annual Factoring Survey
- ◆ Factoring Survey—Prize Draw winner
- ◆ Factoring Policy Review
- ◆ Know your Block
- ◆ Updates, reminders and general information
- ◆ Investment Work
- ◆ Home Energy Scotland
- ◆ Are you a private landlord?
- ◆ Keep us up to date with changes



**Mr and Mrs Munro of Helensburgh won last years prize draw**, this was available to all owners that pay by monthly direct debit.

Mrs Munro collected a £50 voucher from our offices in Helensburgh and said "it was a nice surprise and I'll enjoy spending it!"

To win £50 of high street vouchers all you have to do is have an existing direct debit or set up a new one by Monday 30th September 2019 and you will be entered into the free draw.

**DON'T  
MISS YOUR  
CHANCE  
TO WIN!**

The winner will be drawn at ACHA's Strategic Planning Review on Thursday 10th October 2019.

**Phone the Customer Service Centre on 0800 028 2755 to discuss a monthly payment and set up the direct debit to spread the cost of**

**GOOD  
LUCK!**

Remember: If paying by direct debit you will still get quarterly invoices to query any charges.

# Annual Factoring Survey



Once again thank you – the number of owners taking part in this year's annual satisfaction survey has increased. Not only that, but the constructive comments we receive allows us to look at our service in detail to make changes and develop a more robust, owner focused service.

In this year's feedback you told us:-

**74%** of owners are very or fairly satisfied with the overall factoring service provided by ACHA. This is an increase of 4% from the 2017/18 Survey.



That ACHA's overall factoring service rates higher than the national average figure produced by the Scottish Housing Regulator, and has done for the last four years? The last published figure by the Regulator was 66.23% for 2017/18.

Feedback on all comments will be reported to ACHA's Senior Management Team to consider a strategic approach to future service delivery to owners.

ACHA asked for your views on how you would like the service developed - your responses told us:-

**51%** of owners are interested in a close cleaning service – if this was provided at a reasonable cost. **39%** of owners were not interested and **9%** were unsure.

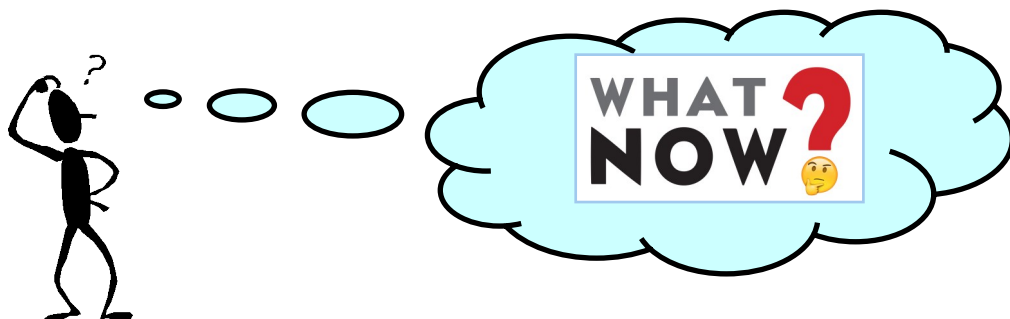
We asked what the priorities were for block inspections and the responses have shown priorities as follow:-

- 67%** want programmed gutter cleaning
- 66%** want improvement work recommendations
- 60%** are interested in programmed close cleaning
- 55%** would like health and safety matters dealt with immediately
- 55%** would like to know the approximate lifespan of items
- 35%** didn't know
- 30%** were interested in how the information was displayed



## Annual Factoring Survey...continued

**57%** of owners may be interested in a conference for factored owners with **36%** not being interested and **7%** didn't know.



The responses will be considered by Senior Management Team to decide on what action ACHA can take following on comments. Some issues can be complex, for example, the variety of responses to the conference showed preference for a number of different locations for it to be held and comments tended to be specific to each individual block rather than the general service.

You will be kept up to date with changes – through our website [www.acha.co.uk](http://www.acha.co.uk); our facebook page [Argyll Community Housing Association – ACHA Group](#); correspondence specific to your property; or by way of the annual newsletter.

