



Annual Report

1 April 2012 - 31 March 2013

2013

September 2013

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September 2014

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October 2014

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Chief Executive's Overview



In the past year the Association has continued to make progress on a variety of fronts. ACHA's biggest task is to improve its 5000 plus homes to meet the Scottish Housing Quality Standard by November 2015. I am pleased that by the end of March 2013 we have completed 62% of this work installing 20,698 capital elements with a total investment value of £69.6million. Not only has this investment improved our homes it has provided many hundreds of jobs in the building industry since July 2007 and in support services.

Another area of work the Association has been progressing with success has been the provision of new build housing. Since our first new build came off site at Whistlefield near Garelochhead in the summer of 2009, we have completed over 100 units. This has resulted in new homes in Oban, Ardrishaig, Campbeltown, Bowmore, Dunoon, Garelochhead and Lochgoilhead. We have developed a very productive partnership with Argyll and Bute Council and the Scottish Government to bring additional financial resources to the table to build desperately needed new homes. In the coming year the Association plans to build new homes in Oban, Helensburgh, Bowmore, Dalmally and Bonawe.

The year has also seen the establishment of the Association's first subsidiary, Argyll Homes For All. It took responsibility for delivering, under contract, the Association's day to day repairs and cyclical maintenance work. It is our hope that Argyll Homes For All will provide an excellent service and good value to our tenants and other customers in the future.

The past year has seen the Association continue to work in our communities to support grass roots work. The Association's £10,000 Community Action Fund has been supportive of a range of community initiatives supporting volunteers across Argyll and Bute. In addition to financial support the Association has worked closely with our tenants to support Gardens in Bloom and Good Neighbour initiatives. These activities have allowed the Association to support, in an enabling way, examples of community wellbeing which Argyll and Bute has a long history of delivering.

The past year has thrown up many challenges, not least the introduction of the Bedroom Tax and plans to develop Universal Credit. The Association has campaigned both for and against policy initiatives on behalf of our tenants and will continue to do so in the future.

Best wishes

Alastair MacGregor, Chief Executive

Chair's Overview



The past year has seen the framework put in place by the Westminster Government to introduce the Bedroom Tax and a further Universal Credit system. The Association has campaigned against the Bedroom Tax because we believe it unfairly penalises those who are deemed to have a room, or rooms, surplus to their current requirements in their home. Research shows that around 10% of ACHA's tenants are affected with a potential loss of income of around £350,000 to them. It has been suggested these tenants should just move house to fall out-with the criteria of the Bedroom Tax. The reality for many is that this

is not practical because alternative homes are not available for let in their communities. The Association has real concern that many vulnerable people who cannot move, will end up with rent arrears because the element of their housing costs previously paid by the Government will no longer be met.

The Association has similar concerns with plans to introduce the Universal Credit System which will replace distinctive payments including housing benefit. I can understand the logic of trying to simplify the benefits system but the real concern that we have is if Housing Benefit is rolled up along with other benefits into one embracing payment, the rent element of it may not be prioritised by some tenants who then will go into arrears. The Association has, and will continue to raise concerns with the Westminster Government on behalf of our tenants in respect of both the Bedroom Tax and the Universal Credit system.

I hope elsewhere within this Annual Report you find the contributions helpful in giving a perspective on a range of the Association's work in the past year.

Could I take this opportunity to thank all of those who have supported the Association during the past year, fellow Board members, staff and tenants.

Bill McIntyre
Chair
ACHA Board of Management

Pictured Right - some of the Board of Management members following the 2012 AGM in Inveraray



Property Management Service (Factoring)

ACHA continues to develop its property management service to private owners. This year has seen changes to the way we develop and promote our services with staff in Bute and Lomond receiving training to enable a pro-active approach to discuss factoring with private owners in these areas. The strategic approach worked well with an increase of 49.5% of properties joining the factoring service.

It became necessary to suspend the Strategy in September 2012 due to the introduction of the Property Factors (Scotland) Act 2011 which came into force on 1st October 2012. ACHA complied with the terms of this new legislation by registering properties with the Scottish Government. As a result of this legislation, ACHA is reviewing existing policies and procedures in order to comply with the Code of Conduct placed on all registered Property Factors.

An extensive consultation has taken place with factored owners, the Tenants Panel, the Tenants Consultation Register and staff which shall be fed into the review of the Factoring Policy.



Above (before) and left (after) is Castle Road in Oban where all owners, including ACHA, contributed towards upgrading works including new roof and render. These works not only look really good but also help the building stay warm and dry.

The property management service ensures a consistent approach to arranging common repairs and assists owners to arrange work to parts of buildings which are shared among a number of owners. This could be general repairs and maintenance work eg replacing missing slates; improvement work eg close painting; or major work eg roof replacement.

The Association assists owners in identifying if any grants are available for major work. The service gives owners the opportunity to contact a freephone number to notify us if any repairs or maintenance is needed to their block - similar to the service provided to tenants.

