



**Putting Our Tenants and Our Communities First**



# Landlord Report 2018/19



## Contents

Thoughts from the Chair	page 3
Comments from the Chief Executive	page 3
All about us	page 4/5/6
Even more about us	page 7
Repairs and maintenance	page 8/9
Investing in your home and local community	page 10/11
Neighbourhoods and communities	page 12/13/14
Your home and how to access housing	page 15/16
Factored owners	page 17
Gypsy/Travellers	page 18
Getting value for your rent	page 19/20
How do we spend your rent	page 21/22
Handling your complaints	page 23
How we communicate with you	Page 23
Before you go	page 24

## Cover Story

Welcome to your 2018/19 landlord report. The stunning picture on our front cover has been provided by the winner of our “Beautiful Argyll & Bute” photography competition – William Lighterness. The photograph which is called ‘Castle Stalker- Winter View’ was selected as the winner by the Chairs of our Local Area Committees and Board of Management.

As part of his prize, Mr Lighterness was presented with a gift voucher, certificate of merit and, of course, his photograph on the front cover of the landlord report.



Mr Lighterness of Ford Spence Court was presented with his prize for winning our Photography competition at the September Oban, Lorn and the Isles Area Committee meeting. The winning picture was of Castle Stalker, a local beauty spot in Appin. Mr Lighterness was delighted to win the prize and is pictured with his sister, Mrs Bardell, Mr A Macintyre, Vice Chair of the Area Committee and I MacPhail, Regional Manager.

## Thoughts from the Chair

I believe ACHA is entering a new phase of engagement with you our tenants. The phase began last year with the first Tenants and Members Conference in February 2018 and continued with a new format with more tenant participation at the second conference in February this year. One of the subjects raised by you, the tenants, in the first conference was concern about the environment surrounding your properties. This year you should see the first fruits of that concern being addressed with environmental pilot projects aimed at improving the environment around four of your estate areas.



Board and Management have listened to tenants concerns and allocated a budget of £300,000 for these projects. Tenant participation works, it is not a myth or something to pay lip service to. The third Tenants and Members Conference in 2020 will be looking for tenants who want better and improved services on behalf of all tenants and we are listening. The environmental pilots prove that tenant participation does exist and does get results. I can get excited about the strangest things, but tenants may be surprised that at the time of writing I got very excited to learn that following bids in keenly fought contests, we had been awarded over £5M from the Warm Homes Fund and other sources which will go a long way in helping ACHA to meet the Energy Efficiency Standards for Scottish Housing (EESSH) which means more of you, our tenants, will have warmer and more fuel efficient homes.

Enjoy reading your annual Landlord Report and please, give us your feedback at [communciations@acha.co.uk](mailto:communciations@acha.co.uk)

## Comments from the Chief Executive

As ACHA's Senior Officer it is my task to try and deliver the Association's priorities for our tenants. Quite simply these priorities should be your priorities. Jim Milne, our Chairman, has commented in his article that our new £300,000 budget for the environment has come about from tenant representations. Following on from that vein I am very keen to see a direction of travel that delivers on and meets our tenants needs and priorities. During July and August this year I have visited 147 ACHA tenants from Rosneath to Tiree. I received a lot of positive tenant feedback on what we are doing within homes but there were requests from many to look at further investment in external fence repairs, new garden gates, new gate locks and more external painter work. ACHA has a finite budget and we have legal responsibilities to deliver in the Energy Efficiency Standard for Social Housing as well as safety servicing but I am committed to look at how we can resource these tenant requests.



Our Landlord Report gives our perspective on how we performed. Our objective is to build on and improve what we do year on year.

We do not get everything right but we are committed to continuous improvement, learning from what works and acting on issues that don't.

Alastair MacGregor  
Chief Executive



# All about us

ACHA provides a huge range of services to tenants and factored owners. We have 7 offices located throughout Argyll & Bute and are truly at the heart of the communities we work in. The service tenants are most likely to use is our Repairs and Maintenance service which is largely provided by our in house team 'Argyll Homes For All' (AHFA). However, did you know we provide many other services which include:-

Welfare Rights, Tenancy support, Factoring, Sheltered Housing, Allocations, Assisted Grass Cutting, Information and Advice and many more.



The current Scottish average for satisfaction with overall service provision is 90% and we are working hard to improve our own figures.

**89%** of the 400 tenants who took part in our survey in 2018 stated that they were satisfied with the overall service ACHA provides – a small reduction of 0.5% on the 2016 survey results. Feedback from the 2019 Tenant and Member conference has provided some ideas for us to look at to help improve services even more.



(Tenants & Members Conference pictured above left)

ACHA is governed and led by our Board of Management which is made up of 10 tenant members, 5 independent and 3 Council nominated members. Tenant and Independent members need to be voted onto the Board by people like you!

As at 31st March 2019, we had 12 Governing body members on our main Board of Management — there were 8 Governing body vacancies at the Annual General Meeting in September 2018, 5 candidates were nominated, and 4 vacancies were filled. We now have:-

- 5 tenant members;
- 3 Councillors, and
- 4 independent members

At a local level we also have three Area Committees with a fourth one due to become operational again during the summer of 2019. Similarly to the Board of Management, the Area Committees are made up of six tenant, two independent and

one Council representatives keeping the ethos of ACHA being a tenant led organisation to the fore. In recent times we have struggled to fill all the places on our Board or Area Committees and during the year a recruitment campaign was launched to encourage more people to get involved with ACHA.



If you would like to become a member of ACHA or find out more about our Board and Area Committees please contact [enquiries@acha.co.uk](mailto:enquiries@acha.co.uk)

# All about us

With ACHA covering such a large and diverse area it can be difficult sometimes for tenants to feel totally involved in how decisions about service delivery are made. Every year we try to improve and increase the number of ways you can have a real say about the things that matter to you most. During the year we carried out consultation on rent levels and our repairs service. Tenants and Members attending the 2019 conference also provided over 300 comments and suggestions on ACHA services ranging from close cleaning to communications.