## Factoring Survey— Prize Draw Winner

We are pleased to announce that **the winners of the Factored Owners prize draw are Mr & Mrs McEleny**, who won £25 in High Street vouchers.

The draw was made by Chief Executive Alastair MacGregor and Chair of the Board of Management, Jim Milne (pictured) and available to owners who completed the annual survey and were happy to be included in the draw.



# Factoring Policy Review—now completed



Last year we updated you on changes that were being considered to the Policy. Following on an extensive review of all documentation the Policy was approved and changes were implemented on 1<sup>st</sup> April 2019.

You should have received updated documentation. **If you have not signed and returned your Factoring Agreement could you please do so, or let us know if you need another copy.**

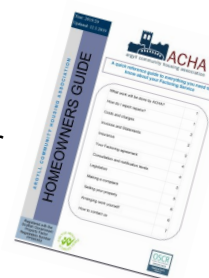
In summary the changes are:-



- ♦ You no longer have to pay a 5% admin charge on repairs costing less than £10,000 net per block
- ♦ The 5% admin charge will remain for high value work - £10,000 or more net per block
- ♦ The property management fee increased by £1.25 per quarter making it £104.92 a year (£26.23 a quarter)
- ♦ You now have 28 days to pay your invoices
- ♦ A closing administration charge of £25 will be added to the sellers account on sale

As a result of the Policy changes we have made some changes to our internal administration processes to automate the accounting process. For you this means:

- ♦ There is no invoice reference – your invoice will now refer to the quarterly period eg Q1, Q2, Q3 or Q4 to tie in with the financial year. Your dedicated account number will start with HH\*\*\*\* – please quote this number when raising queries or making payments. Provided you quote your account number HH\*\*\*\* your payment will appear in your factored account immediately.
- ♦ Staff will be able to provide an accurate balance direct from your account
- ♦ Your dedicated account will allow staff to look up details of repairs carried out to provide you with information on repairs when you contact us



**If selling - you need to tell your Solicitors that your property is factored to make sure they notify us giving us enough time to produce documentation so your sale can settle.**

**Any delay in us being notified could potentially hold up your sale if we are unable to finalise the paperwork in time.**



There's no place like home, as the old saying goes. As your factor, we want to keep the fabric of your home in the best possible condition, so you are always happy to get back to where you live. With this in mind, we have listed four simple steps that will help us to help you.

## 1. Have you Noticed?



ACHA have put up repair log sheets in factored closes to help keep you informed when work has taken place. We ask our operatives to update them once jobs are complete. If you see that they aren't being kept up to date, please let us know so we can rectify the situation immediately.

## 2. Something not right?



The earlier we know about a fault or problem, the better. It helps us to prevent small things becoming big problems. So if you see something amiss, let us know as soon as you can and we will get onto it.

## 3. Keep it tidy!



We kindly ask that all owners and occupiers remember their responsibilities for the common close and landings and that no items should be stored in these areas. All areas should be kept clear at all times, especially flammable items and those that would pose the risk of obstruction and thus preventing a safe clear exit in the event of a fire. Leaving items in your close may result in ACHA organising removal on safety grounds and passing on the costs.

## 4. Better safe than sorry



May we also remind you that our factoring service does not include insurance so it is vital that you have Home Insurance and Buildings Insurance and that it covers any incidents that may occur in common areas.



**0800 028 2755**



**[achacustomerservicecentre@acha.co.uk](mailto:achacustomerservicecentre@acha.co.uk)**



## Updates, reminders and general information

### Factoring arrears – debt recovery

If you are struggling to clear the balance on your factored account, please contact the Customer Service Centre on **0800 028 2755** to discuss repayment methods.



ACHA actively recover outstanding costs. When debts continue to mount up we will pursue these:-

- By passing to our Solicitor to take matters up with you
- Our Solicitors may Register a Notice of Potential Liability for costs over your property – this could affect a future sale
- Court action may be raised against you and a Decree for payment obtained – this could affect your credit rating
- You will be liable for legal costs and court expense

To avoid incurring any costs speak to us as soon as you encounter any difficulties in paying.