Improving Homes



♥♥ In 2012/13 our long term contracts are proceeding as planned and almost all the targets we set have been achieved with the exception of roof and roughcast work. The low temperatures over the winter and the delayed commitment of new contracts reduced progress on this area. However this area of work was set at a very ambitious level this year as we focus our attention on the external condition of our properties. This has led us to engage with a number of our neighbouring owners and joint projects are progressing across Argyll. Our target for 2012/13 for the Scottish Housing Quality Standard was 60% and we are pleased to confirm that we have achieved 62%. We remain on track to deliver our promise to meet the standard by 2015, with the cooperation of our tenants to allow access for these works. ♥♥

Linda Haig, *Director of Investment and Regeneration*

Table of completed elements up to 31st March 2013

	Kitchens & Bathrooms	Windows & Doors	Heating & Rewire	Roof & Roughcast	Energy Efficiency	Total
Bute and Cowal	445	505	406	109	354	1819
Lomond	47	351	338	72	354	1162
Lorn and Isles	53	158	480	118	354	1163
Mid Argyll and Kintyre	382	155	545	8	354	1444
Total	927	1,169	1,769	307	1416	5588
Target	1,119	1,020	1,863	660	500	5162
% of target	83%	115%	95%	47%	283%	108%



Columba Street, Helensburgh before (left) and after re-roofing and render (right)



Repairs

♥♥ We are pleased to report on another year of good performance and tenant satisfaction results. Feedback on our repairs service continues to help shape service delivery for the future. ♥♥

Christine Johnston, *Director of Housing and Neighbourhood Services*



We completed 13,964 emergency, urgent, routine and 'qualifying' responsive repairs during the year with a further 1,794 repairs being carried out to void properties.

Repairs Performance

We are able to offer a 'repairs by appointment' service across all of our operating areas.

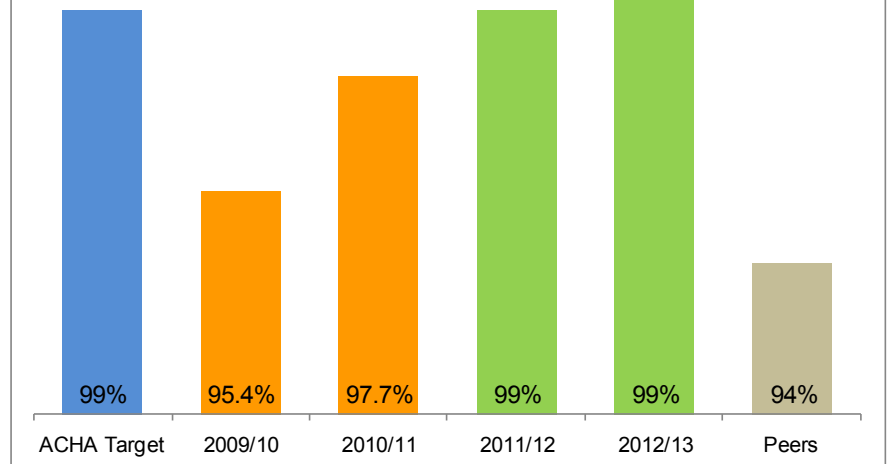
Performance and customer satisfaction is closely monitored by our Board of Management, Area Committees and Senior staff. Repairs performance continues to be consistently high with over 99% of all repairs being completed within target.

Peer Group figures were not available for Urgent or Routine repairs.

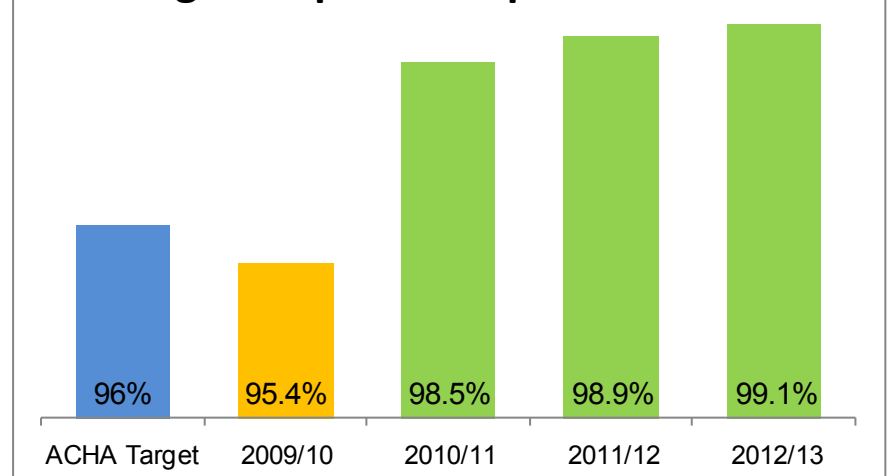
Repairs Satisfaction

3,966 tenants provided feedback on how they felt their repair had been dealt with during 2012/13. Satisfaction surveys are carried out in a variety of ways, for example, telephone, postal or personal visits. 96% of tenants taking part in these surveys confirmed that they were happy with the repairs service they received.