During 2018, almost **85%** of 400 tenants who took part in a survey felt satisfied that ACHA had provided them with the opportunity to take part in the decision making process. This is a little bit behind the Scottish Average of 86.5% but with your help we aim to improve!



We would love to welcome some new faces to our Board and Area Committees and currently have a couple of spaces left to fill. If you are interested in finding out more please contact [enquiries@acha.co.uk](mailto:enquiries@acha.co.uk) or our customer service centre on **0800 028 2755**.

Mid Argyll & Kintyre Area Committee 2018/19—left to right Gillian Hutton, Betty Rhodick (Chairperson), Councillor MacMillan, Sandra Johnston, Fiona Devlin & Sandra MacKenzie (Vice Chairperson).



Argyll Homes For All (AHFA) is a subsidiary company of Argyll Community Housing Association Limited (ACHA).

AHFA carries out the day to day repairs, cyclical maintenance and servicing within ACHA's 5,170 homes across Argyll and Bute.

The business has 85 staff and tradesmen located throughout Argyll and Bute delivering services locally, and works as a contractor as part of the wider group. Staff employed by AHFA includes the newly formed Grounds Maintenance team, they also employ some seasonal workers.

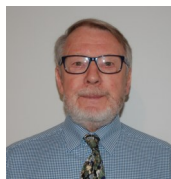
AHFA Is a non-Charitable trading company limited by guarantee and registered with Companies House.

Pictured right—Our new Grounds Maintenance team



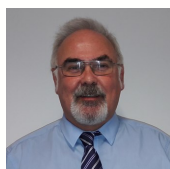
# All about us

## **Chair of ACHA's Board Of Management: Jim Milne**



The Chair's role is to ensure that ACHA is managed efficiently, effectively and in accordance with the requirements of the law and best practice. The Chair ensures that ACHA has a governance framework which is robust and a Board which conforms to the highest standards of performance and conduct.

## **Chief Executive: Alastair MacGregor**



The Chief Executive is responsible for providing the leadership, purpose, and direction for the organisation at officer level for the ACHA Group which encompasses Argyll Community Housing Association and its repairs subsidiary Homes for All. He also provides advice and guidance to the Boards of Argyll Community Housing Association and Argyll Homes for All.

Alastair is also responsible for ensuring that the Association carries out its strategic objectives in accordance with the Group's Business Plan and policies. Alastair also ensures that the Group meets the requirements of the Scottish Housing Regulator and other regulatory bodies.

## **Housing & Neighbourhood Services Director: Christine Johnston**



The role of the Director of Housing and Neighbourhood Services is to ensure that ACHA provides the highest quality of services to tenants and other customers. Christine ensures that regulatory and performance targets are met and that services, which include, allocations, welfare rights, estate management and debt management are delivered in line with ACHA's Business Plan.

## **Finance & IT Director: Bruce West**



The Director of Finance & IT provides guidance and control on strategic financial and IT matters as well as planning, managing, reporting on and controlling corporate funds.

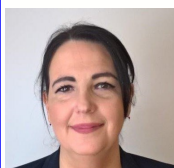
Bruce also ensures ACHA achieves its Business Plan, that regulatory standards are met and that the RSL remains a viable and financially efficient organisation.

## **Human Resources & Corporate Services Director: Colette Benham**



The role of the Director of Human Resources and Corporate Services is to ensure that all staff are able to meet the competencies required to carry out their work. In addition, Colette ensures that there is a high level of administration and support on corporate affairs and governance available with both ACHA and AHFA. The department also provides advice to the Management Team and Board of Management.

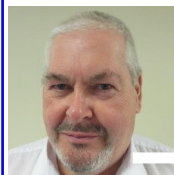
## **Investment and Regeneration Director: Kirsteen McGinn**



The role of the Director of Investment and Regeneration is to deliver the Association's repairs service, investment and new build development programmes.

Kirsteen ensures that the Association meets performance and satisfaction levels in line with our strategic and operational objectives.

## **Argyll Homes for All (AHFA) Managing Director: Phil Burn**



The role of the Managing Director of AHFA is to provide a high quality reactive repairs service to ACHA.

Phil also ensures that pre-planned maintenance programmes for a variety of works, including gas safety and solid fuel checks are carried out.



## Even more about us

ACHA has 155 full and part time staff located across Argyll & Bute and our Human Resources and Corporate Services Department helps look after their welfare ensuring that sickness absence is monitored and staff are appropriately supported.

Staff sickness rates at 31 March 2019 were **3.77%**, slightly above the target of 3% set.

Robust absence management procedures and trigger points are in place and processes assisted by an online HR/Payroll system.

Staff turnover at 31 March 2019 was **10.97%**, (this equates to 17 members of staff) and is within the target of 14% set.

By law, ACHA is required to collect and monitor various pieces of Equalities information about our staff, tenants and Governing Body Members. Information is provided on a voluntary basis and is used to ensure that ACHA's services do not discriminate against any person or groups of people.

One of the categories of Equalities information collected is Ethnic Origin which uses the same ethnicity descriptions as used for the Scottish Census.



Ethnic Origin	Staff	Existing tenants	Waiting list applicants	New tenants	Governing Body members
Scottish	120	1931	2549	128	11
Other British	30	136	557	13	2
Irish, gypsy/traveller, Polish, other white background	4	63	208	5	0
Mixed or multiple ethnic background	1	12	18	0	0
Asian, Asian Scottish, Asian British	0	7	13	4	0
Black, Black Scottish, Black British	0	6	8	1	0
Arab, Arab Scottish or Arab British	0	0	5	0	0
any other group	0	12	4	1	0
Unknown	0	2798	102	320	0
Total	155	4965	3464	532	13

We also collect disability data for the following groups:

- ACHA/AHFA Staff 14
- Tenants 798
- Applicants on Housing List 1051
- Governing Body members 3



# Repairs and Maintenance

ACHA is keen to ensure that our tenants receive the best possible repairs service and our AHFA operatives and other contractors strive to ensure that we complete repairs 'right first time'. This year we are happy to report a small improvement in our 'Right First Time' performance from 84% to **85%**. This is still behind the Scottish average of 93% but we will continue to work hard to improve this figure next year.



