

APRIL 2024

Factored Owners Newsletter



PUTTING OUR TENANTS AND OUR COMMUNITIES FIRST

Welcome to the 2024 edition of our Factored Owners Newsletter

In what has been a continuing period of high fuel bills, rising interest rates and rising prices, it will have been another challenging year for many homeowners. In this edition of the newsletter we are again providing help and advice in relation to conserving energy in your home. We hope that this information proves to be informative and useful.



You will also see on page 4 information and contact details for our Welfare Rights team who can assist you with benefits claims and check ongoing benefits entitlements. The team also provide advice on a wide range of other issues including clothing grants and food vouchers.

We have also included some information on the Argyll and Bute Buy Back Initiative, which is a scheme led by Argyll and Bute Council in conjunction with HomeArgyll Housing Associations with the aim of acquiring housing to increase the social housing stock in Argyll and Bute.

You will be aware that damp, mould and condensation are a concerning issue for owners of properties in Scotland. We are keen to help people understand the impact of this and to increase awareness of measures which may help reduce, and in some cases prevent, the build-up of moisture in the home. You can find an article on this topical issue on page 3.

Some very positive news for the Association was the recognition of the work of our Warm Homes Team, who were nominated for two awards at last year's Scottish Energy Efficiency Awards. You can read more about their work on page 8.

Our bi-yearly Satisfaction Survey of owners was carried out in late summer 2023, and we have taken on-board your views and feedback. A review of the Factoring Service is ongoing and we will be improving our service to you. Our new Factoring Officer is now in post, and I am pleased to introduce her to you in this edition.

Wishing you and your household all the best for 2024.

Michelle Mundie
Chief Executive

Our New Factoring Officer – Eilidh Anderson

In July 2023, Eilidh joined ACHA as our new Factoring Officer. We had a quick question and answer session with Eilidh so you can get to know her better.



ACHA: *Welcome Eilidh, or should that be welcome back? You have worked for us before haven't you?*

Eilidh: Yes, I have! I joined ACHA as a Property Relocation Assistant initially for a year and went on to work as a Housing Assistant for another three years. I was away for about two years but now it feels like I have come home.

ACHA: *Has that been a help in your new role?*

Eilidh: Having that experience is very useful, as is knowing the people I am working with, but

it is good to see things from the perspective of our factored customers and I am enjoying engaging with private owners.

ACHA: *What is your background?*

Eilidh: I am a fully trained Property Conveyancer. These skills and experience have transferred really well to the job of Factoring Officer.

ACHA: *So what will you bring to the job?*

Eilidh: I am really aware that I

am dealing not just with bricks and mortar but with people's homes and communities so I am looking forward to working hard to develop the factoring service further. I am aware that although I am based in Campbeltown, our factored customers are spread throughout Argyll & Bute so we have started to explore ways to improve the factoring service by streamlining our processes and improving communication with our factored owners.

ACHA: *We wish you well in your new job Eilidh!*

Satisfaction Survey – Factoring

Last year, ACHA carried out its most extensive satisfaction survey to date, capturing the views of tenants and private owners across Argyll. This time, we employed an external consultant, Research Resource, to carry out the survey and provide analysis and an action plan has been drawn up to address areas where satisfaction levels are not as high as we would like.

We asked you about various aspects of our service, things such as how you want to make contact with us now and in the future and how good we are at keeping you informed of work taking place to your properties.

We were pleased to note that overall, two thirds of our factoring customers who were interviewed were satisfied with the service provided, with the percentage very slightly up on our survey in 2021. However, we have

looked at areas where we could improve and we have noticed that overall satisfaction levels were lowest with regard to the information provided on the annual planned and cyclical maintenance programme and value for money with regard to repairs carried out and grounds maintenance.

We are listening and it goes without saying that we want to improve customer satisfaction and provide the best possible service. To this end we are currently looking at our processes and services to improve these and promote flexibility and more up to date information and reviewing information provided to all customers, including owners, regarding the investment programme for planned and cyclical maintenance. We would encourage you to keep an eye on our website for future updates regarding planned and cyclical works.

Damp, Mould and Condensation



The issues of dampness, mould and condensation in homes across Scotland have been well publicised of late. These issues are not helped by the Scottish climate. If left unattended damp and mould can have a detrimental effect on your health, especially if you have asthma, allergies or respiratory problems. The NHS has more information on how damp and mould affects your health. <https://www.nhs.uk/common-health-questions/lifestyle/can-damp-and-mould-affect-my-health/>

Here at ACHA we are keen to increase awareness of the causes of damp, mould and condensation, and to provide some solutions which may reduce or even eliminate the issues. The first step is recognising the signs of damp and mould. These can be:-

- a damp and musty smell
- mould or mildew on walls, floors, ceilings, around windows or on skirtings
- walls, floors or ceilings that feel cold or damp

- dark or discoloured patches on walls or plaster
- lifting or peeling wallpaper
- excessive condensation on windows

The next step is to be vigilant when it comes to maintaining the fabric of your property. If you suspect issues such as water ingress, rotting timber etc. you should have these repaired as soon as possible. If left they will only develop in to larger problems. If repairs are required to a common part of the building, for instance the roof, then you should notify us at your earliest convenience to allow us to inspect the building and, if need be, carry out appropriate repairs in terms of our Factoring Statement of Services.