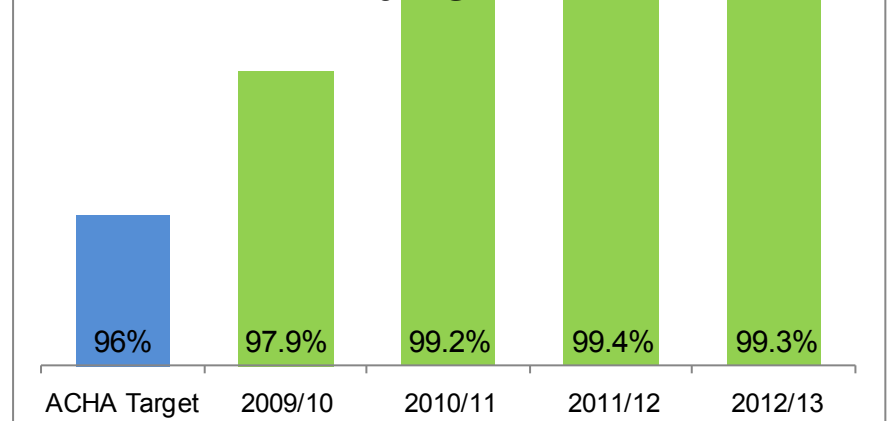
Emergency repairs completed on time



Urgent repairs completed on time



Routine repairs completed on time



New Homes



♥♥ In spite of the challenging financial times we have been busy with the new build projects on site. At Park Square in Campbeltown we are building 32 new homes and the 24 new flats in Ardenslate in Dunoon are nearing completion. We started a small development of 8 homes in Dalmally with the support of the Scottish Government, Investment and Innovation. In Port Ellen in Islay, Argyll and Bute Council's Rural Development Fund allowed us to go on site with another 8 homes. In the final days of March 2013, we started a major development of 44 homes in Glenshellach in Oban. There are more developments to come in Bowmore, Islay and in Helensburgh and discussion on a future new build programme are positive. ♥♥

Linda Haig, *Director of Investment and Regeneration*

Park Square, Campbeltown ➡➡



◀◀ Scott Terrace, Dalmally

Leodamus Place,
Port Ellen, Islay ➡➡



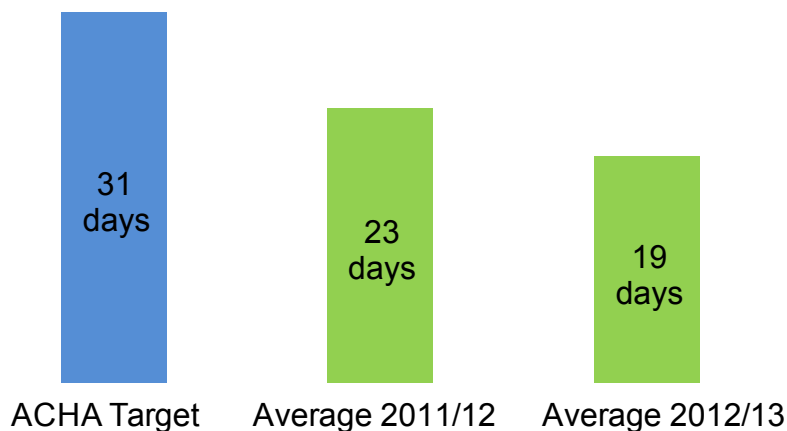
Rent, Allocations & Welfare Rights

♥♥ During 2012/13 staff have been heavily involved in preparing our Welfare Reform Mitigation Strategy which aims to offer practical advice and assistance to our tenants who may be negatively affected by welfare reform. ACHA's Board of Management have also agreed to continue with the core funding of our Welfare Rights team to assist tenants through these difficult times. ♥♥

Christine Johnston, *Director of Housing and Neighbourhood Services*



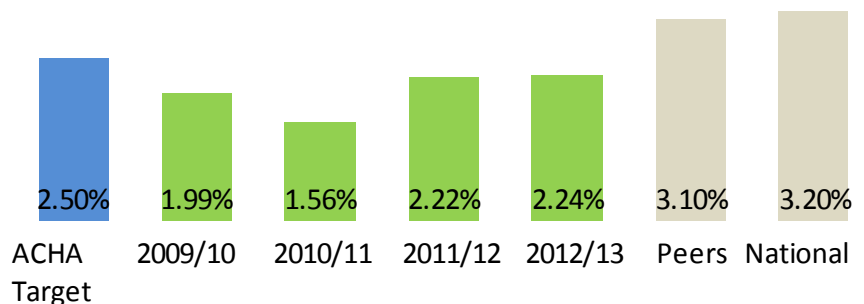
Average Time Properties are Empty (not low demand)



During 2012/13 ACHA joined the 'Home-swapper' scheme which is a national mutual exchange register. It is hoped that tenants wishing to move will be able to use the scheme to help manage a quicker move to more suitable housing. During the year we created **446 new tenancies** across Argyll and Bute.

ACHA's performance for rent arrears management and recovery remains very good. We continue to operate a fair but robust arrears management process and will only carry out evictions as a last resort.

Rent Arrears as a Percentage of Rent Due



Over the last three years ACHA's Welfare Rights service has assisted around 2,000 tenants to successfully claim over £4million of benefits which they were entitled to receive but had not claimed. The main focus of work during 2012/13 has been to assist up to 600 tenants who will be affected by the so called 'bedroom tax' from April 2013 onwards. We will continue to provide support and advice to these and indeed all of our tenants during the coming year.

Working with communities

ACHA in Bloom 2012 ... winners

- Mrs McPhail, Campbeltown
- Mr & Mrs MacLeod, Lochgilphead
- Mr McInnes, Dunoon
- Ms Barbi, Rothesay
- Mr & Mrs Kennedy, Helensburgh
- Mrs Gibson, Oban
- Mr & Mrs Sinclair, Dunbeg
- Mr Halbert, Isle of Luing
- Mr & Mrs Erskine, Mull
- Mr & Mrs Smalley, Coll
- Ms Niven, Tiree
- Miss Dougall, Dalmally
- Mr & Mrs Baillie, Taynuilt
- Ms Watt, North Connel
- Messrs Jackson, Islay



Pictured right, winners of the 'Tallest Sunflower' this year were the children from the Mulberry Bush Nursery in Helensburgh and the Riverside Rascals Nursery in Lochgilphead.