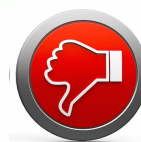
Our performance for completing non-emergency repairs has also improved this year. In 2018/19 we carried out 12,101 non-emergency repairs taking an average of **7.82** days to complete these repairs. Last year it took us 8.79 days; this is a substantial improvement, however, against the Scottish average of 6.58 we are still behind. This year we have taken measures to further improve our performance for next year.



Whenever possible we will aim to carry out work within your home at a time that is convenient to you and your family, and we are pleased to advise that there has been a slight improvement in performance in the percentage of repairs appointments kept. Last year we reported 84% and this year's performance is **88%**. Whilst we are pleased to see an improvement in performance we are still some way behind the Scottish average of 96% and we will continue to review and develop our processes to ensure that improvements are made.



ACHA takes your safety very seriously and carries out gas safety checks every year. We were disappointed to see the slight reduction in performance from 100% compliance in 2017/18 to **99.9%** which is similar to the Scottish Average. It may only be a reduction of 0.1% but we want to make sure everyone is safe and we'll be looking to achieving 100% again next year. If you have gas in your home, please help us keep you safe and don't ignore your annual gas safety visit—you know it makes sense. If you miss your safety check please contact our customer service centre on 0800 028 2755 or email: [achacustomerservicecentre@acha.co.uk](mailto:achacustomerservicecentre@acha.co.uk)





# Repairs and maintenance

During the year we attended 5,422 emergency repairs which is an increase on last years figure of 4,850. We are happy to report a further improvement in our service again this year. Last year we took an average of 3.52 hours to complete emergency repairs, this year we can report that it took us an average of **2.94** hours to complete. This puts us ahead of the Scottish average of 3.65 hours.



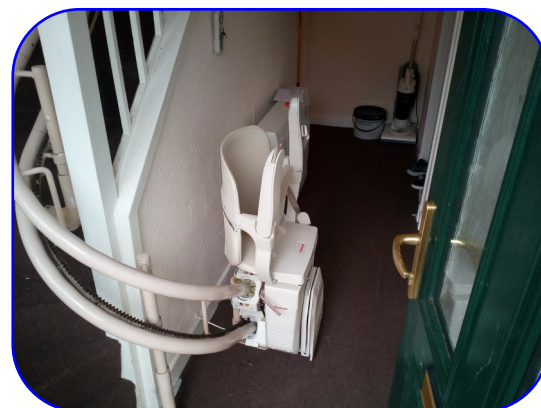
During 2018/19 we completed 17,523 repairs and **98%** (2247) of the 2366 tenants who returned their repair satisfaction survey card confirmed that they were satisfied with the repairs service they received—this is a very welcome increase of 1% on last year's figure and over 6% better than the Scottish average. Your feedback really does help us



improve our services, so a huge "Thank You" to everyone who returned their survey cards last year. All comments, good or bad are welcome. If our operative forgets to leave a card with you, please contact our Customer Service Centre and we can either get a survey sent out to you or complete it with you over the phone.

Repairs Satisfaction Survey			
Work Order No.	Brief Description of Works	Contractor	Signed
<p>Argyll Community Housing Association (ACHA) is committed to ensuring that all of our customers receive a quality Repairs and Maintenance service. To help us achieve this goal it would be helpful if you could assist us by completing and returning this Customer Satisfaction Survey.</p> <p>How did you report your repair? Phone? <input type="checkbox"/> Website? <input type="checkbox"/> Other? <input type="checkbox"/></p> <p>Are you satisfied with the way the work was carried out in your home? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Was your repair fully completed during the first visit? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Did the contractor arrive at a convenient or pre-arranged time/date? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If the operative was running late did they advise you, or phone ahead of the appointment? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Was your repair easy to report? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Did the contractor identify himself / show I.D? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Was the contractor's appearance tidy &amp; were they polite? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Was your house left in a clean / tidy condition? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If unsatisfied please give details:-</p> <p>How satisfied or dissatisfied were you with the repairs service?</p> <p>Very satisfied? <input type="checkbox"/></p> <p>Fairly satisfied? <input type="checkbox"/></p> <p>Neither satisfied nor dissatisfied <input type="checkbox"/></p> <p>Fairly dissatisfied <input type="checkbox"/></p> <p>Very dissatisfied <input type="checkbox"/></p> <p>Thank you for taking the time to complete this survey</p>			

ACHA works with other service providers such as Occupational Health and Social Work to organise medical adaptations which can help our tenants make better use of their homes during times of failing health. Adaptations are largely grant funded and unfortunately we can't carry out every request, and some approved requests need to wait until a new financial year before we can complete them.



This year we completed **80%** or 188 of the 234 approved applications ranging from simple handrails to



stair lifts. This is a big improvement on last year's figure of 66% completed but still a bit behind the Scottish average of 85%. On average it took us 129 days to complete adaptations from the point they were approved to actual completion. This figure includes the time it takes to plan the work and for any building or planning consents to be received. Unfortunately, this is a significant reduction in performance when compared to last year (82 days) or the current Scottish average of 49 days. We aim to improve our performance during the coming year. If you feel you could benefit from an adaptation to your home please contact [InvestmentandRegeneration@acha.co.uk](mailto:InvestmentandRegeneration@acha.co.uk)

# Investing in your home and local community

We aim to ensure that all of our tenants live in warm, energy efficient homes and during the year spent over £4.5 million on new heating systems and insulation. Almost **96%** of our properties met the National Home Energy Rating/Standard Assessment Procedure (NHER/SAP). This is similar to the previous year's figures and we are currently carrying out a comprehensive stock condition survey which will help us make further improvements in future years and to enable us to meet at least the Scottish average of 98%.