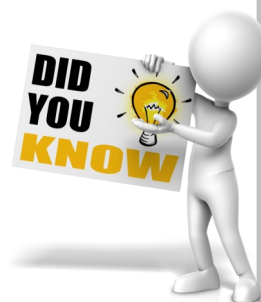


You have access to ACHA's Welfare Rights Service who offer free and confidential advice.

**Please call 0800 028 2755 if you wish to discuss your financial situation with the Welfare Rights Service.**

Grant funding of up to £250 can be applied for on behalf of owners to carry out an independent feasibility study on your block. This involves going to tender to cost Architects to inspect the building – appointing a suitable Architect to assess the condition of blocks and prepare a report.

If major work has already been identified as being required, and owners are in agreement, the £250 grant could contribute towards the tender costs of a Quantity Survey preparing tender documentation.



Argyll & Bute Council provide the funding and this is subject to approval by them and funds being available.



ACHA work closely with the Council and other external organisations to identify any funding opportunities which could assist you in having work done.

## Investment work

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ACHA has successfully bid for funding for the Warm Homes Fund. This funding of £5.1 million is available from Affordable Warmth Solutions to support registered social landlords like ACHA to address fuel poverty.

While this is aimed to benefit ACHA's tenants, the programme will also be able to assist some privately owned properties – provided they meet certain criteria.

ACHA are working to identify properties that may benefit from External Wall Insulation. In addition, we may be able to put you in contact with SSE Energy Solutions Ltd to see if they can assist with heating upgrades. This would be to replace old storage heating systems or where you have no central heating. All work is subject to a survey of the property and owners personal circumstances.

If this is something that would interest you please register your interest on 01546 605 837 or email [investmentandregeneration@acha.co.uk](mailto:investmentandregeneration@acha.co.uk)

## Home Energy Scotland



[homeenergyscotland.org](http://homeenergyscotland.org)



0808 808 2282



Home Energy Scotland are a network of local advice centres covering all of Scotland.

They have expert advisors that offer free, impartial advice on energy saving, keeping warm at home, renewable energy, greener travel, cutting water waste and more. Home Energy Scotland are funded by the Scottish Government and managed by the Energy Saving Trust, their mission is to help people in Scotland create warmer homes, reduce their bills and help tackle climate change.

## Contact information

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### Are you a private landlord?

It is a legal requirement that you register your property if you are a private landlord. The Scottish Government advises that “ It's a criminal offence if you rent out your property without registering with a local council. You could be fined up to £50,000.”

If you have tenants you should make them aware of how to report repairs and who deals with what. ACHA will attend to common repairs only – roof, walls, gables, gutters, downpipes, close, close lighting.

Make sure your tenants have the correct contacts as we have received some out of hours calls for internal repairs and your private tenants would be referred back to their landlord.

### Keep us up to date with changes?

Let us know if you move home, are selling, have a new contact number or would prefer contact by email or text. We need this to ensure that we hold up to date information for correspondence or if we need to contact you about your property.

To check or update your details please contact the Customer Service Centre on:-

#### **Bute**

[housing.bute@acha.co.uk](mailto:housing.bute@acha.co.uk)  
01546 605870

#### **Helensburgh & Lomond**

[housing.lomond@acha.co.uk](mailto:housing.lomond@acha.co.uk)  
01546 605920

#### **Mid Argyll**

[housing.midargyll@acha.co.uk](mailto:housing.midargyll@acha.co.uk)  
01546 605800

#### **Cowal**

[housing.cowal@acha.co.uk](mailto:housing.cowal@acha.co.uk)  
01546 605950

#### **Islay**

[housing.islay@acha.co.uk](mailto:housing.islay@acha.co.uk)  
01546 605890

#### **Oban, Lorn & Isles**

[housing.lorn@acha.co.uk](mailto:housing.lorn@acha.co.uk)  
01546 605930

#### **Kintyre**

[housing.kintyre@acha.co.uk](mailto:housing.kintyre@acha.co.uk)  
01546 605880

If you would like this newsletter in larger print, in an alternative language, on audio CD or in an electronic format or you would like someone to read it or explain any of it please contact any ACHA office who can arrange this for you.