We have a small Community Action fund from which donations to registered charitable organisations that have a housing connection or a connection to our Aims and Objectives can be made. Charitable groups may apply for a maximum amount of £500 in any one year. During 2012/13, a total of 28 groups received a donation from our Community Action Fund. Members of our 4 Area Committees have the difficult task of considering each of the applications received. Application forms can be downloaded from our website (www.acha.co.uk)

Working with communities



With changes looming for tenants in respect to benefits as a result of the UK Government Welfare Reform Act, the ACHA Board decided to extend the Welfare Rights project for another year. By the end of March 2013 our team of Welfare Rights officers had reached the **£4 million milestone**. Over 2,200 households have received help from our team, help with claiming benefits and tax credits that they are entitled to claim for.



Around 600 tenants affected by the reduction in housing benefit due to under occupation rules have been given advice by ACHA staff. Hopefully this will have helped tenants prepare for this reduction in income and also helped to understand the implications of Universal Credit.



Good Neighbour Award 2012

Betty Rintoul, a tenant from Tarbert, was the winner of our Good Neighbour Award in September of 2012. She was nominated by her friend and neighbour, Sandra MacKenzie who told us that despite her own difficulties, Betty doesn't hesitate to cook and shop for her neighbours when they need her help. After the award ceremony at the ACHA AGM, Betty said “*I was shocked and surprised by this but it's lovely and I'll enjoy spending my voucher.*”

From left to right: Sandra MacKenzie, Betty Rintoul, Bill McIntyre (Chairman of ACHA's Board)

ACHA staff assisted an Oban community to form a group to pursue their dream of building a new community centre on this piece of ground (right). The **Oban Viewpoint Group** have a strong committee, over 100 members and are applying for grant funding. We will assist them along the way.



ACHA's first ever Youth Strategy was introduced in 2012. We consulted young tenants, young people on the housing waiting list and others in our communities. Both this and the new Tenant Involvement Strategy can be found on our website www.acha.co.uk or ask at any ACHA office for a copy.

Complaints and Feedback

“ We aim to provide high quality services but we can only be sure we are succeeding if those who have experience of our service let us know. We will always be pleased to hear from you and would like you to;

- complain if you feel you received a poor service from us;
- pass on a compliment when we get things right and;
- give us your suggestions for improving our services. ”



Colette Benham, Director of Human Resources & Corporate Services

We have a strong commitment to consult with and listen to tenants and other service users. This enables us to maintain continuous improvement wherever possible. Our Customer Contact and Feedback Strategy outlines how we do this. During 2012 we consulted tenants and others on various aspects of our work including:

- A review of the Tenant Involvement Strategy
- The first ever ACHA Youth Strategy
- A Membership Strategy
- The Factoring Policy review
- Estate Management Surveys
- Sheltered Housing (allotments, weekend telephone contact, general satisfaction)

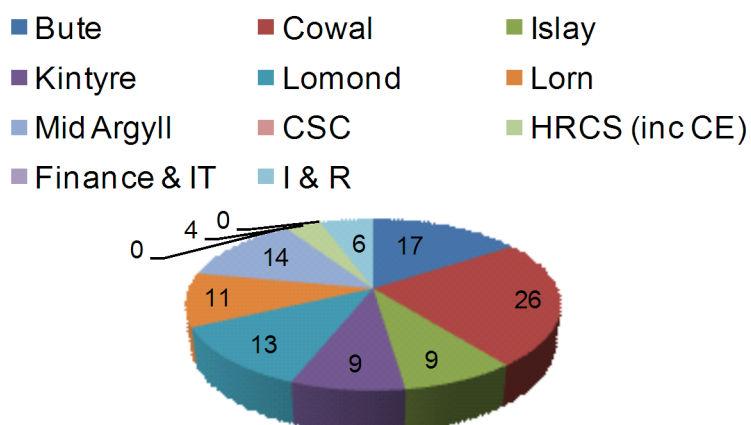
We asked you what you think about ...



If you gave us your feedback on any of these we would like to thank you for your input.

In addition to these unique consultations we also routinely surveyed new tenants on their experience of coming to us as a new customer and also exit surveys on tenants as they were about to leave us. Each year we carry out face-to-face surveys with the residents at our three Travelling Persons sites and this helps us with a rolling programme of service improvements. Our repairs satisfaction work is carried out continuously through postal and telephone questionnaires. The results are reported to our Board of Management as part of the package of key performance information that they receive. Our annual consultations on our review of rent and service charges received a higher number of responses than previously. All comments were put before the Board of Management to allow them to consider all options. We do encourage consultations using electronic surveys through our website whenever this is possible but we are conscious that many of our tenants prefer to use postal and telephone surveying. We reported back to tenants on the outcomes of the main consultations either through our Tenants Newsletters or directly to those who provided comment. All input to consultations was presented to our Board of Management so they could see our tenants' and service users' opinions.