We will be working harder this year to ensure that we improve the energy efficiency standard of your homes.



(Barrs Road, Cardross, before and after the installation of new external wall Insulation.)



(Ferrybank, Colintrave, before and after external wall insulation and a new roof.)

We have also invested a further £3 million in our homes to ensure that we continue to take steps towards meeting the Scottish Housing Quality Standard (SHQS). This work is ongoing and we will continue to work hard to improve the quality of our homes. We hope that information obtained from the stock condition survey will help us improve the level of properties currently meeting the SHQS which, similarly to last year, sits at 83% of the Scottish average. This is around 11% below the Scottish average.



(Before and after of new windows installed in a home in the Cowal area.)

Anthony Cullen,  
AFHA Plumber



Stan McGowan,  
AHFA Joiner





# Investing in your home and local community

During 2018/19 we were pleased to see the development of 37 new homes for rent as part of £6.156 million pounds of investment in our communities.

(Benmore View, North Connel)



(Sealladh Loch Na Dala Bowmore, Islay opening pictured above)



(Castlewood Court, Helensburgh pictured above)



# Neighbourhoods and communities

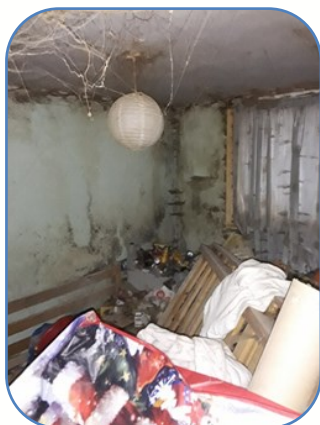
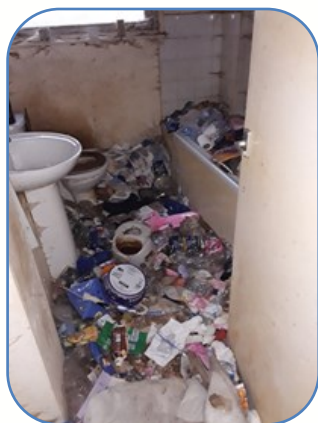
ACHA recognises the impact Anti Social Behaviour has on people's lives and we continue to have a zero tolerance to serious anti social behaviour and crime in the neighbourhoods that we manage. We continue, where possible to take action against perpetrators. We evicted 3 tenants last year for acts relating to anti social behaviour.

During the year, 276 cases of anti social behaviour were reported to ACHA. This is an increase of 20 cases from last year. Out of these 276 cases all but 2 were resolved within locally agreed targets.

However, as 15 cases showed as "unresolved" at the end of March, this is the figure that we must report to the Scottish Housing Regulator. This means that we have had to report a percentage of **91.67%** of cases being resolved, which is a drop from last year's performance of 95%. We are however still better than the Scottish average of 88%.



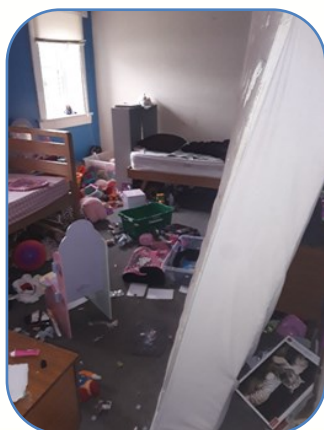
In 2018/19 we served 589 Notice of Proceedings for Recovery of Possession of ACHA properties. This was 35 less than the previous year. We will always try to work with tenants to resolve issues and prevent further action being taken. However, during 2018/19, after we had exhausted all possible ways to resolve matters, we raised 80 court actions against tenants and we were awarded 39 Decrees for Repossession (eviction) by the Courts. This was a disappointing rise of 14 compared to the previous year. If you find yourself struggling to pay your rent, please don't bury your head in the sand—contact us. Our staff can help you make arrangements to pay off rent arrears by instalments and can put you in touch with one of our Welfare Rights Advisors who can make sure you are receiving all of the correct benefits you are entitled to.



(Properties abandoned by previous tenants)

It is a condition of your tenancy to provide ACHA with 28 days written notice of your intention to leave your home. During 2018/19, 22 tenants abandoned their property without telling us that they were leaving. This is 2 more than last year.

Abandoned properties can be very costly to the association as often they require to be cleared of belongings that are left by the outgoing tenant. Often rent is left unpaid and it can take time to carry out repairs to get the property back to a condition for it to be relet again. If you think someone is no longer living in their home please contact [achacustomerservicecentre@acha.co.uk](mailto:achacustomerservicecentre@acha.co.uk) or your local ACHA office.



# Neighbourhoods and communities

82.25% of our tenants told us that they are satisfied with the management of the neighbourhood that they live in.

Unfortunately this is a reduction of over 5% from our previous survey and less than the Scottish average of almost 88%.



ACHA is aware of the concerns tenants have regarding the appearance of your estates and continue to work with other owners or agencies who also have responsibilities for this. Our Board of Management have agreed to commit £300,000 per annum over the next 5 years to improve the external environment of our estates. This is a total of £1.5 million to spend on improving the appearance of the external environment around your homes.

To achieve this we have identified 4 projects to be part of our new 'Exemplar Estates Project' which we hope to show case to tenants and owners, demonstrating what improvements can be achieved.

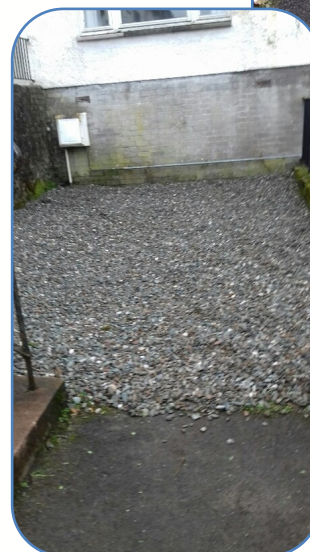
These 4 projects will allow us to gather comments and suggestions on how this money can be spent to improve the neighbourhoods that you live in over the next 5 years.

In addition to the above, your ACHA Area Committee's continue to approve Estate Projects in their areas. These projects are undertaken to help improve the appearance of our estates. They are mainly projects relating to external works to common areas or gardens and have been undertaken to help improve the appearance of our estates and provide better facilities for our tenants.

If you have a concern about your estate you can contact us via [my.estates@acha.co.uk](mailto:my.estates@acha.co.uk), or if you wish to speak to a member of staff about these concerns please contact our Customer Service Centre on 0800 028 2755



(Above before and after pictures of External area in Mid Argyll area.)



(Before and after pictures of External area in Cowal area.)

## Neighbourhoods and communities

As the main housing provider in Argyll & Bute, with 5170 properties, we are acutely aware of the need to ensure that we relet our properties quickly. Last year we relet 496 properties which was an increase of 7 from the previous year, however, from time to time circumstances outwith our control mean that some properties lie empty for long periods of time. Work to empty properties might be delayed whilst we seek approvals from other owners to carry out common repairs or sometimes there is simply no demand for properties in certain areas. During the last year the percentage of rent due which was lost due to properties being empty was **1.49%**. This is a favourable decrease of 0.26% compared to the previous year and is 0.61% above the Scottish average of 0.88%.



To minimise any rent loss to the Association we try to relet properties as quickly as possible, while ensuring all works are carried out to meet our Letting Standard. This can be challenging at times as some of our properties require significant works to be carried out before a new tenant can move in. The Scottish average for the time to take to relet properties is 31.89 days and whilst we are still some way off from this target we continue to work on improving our processes to improve on these figures.

At the end of March 2019 ACHA's void performance was as follows:-



- 63 properties remained empty;
- of these 9 had been empty for more than 6 months;
- on average it took **56.12** days to re-let a property (this includes properties that are low demand.) **This is an improvement from last years figure of 73.17 days;**
- excluding low demand properties we took 28 days to re-let properties;
- We lost £324,000 of rent through properties being empty during the year. This equates to **1.49%** of rent due for all of our properties.

ACHA demolished 25 properties during the year in Campbeltown and will demolish some flats in Eton Avenue, Dunoon during 2019/20. This is due to most of these properties being empty for very long periods of time as people did not want to live in them. The last few remaining tenants in these affected areas are being rehoused in other suitable accommodation.



(Eton Avenue, Dunoon. Following many years of the flats lying empty due to no demand the Board of Management took the decision to demolish. The site will be redeveloped for new housing and an ACHA Office.)



# Your home and how to access to housing

ACHA operates a common housing register – **HOME Argyll** – Housing Options Made Easy.

This is a partnership between ACHA, Fyne Homes, Dunbritton Housing Association, West Highland Housing Association and Argyll & Bute Council. Our aim is to make it easier to apply for housing and to provide applicants with information about the availability of social housing and other housing options that are available throughout Argyll & Bute.

At the end of March 2019 there were a total of 2967 applicants on our waiting lists which is an increase of 236 from this time last year.

To apply for rehousing, or a mutual exchange, please visit our website. You can also find a list of properties which are available for immediate letting on our website— [www.acha.co.uk](http://www.acha.co.uk)



During the year we made 894 offers of accommodation to applicants on our waiting lists. Unfortunately 365 of these offers were refused—mainly because of applicants not responding to offers or applicants not letting us know that their circumstances have changed.

This means that almost **41%** of all offers made do not result in someone moving into a new home. This is an improvement on the 53% refusal rate we reported last year but still above the Scottish average of 36%.



It is important that applicants make the correct choices for rehousing when they submit their online housing application as when an applicant refuses two reasonable offers of housing within one year, their application will be suspended for 6 months. This means they could lose out on a property that they would really like. It is really important that applicants regularly check their on-line application, to ensure that their choices are up to date.

For more information on HOME Argyll visit our website at [www.acha.co.uk](http://www.acha.co.uk)



# Your home and how to access housing

Tenant satisfaction is important to ACHA and as such we have worked hard to ensure that tenants have a positive experience when moving into new homes, which is traditionally a stressful time. Historically, we have always high satisfaction rates in this area. All tenants receive a settling in visit no later than 6 weeks after moving in. Where expectations are not met, we work with tenants to put matters right. In addition, we regularly review our lettings standards to ensure we remain the landlord of choice in Argyll.

We are particularly pleased to see an improvement over last year's figure. Tenant's satisfaction has improved by 4%, up from 93% to **97%**. This compares favourably to the Scottish average of 91%.



(Stephanee Walsh, of Braeside Terrace, Dunoon, said "I love my new home, it's everything I could have wanted and more".)



(Miss Mathers and Mr Steedman, (with son Archie) of Clachan, Glendaruel were "Delighted to have the opportunity to live here and have our wee family in the place you want".)

We are pleased to report that tenants who are satisfied with the quality of their home when moving in increased from 79% to **85%**

This is below the Scottish Average of 88.12%. We will continue to work hard to see if we can improve on this figure.



(Mark Stevenson, AHFA Labourer, working in a vacant property.)



# Factored Owners

ACHA provides a comprehensive Factoring Service to 327 owners in 101 Blocks throughout Argyll and Bute.

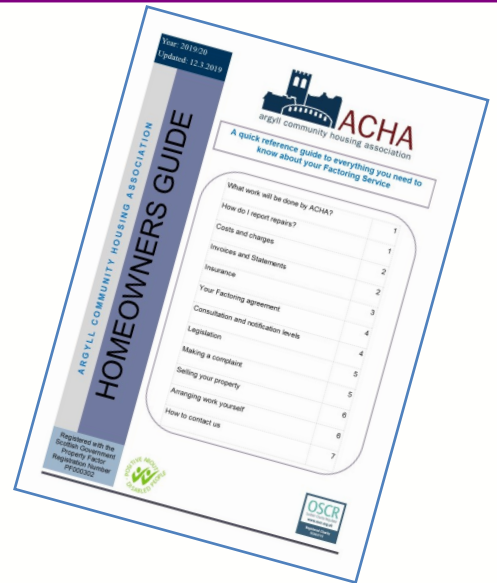
A full review of the Factoring Policy took place following on consultation with owners and a number of changes were made. All Factoring Agreements, leaflets, documentation and procedures have been reviewed and updated and the amended Policy and documentation was implemented on 1<sup>st</sup> April 2019.