Complaints by Area - April 2012 - March 2013



Complaints by Topic

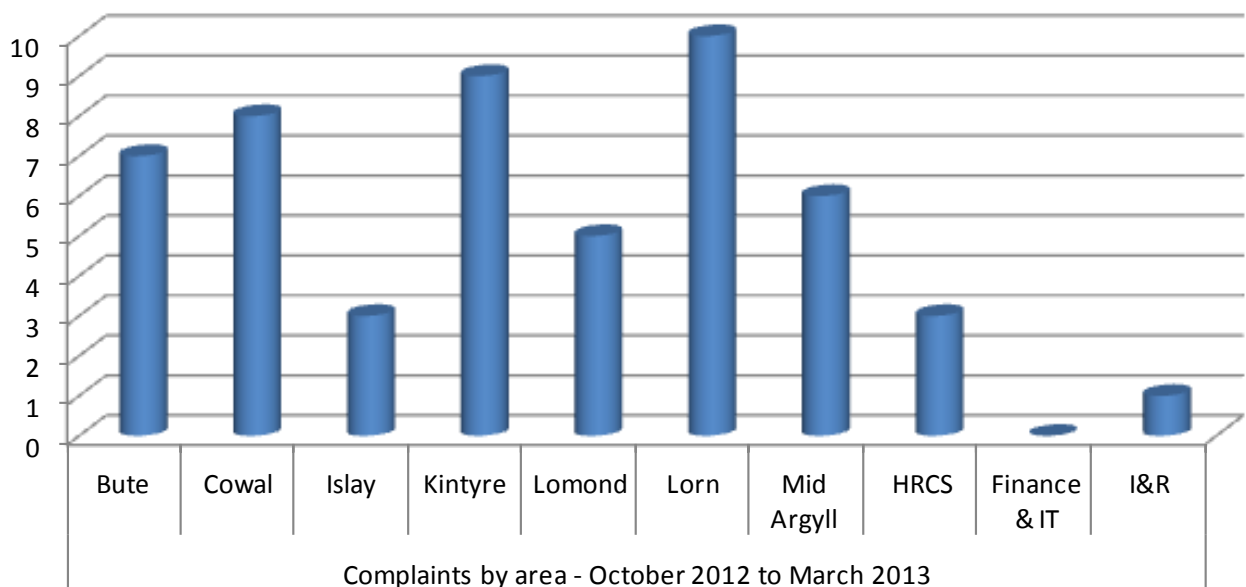
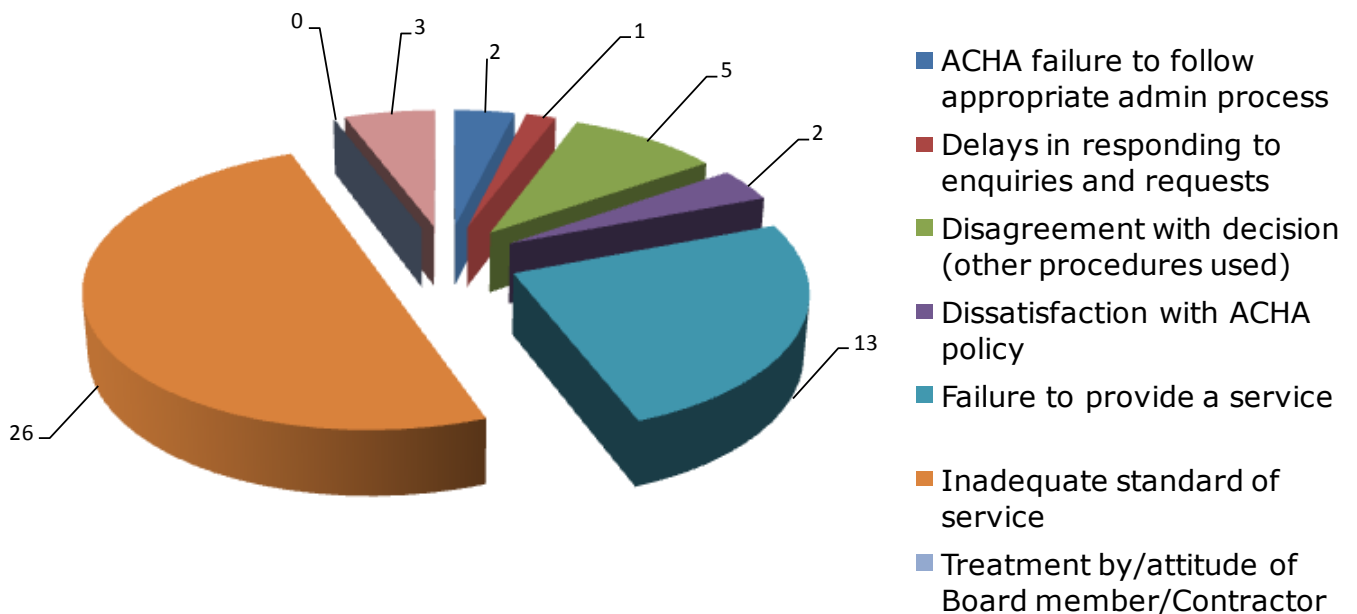
April 2012 - March 2013

Service Delivery	57
Policy or Procedure	29
Contractor	14
Staff	8
Board or Area Committee	1
Total	109

Complaints and Feedback

Following implementation of the Scottish Public Service Ombudsman's Complaints Handling Procedure in October 2012, the Association has recorded and dealt with 56 complaints under the new process and new system of recording, up to the end of March 2013. We welcome feedback on how you have found a complaint was dealt with, and are continually striving to improve the time taken to resolve complaints, as well as reviewing how we handle complaints and feedback. For further details please visit our website www.acha.co.uk

Customer Complaints per topic - October 2012 - March 2013



Financial Information



ACHA's income rose in line with the general rent increase. Expenditure on operating costs remained broadly consistent with prior years. ACHA's operating surplus improved year on year. ACHA paid no corporation tax during the period owing to its charity status. The pension fund adjustment affected the total recognised surplus for the year but this remains consistent with the prior year.