Our annual Customer Satisfaction Survey was carried out with owners to concentrate on service delivery and housing management in more detail to identify what customers wanted and expected from the service.

127 owners agreed to take part in the Survey and were given the option to be entered into a prize draw for taking the time to give feedback. The winning owner's name was drawn by Chief Executive Alastair MacGregor and Chair of the Board of Management, Jim Milne (pictured) and the owners from Dunoon were presented with £25 of high street vouchers.

The Survey showed:-

**74%** of owners are very or fairly satisfied with the overall factoring service provided by ACHA. This has shown an increase of 4% since the 2017/18 figure of 70%. The Scottish Average is 67.04% and ACHA has been consistently higher than the average for the last 4 years.



The Average Property Management fee is £97.63 with the Scottish Average being £93.73.



A new customer friendly homeowners guide has been issued to all factored owners and the annual factored owners newsletter gives customers feedback from the survey and other important information about the service. Owners interested in joining our Factoring service should contact our Customer service centre on 0800 028 2755 for more information.



# Gypsy/Travellers

ACHA has Gypsy/Traveller sites at Bayview, Oban and Dunchologan, Lochgilphead, and is the only Housing Association in Scotland to own such sites. We carry out twice yearly walkabouts with site tenants to identify any issues requiring attention. During the year work started to install new play equipment for the children at both sites.



(Bayview, Oban)



(Dunchologan, Lochgilphead)

Every year we carry out consultation with our Gypsy/Traveller site tenants which covers a wide range of issues and we are pleased to report that **100%** of our tenants told us they were satisfied with ACHA's management of their site. This is significantly higher than the Scottish average of 79%. We also publish an annual newsletter, specifically for our Gypsy/Traveller tenants.



The weekly rent for pitches at our two sites is £50.16. All ACHA tenants are consulted annually on any proposed increases. The results are reported back to our Board of Management who, this year agreed an increase in rents of 3.7%.

# Getting Value for your rent

We are delighted to report that 89.75% of our tenants feel that the rent they pay represents good value for money. Although this is down a little bit from 90.25% in 2017/18 it is still 6.54% better than the Scottish average of 83.21%. We are working hard to improve the quality of your home and deliver excellent service for you. It all costs money but we are trying to keep rents as low as possible. Part of our 2019 Tenant and Member conference concentrated on the question 'is your rent value for money?' and attendees were able to provide feedback and suggestions on what ACHA should be spending your rent on direct to senior officers and the Board of Management.



If you wish to find out more about ACHA's finances and financial position then check out our financial statements on our website at

[www.acha.co.uk/resources/ACHA-signed-accounts-2019-FINAL.pdf](http://www.acha.co.uk/resources/ACHA-signed-accounts-2019-FINAL.pdf)

This year we managed to collect 102% of all rent due which is better than the 99% in 2017/18. This means we collected more rent than was actually due in the year. This is a result of collecting rent from current and former tenants that was due in previous years. It compares to the Scottish average of 99.1%. ACHA offers a variety of convenient ways for you to pay your rent—just ask at your office or email us at [customerservicecentre@acha.co.uk](mailto:customerservicecentre@acha.co.uk) for more information.



Just over 3,000 households (60% of tenants) have part of their rent paid by housing benefit or universal credit. The total received of £9.7m is around 45% of the rent collected in the year.

Did you know that ACHA has staff who can help you with organising your rent payments or help you make sure that you are receiving all of the benefits you are entitled to with one of our Welfare Rights advisors—we can even visit you at home if that is convenient to you.



# Getting Value for your rent

Stock by house types, apartment sizes and average weekly rents.

The income from rents is used to improve the condition of your home and since 2006 more than £150 million has been spent – that's an average of around £30,000 per house. Each year we spend around £15m on repairs, maintenance and improving the housing stock.

House Size/ Type	House	Flat	Total	ACHA Average weekly rent	Scottish average weekly rent	RSL average weekly rent
1 Apt	2	92	94	£68.17	£70.22	£74.83
2 Apt	403	945	1348	£78.22	£76.10	£82.54
3 Apt	940	1,236	2,176	£81.76	£77.70	£83.20
4 Apt	1,010	368	1,378	£90.94	£84.44	£92.00
5 Apt +	110	34	144	£99.64	£93.49	£101.78
Total	2,465	2,675	5140	£83.60	£79.08	£85.18

The table above sets out the number of houses and flats by size and the average weekly rent for each. The overall average weekly rent for ACHA is £83.60. The Scottish average weekly rent for 2018/19 was £79.08 and the average weekly rent for Registered Social Landlords in 2018/19 was £85.18. ACHA rents are 1.9% below the average for Registered Social Landlords. Remember these are averages so some tenants will pay more and some tenants will pay less than the average.

The rent increase for the year from April 2019 to March 2020 was 3.7%, this is based on the annual increase in the index of retail prices in December 2018 of 2.7% plus a further 1% - the Scottish Average rent increase was just under 3%. We consulted with tenants during November and December 2018 on the rent increase and we are grateful to the 125 tenants who took the time to respond.



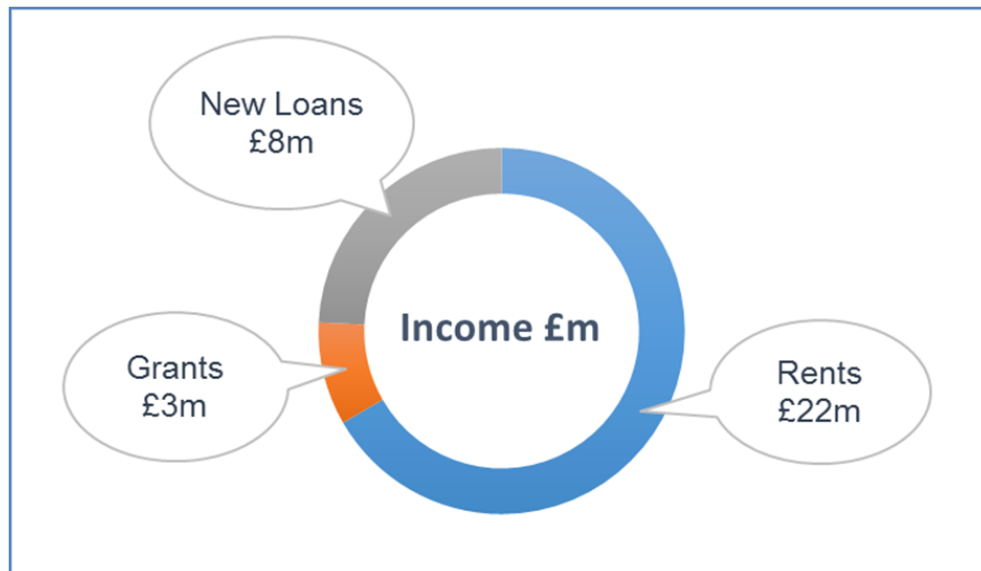
We understand that at times, tenants may have some difficulties paying rent and have fully trained staff available to help with managing payments and welfare rights advice. At the end of the year the gross rent arrears for current and former tenants was 3.9% of rent due. This is almost 1.8% less than the Scottish average.



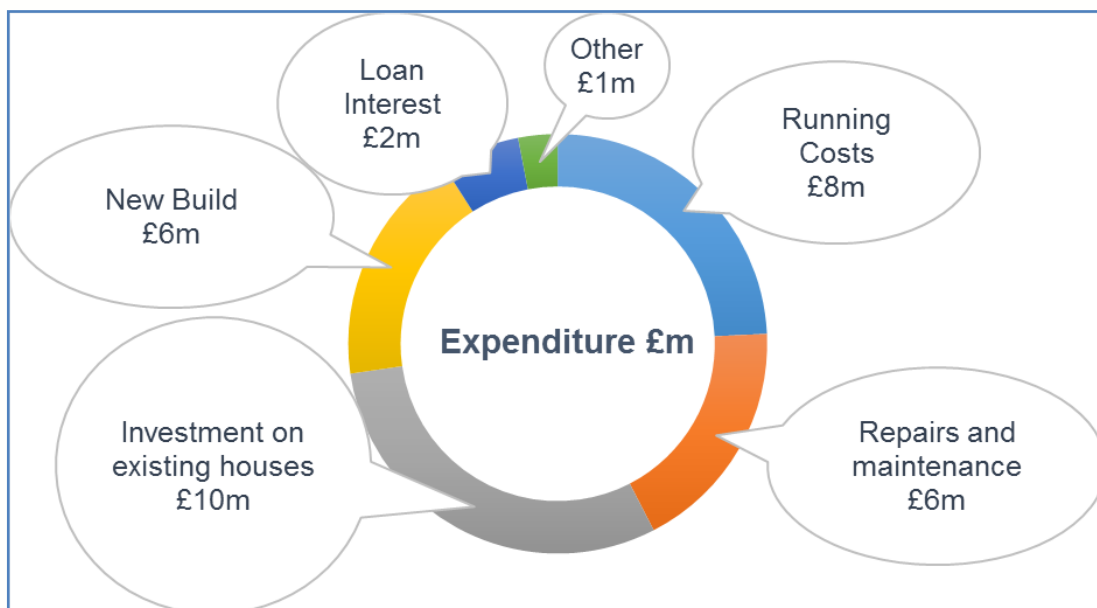


## How do we spend your rent

The doughnut charts shown on this page reflect the amount of money that flowed in and out of ACHA during the year. This is all accounted for in the statements of comprehensive income and financial position but on this page the doughnuts deal only with the overall flow of money in and out of ACHA. A total of £66m passes through ACHA each year at over £1.2m per week, that's a lot of money we look after for tenants.



A total of £33m of money was received during the year. Most of this £22m was from rents but we also received £3m in grants and borrowed a further £8m in loans.



Over the year we also paid out £33m. Of this £16m was spent on the existing houses through the investment programme £10m and repairs and maintenance £6m. We spent £8m on services and running the organisation, £6m was paid out on building new houses, there is £1m of other costs and we paid £2m of interest on loans we have borrowed.

## How do we spend your rent

Statement of Comprehensive Income	2018/19 £m	2017/18 £m	Day to day income and running costs
Turnover	25.7	24.3	Income from rents and other activities
Operating costs	(21.2)	(19.4)	Costs of running ACHA including repairs and maintenance
Finance income / charges	(1.8)	(2.0)	Interest paid to the bank
Surplus for year	2.7	2.9	Income, less running costs and interest
Actuarial gain / (loss) on pension scheme	(2.2)	7.6	The change in the valuation of the pension scheme liability
<b>Total comprehensive income</b>	<b>0.5</b>	<b>10.5</b>	Funds retained for future maintenance and loan payments

In 2018/19 turnover increased due to the rent increase and new build houses that were let during the year. Our operating costs increased through extra expenditure on repairs and maintenance, the cost of spreading the capital costs of investment in existing houses and new build (called depreciation) and pensions. This was partly offset by a reduction in interest costs. Each year the cost of future pensions is assessed by an actuary and this year saw an additional cost of £2.2m mainly due to changes interest rates.