Nick Pollard, Director of Finance and IT

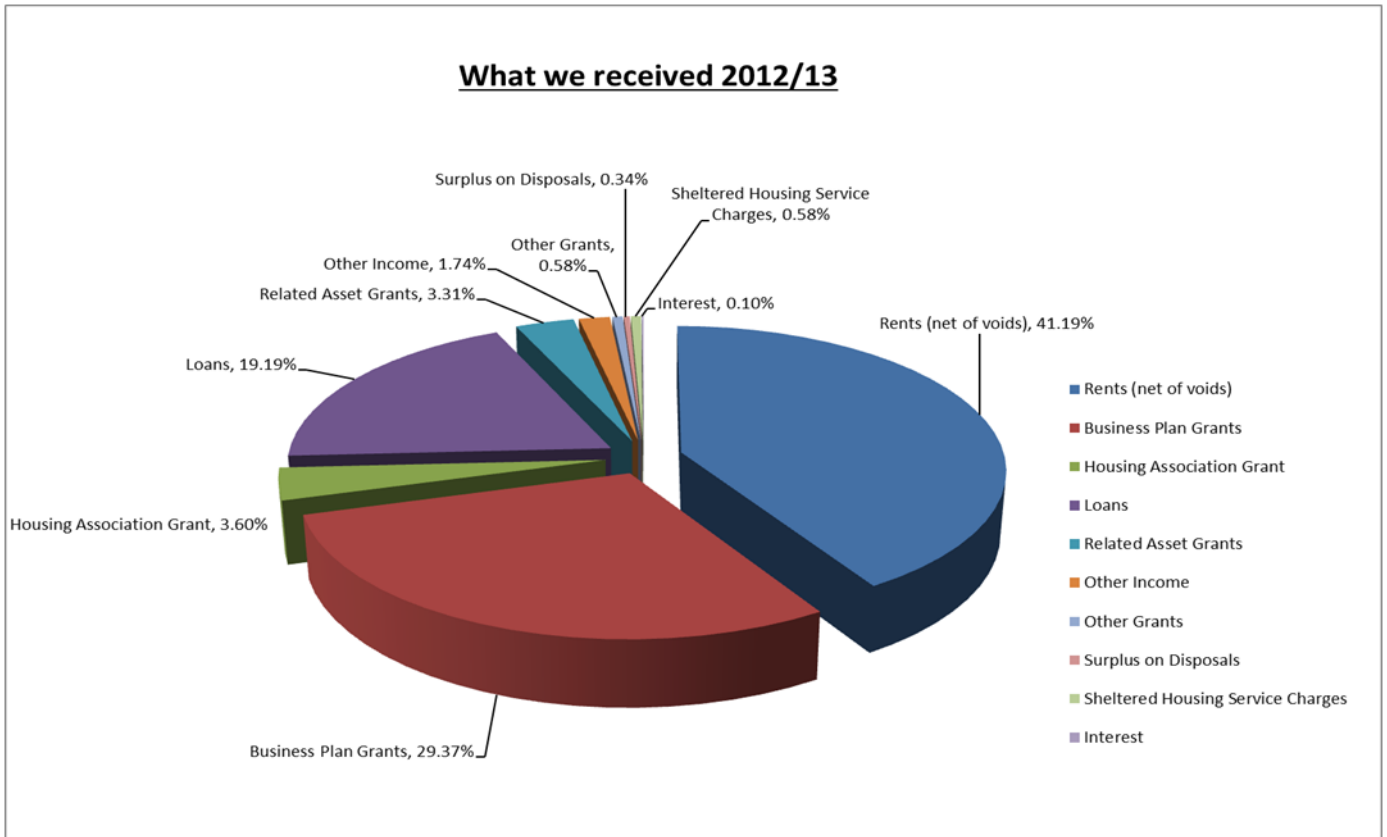
Income and Expenditure	2012/13	2011/12
	000's	000's
Turnover	18,754	19,771
Operating Costs	(15,814)	(17,752)
Other Income	-	-
Operating Surplus	2,940	2,019
Surplus on disposal of Housing fixed asset	134	266
Interest Receivable	41	108
Exceptional Items	-	-
Interest Payable	(1,399)	(1,236)
Surplus on ordinary activities before Taxation	1,716	1,157
Taxation on Ordinary Activities	-	-
Surplus on Ordinary Activities	1,716	1,157
Actuarial (Loss)/Gain on Pension Scheme	(1,199)	(596)
Total surplus for the year	517	561

We made a net operating surplus for the financial year 2012/13 of £1,716k before adjustments for the pension scheme deficits and a surplus of £517k after that adjustment