Statement of Financial Position	2018/19 £m	2017/18 £m	What we own and what we owe
Housing properties	169.7	159.3	Money spent on building and improving ACHA houses
Other fixed assets	1.8	1.7	Offices and IT
Debtors	1.4	2.0	Money owed to ACHA
Cash	3.7	4.3	Cash at the bank
Creditors	(4.2)	(6.4)	Money we owe others
Loans	(52.1)	(44.5)	Our 'mortgage' - loan funding to support our business plan
Deferred grants	(85.3)	(85.5)	Grants received, spread out over the life of the asset it relates to
Pensions	(6.3)	(2.7)	What we would need to pay if all our pensions were due now
<b>Shareholders funds</b>	<b>28.7</b>	<b>28.2</b>	Our assets less liabilities

In 2018/19 the value of our housing properties increased due to money spend on investing in existing houses and new build. There is a small reduction in cash as we used cash to pay for some of the investment in housing. Our loans increased as we borrowed some more money to pay for the remaining investment in existing houses and new build. In addition to loans most of the investment in housing properties has been funded by grants received. In the year the estimated cost of future pensions increased.

## Handling your complaints

ACHA's complaint handling procedure and timescales follow the guidance issued by the Scottish Public Services Ombudsman (SPSO) which states that stage 1 complaints should be dealt with within 5 working days and stage 2 complaints completed within 20 working days.

Sometimes, if we need to carry out investigations or perhaps interview people we may need to move stage 1 complaints straight to stage 2. Of the complaints responded to, 35 (94.59%) Stage 1 complaints and 21 (87.5%) Stage 2 complaints were responded to within the Scottish Public Services Ombudsman's timescales.



Stage 1 received	% stage 1 upheld	% Scottish average upheld	% stage 1 responded to within timescale (5 working days)	% Scottish average responded to within timescale
37	51%	56%	95%	87%
Stage 2 received	% stage 2 upheld	% Scottish average upheld	% stage 2 responded to within timescale (20 working days)	% Scottish average responded to within timescale
27	63%	51%	88%	84%

A number of Staff have undergone additional training to allow them to become "Customer Experience Ambassadors". These staff will be able to offer guidance to any staff member dealing with formal complaints, and general customer care issues, in order to provide great service.

## How we communicate with you

Making sure that our tenants are happy with the services we provide is really important to ACHA. Throughout the year we carry out a variety of surveys, review all of the formal complaints we receive, and for the last two years we have held a Tenant and Member Conference - all with the primary aim of hearing your views and comments. Those attending the Tenant and Member conference are able to decide on what service areas or issues they want to hear about at the next conference.

At the end of 2018 we carried out a large scale telephone survey with 400 of our tenants giving their views on whether or not they felt ACHA was good at keeping them informed about our services and decisions. Over 89% of those taking part in the survey felt that we were good at keeping them informed which is a small 1% increase from the previous year and 2.35% below the Scottish average of 91.6%. There are many formal and informal ways to get involved with ACHA and be at the heart of the decision making process - check out our "get involved" page on our website at [www.acha.co.uk](http://www.acha.co.uk) or contact our Customer Service Centre for more information on 0800 028 2755



ACHA's 2019 Tenant and Member conference. Attendees submitted over 300 comments and suggestions on ACHA services.

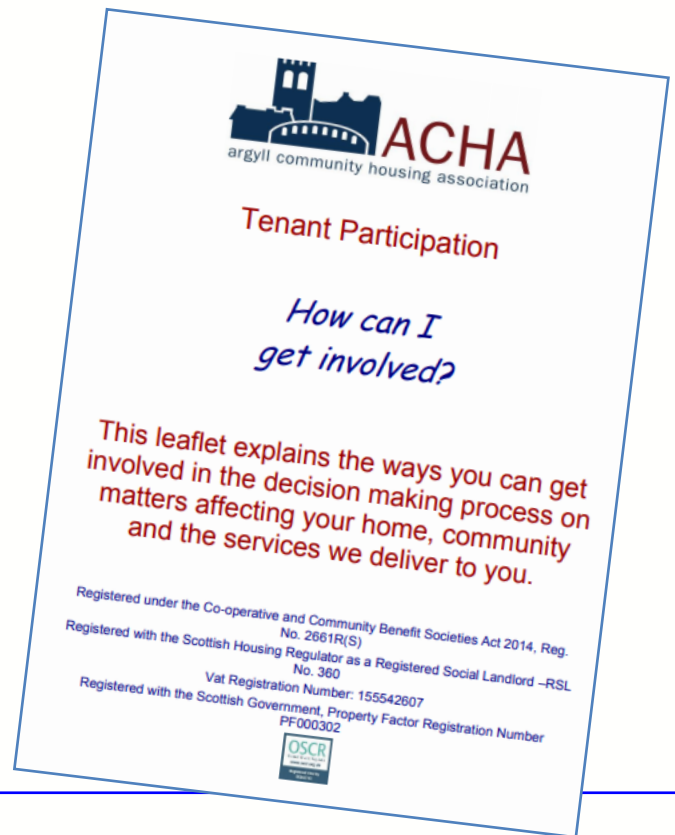


## Before you go ..

The content and layout of your 2018/19 landlord report has been decided by tenants just like you who agreed to provide feedback on last years report. More information on ACHA's performance and comparisons with other Registered Social Landlords can be obtained from the Scottish Housing Regulator's website—

[www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk). Special thanks to Cardross Tenant and Residents Association, Dalintober and Millpark Tenant and Residents Association, Argyll Tenants Panel, Feedback Forum Members, ACHA local Area Committees and everyone else who kindly provided comments and suggestions on how this year's report should look.

We have lots of ways in which you can have your say on our services—just ask for more information at your local ACHA office. If you have any suggestions, comments or questions about the landlord report please email us at [communications@acha.co.uk](mailto:communications@acha.co.uk)



To help you see at a glance we have graded our performance :



Great



Showing improvements



Could do better

## 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.



Registered Office at: Menzies House, Glenshellach Business Park, Oban PA34 4RY  
Registered under the Co-operative and Community Benefit Societies Act 2014, Reg. No. 2661R(S)  
Registered with the Scottish Housing Regulator as a Registered Social Landlord – RSL No. 360  
Vat Registration Number: 155542607, Registered with the Scottish Government, Property Factor Registration Number PF000302