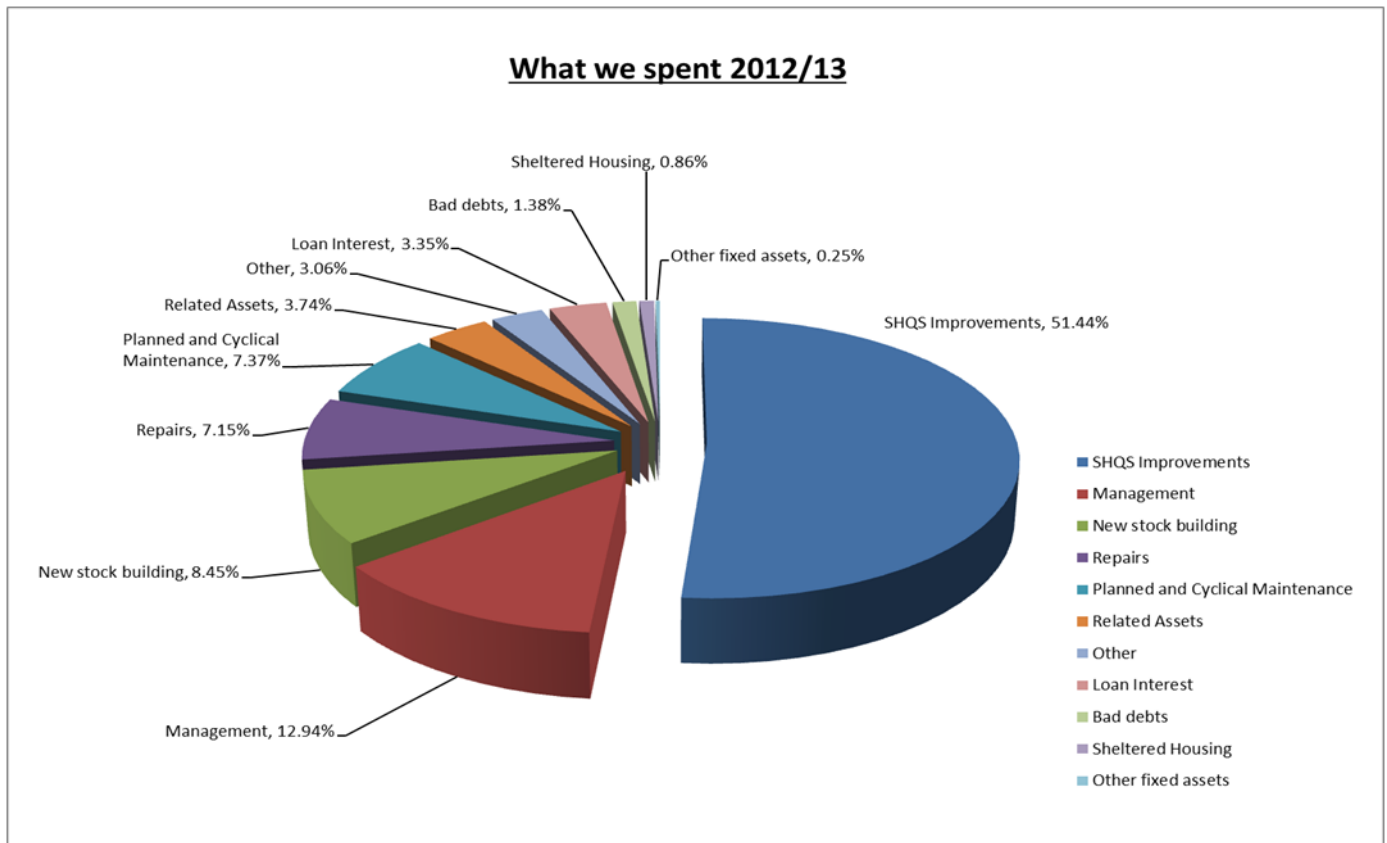
The charts on the following page detail where the money came from (Income) _____ and how the money was spent (Expenditure) _____

Financial Information

The chart below details where the money came from



The chart details below how the money was spent



Financial Information

Balance Sheet as at 31st March 2013

2012/13

2011/12

000's

000's

Tangible Assets

Housing properties net of depreciation

99,698

79,569

Housing Association Grant

(15,278)

(13,884)

Less other grant

(37,411)

(29,187)

Other Fixed Assets

839

874

47,848

37,372

Current Assets

Stock and work in progress

18

22

Debtors

2,233

5,065

Cash at bank and in hand

1,624

3,877

3,875

8,964

Creditors (amounts falling due within 1 year)

(7,847)

(11,792)

Net Current Assets

(3,972)

(2,828)

Total assets less current liabilities

43,876

34,544

Creditors (amounts falling due after 1 year)

(34,860)

(27,248)

Net Assets

9,016

7,296

Pension deficit (FRS17)

(2,978)

(1,775)

Net assets after pension deficit

6,038

5,521

Financed by:

Capital and Reserves

Share Capital

Revenue Reserves

9,016

7,296

Pension Reserve

(2,978)

(1,775)

Surplus in Shareholders Funds

6,013

5,521

ACHA's balance sheet shows continuing asset growth with the investment in its homes to meet the Scottish Housing Quality Standard. In addition, although no new homes came in to let, a number of sites were under development during the period. This investment was financed through grant and private finance.

Area Round Up

Vivienne Ritz from ACHA's Oban office (pictured below) went to Kidderminster in November 2012 to do a week's voluntary work to help pack Christmas boxes for deprived children in need. The boxes were then sent out to many countries around the world, bringing Christmas cheer to children who would otherwise have nothing. Local staff were more than happy to support this cause and gave Vivienne many contributions for the boxes.



ACHA staff raised £2,234.42 last year for various charities including Cancer Research, British Heart Foundation, Comic Relief and Help for Heroes.

It was all smiles, despite the weather (above), when local schoolchildren helped ACHA staff and Board members to cut the turf for new housing in Port Ellen, Islay on 31st August 2012.

Congratulations go to David Kelly, Senior Welfare Rights Officer (pictured on the right) based in the Helensburgh office, for his award of **Employee of the Year 2012**. Presenting the award is Bill McIntyre, Chair of ACHA's Board of Management.



Staff in the Campbeltown area office donated items for a Christmas hamper and then raffled it to raise over £100 for the Mairi Semple fund, a charity that provides financial assistance to cancer patients in the local area.

Contact Us:

Area Offices

Helensburgh & Lomond Telephone 01546 605920
31 James Street, Helensburgh G84 8AS
housing.lomond@acha.co.uk

Cowal Telephone 01546 605950
Dolphin Hall, Manse Avenue, Dunoon PA23 8DQ
housing.cowal@acha.co.uk

Bute Telephone 01546 605870
Union Street, Rothesay PA20 0HD
housing.bute@acha.co.uk

Mid Argyll Telephone 01546 605800
Dalriada House, Lochgilphead PA31 8ST
housing.midargyll@acha.co.uk

Kintyre Telephone 01546 605880
Old Quay Head, Campbeltown PA28 6ED
housing.kintyre@acha.co.uk

Islay Telephone 01546 605890
Jamieson Street, Bowmore PA43 7HP
housing.islay@acha.co.uk

Oban, Lorn and Isles Telephone 01546 605930
Menzies House, Glenshellach Business Park, Oban PA34 4RY
housing.lorn@acha.co.uk

Departments

Finance and IT

Dalriada House, Lochnell Street
Lochgilphead PA31 8ST
financeandit@acha.co.uk
01546 605827

HR and Corporate Services

63—65 Chalmers Street
Ardrishaig PA30 8DX
hrrandcorporateservices@acha.co.uk
01546 605855

Investment and Regeneration

Dalriada House, Lochnell Street
Lochgilphead PA31 8ST
investmentandregeneration@acha.co.uk
01546 605834

CUSTOMER SERVICE CENTRE

Freephone 0800 028 2755

from 9am to 5pm

Monday to Friday or e-mail on
acharepairscentre@acha.co.uk

Emergency repairs can be
reported 24 hours a day using the
number above

Our offices are open from 9am to 5pm Monday to Friday.
Rent payments can be made by telephoning our Customer
Service Centre on **0800 028 2755** or
on our website **www.acha.co.uk**

If you wish to make a suggestion or complaint about us please use the contact details above, we
will do our very best to solve any problems.

We have a Customer Care Charter which explains our complaints procedure, it is available from
any office or from our website **www.acha.co.uk**

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.

Ma tha sibh ag iarraidh an sgrìobhainn seo ann an cànan no riochd eile, no ma tha sibh a feumachdainn seirbheis eadar, feuch gun leig sibh fios thugainn.

Jeżeli chcieliby Państwo otrzymać ten dokument w innym języku lub w innym formacie albo jeżeli potrzebna jest pomoc tłumacza, to prosimy o kontakt z nami.

本文件可以翻译为另一语文版本，或制作成另一格式，如有此需要，或需要传译员的协助，请与我们联系。

یہ دستاویز اگر آپ کو کسی دیگر زبان یا دیگر شکل میں درکار ہو، یا اگر آپ کو ترجمان کی خدمات چاہئیں تو برائے مہربانی ہم سے رابطہ کیجئے۔

यह दस्तावेज़ यदि आपको किसी अन्य भाषा या अन्य रूप में चाहिये, या आपको आनुवाद-सेवाओं की आवश्यकता हो तो हमसे संपर्क करें

本文件可以翻譯為另一語文版本，或製作成另一格式，如有此需要，或需要傳譯員的協助，請與我們聯絡。

Staff were pleased to find out that the Scottish Housing Regulator had given us a successful verification, which means that the statistics provided as part of the Annual Performance Statistical Return were collated accurately.



As at 31st March 2013, we had 189 Members of ACHA.

Membership is open to tenants of the Association and other residents of Argyll & Bute (18 years and over). We welcome applications from organisations as well as individuals. An organisational member should nominate a person to act as their representative for the purposes of attending and voting at general meetings. Members should support the aims and objectives of the Association.

Membership application forms can be downloaded from our website (www.acha.co.uk) and are available from any ACHA office. All members are entered into an annual Christmas Hamper prize draw, where four lucky winners (one from each of the four Management areas) will receive a delicious hamper. Pictured left is Mrs Drysdale from Appin receiving her hamper from Bill McIntyre (chair) in December 2012.

Argyll Community Housing Association Limited is a Registered Social Landlord (RSL) regulated by the Scottish Housing Regulator - registration number 360.

Industrial and Provident Society - registration number: 2661R (S)

Registered with the Office of the Scottish Charity Regulator as a Charity: Charity Number SC042713

VAT Registration Number: 155542607

Care Inspectorate - registration number: CS2005093680

Registered with the Scottish Government, Property Factor Registration Number PF000302

Argyll Community Housing Association Ltd, Registered Office, 63/65 Chalmers Street, Ardrishaig PA30 8DX

Join us and make a difference

We would like to offer you as many opportunities to be involved as possible:



View from Helensburgh (taken by a member of staff)

The **Tenants Consultation Register** is used to get feedback on policy and service reviews. There are currently 100 tenants on this register from all over Argyll and Bute and if you join you are also able to join the Tenants Panel.

The **Tenants Panel** is made up of representatives from registered tenants' organisations throughout Argyll and Bute and tenants who are also part of the Tenants Consultation Register. This group meet every second month in Inveraray.

If you would like to set up a **tenants and residents association** we can provide support, advice and assistance to help you set up and run your group. There are a number of these currently operating throughout Argyll and Bute.

Any resident of Argyll and Bute, over the age of 18 may apply for a £1 for life **Membership** with us and as a Member you can vote for the election of tenants to the Board or stand for election yourself. All members are automatically entered into an annual prize draw to win a hamper—one for each of the four areas.

There are four **Area Committees** (Oban, Lorn and Isles; Bute and Cowal; Mid Argyll and Kintyre; Helensburgh and Lomond). Just like our Board of Management, these are community led with a majority of tenants on each one. Area Committees discuss local issues and meet every other month in your area.

If you would like more information on any of these please contact your local ACHA office where staff will be happy to give your further information.