The final step is to allow your property to breathe. Simple everyday tasks such as cooking, showering, drying clothes and even breathing all add moisture to the air inside your home. Ventilating your home properly lets out the damp, stale air and lets fresh air in. Many people are turning to the use of domestic dehumidifiers to help combat this issue.

Some top tips to prevent the build-up of condensation:-

- when cooking cover pans where possible
- use extractor fans in kitchens and bathrooms
- close internal doors when you cook or shower, and open a window to let the moisture out
- dry clothes outdoors or use a vented tumble dryer. If this is not possible open the window and close the door in the room where you are drying clothes
- if you have trickle vents in your windows then keep them open
- open bedroom windows for 5 to 10 minutes when you get up
- leave gaps between furniture and the walls to allow air to circulate in rooms

- try to maintain a temperature of at least 15 degrees in all rooms
- Remove any condensation build up from windows as soon as possible

If you're struggling to heat your home, contact Home Energy Scotland for advice and support. www.homeenergyscotland.org

If you have mould or condensation forming on wall/windows, look for reasons. Are you venting the rooms enough? Are you closing doors in rooms where moisture is produced ie bathrooms, kitchens, drying area? Most issues can be helped by first thinking about what might be causing the issues, and secondly what you can do to change the situation.

Still feeling the squeeze?

The Energy Price Cap rose by 5% on 1 January 2024, to £1,928 a year for a typical dual-fuel household paying by direct debit (based on Ofgem's new, lower typical use figures). Rising energy bills will be a worry for many. However each Price Cap only lasts three months, and the positive news is that the Cap is falling this month.

Some helpful tips and advice for reducing energy costs in your home:-

- To save up to £50 a year turn down radiators in rooms you are not using. Don't turn them off completely though! This results in your boiler having to work harder to maintain the temperature of a room, than if kept at a low setting. To protect the vulnerable people in your household, you should make sure that a minimum indoor temperature of 18°C is maintained.
- To save up to £40 a year install an energy efficient shower head, which reduces the amount of water used. They're not suitable for electric showers, which should be switched to 'eco mode'.
- To save up to £20 a year, wash clothes at a lower temperature. Reducing from 40°C to 30°C could result in getting 3 cycles of washing rather than 2 for the same amount of energy, depending on how modern your washing machine is.
- To save up to £50 a year, use your tumble dryer less. Ensure you have a full load, around

Useful contacts for free, impartial and confidential advice on money, benefits, bills and budgeting

- Argyll & Bute Council (01546 605522)
www.argyll-bute.gov.uk
- Citizens Advice (01546 605550)
www.cas.org.uk
- Money Saving Expert
www.moneysavingexpert.com
- Money Helper
www.moneyhelper.org.uk

three-quarters of the drum. Overfilling the dryer could increase the drying time, and use more energy.

- To save up to £50 a year, unplug any unused electrical appliances or turn off the power switch at the socket. These appliances use power continuously even when they are not in use.
- To save up to £70 a year, reduce the length of your shower to 4 minutes.
- To save up to £50 a year switch to energy efficient bulbs such as LED's which last longer, and provide the same level of light at a much lower energy cost.



Need a helping hand?

Did you know that our Welfare Rights Service, which was launched in 2010, is not only available to our tenants, it is also available to our factored owners. In uncertain financial times, with the economic landscape constantly shifting, it is a worrying time for many.

Our Welfare Rights Officers have helped hundreds of people to maximise their income by checking if they are entitled to government benefits, including things such as disability benefits, attendance allowance and tax credits.

Do you think you are receiving everything to which you are entitled? You may be missing out without even realising. To book an appointment with our experienced and knowledgeable staff, just call our Customer Service Centre on **0800 028 2755**.

Fire safety in the home

When was the last time you gave your home a fire safety check? The Scottish Fire and Rescue Service offer free home fire safety visits, during which they will take you through a questionnaire and then make a fire escape plan for you. They can also advise on smoke and heat detectors and carbon monoxide detectors. To book a visit either phone **0800 0731 999** or text **FIRE to 80800** on your mobile phone. You can also complete an online booking form at <https://www.firescotland.gov.uk/contact-us/home-fire-safety-visits/>

The website also has an online home fire safety checker, which will then provide you with a tailored fire safety advice for your household. There is also a page dedicated to advice on how to prevent fires and keep everyone in your home safe <https://www.firescotland.gov.uk/at-home/>

Gutter Cleaning Update

You may recall from the 2023 edition of the Newsletter that we confirmed that our subsidiary, Argyll Homes for All, had purchased "Gutter Vacuums" to allow easier access for most types of gutters, with the benefit of speeding up the gutter cleaning process and to reduce costs. Having compared our subsidiaries' 2021/22 period gutter cleaning costs with those incurred so far in the 2023/24 period we are pleased to report on average as follows:-

- 26.1% of blocks saw the gutter cleaning costs reduce by between 9% and 18% from the previous period
- 17.4% of blocks saw the gutter cleaning costs reduce



by between 45% and 54% from the previous period

- 56.5% of blocks saw the cost of having their gutters cleaned reduced by between 72% and 82% compared to the previous period

We hope that you will agree that this is a really positive development in the gutter cleaning programme.

Considering selling your home?

There is a shortage of affordable housing throughout Argyll and Bute Council area. In a bid to increase the social housing stock, and maintain viable, sustainable communities the Council has introduced a Buy Back Scheme. Owners of houses, bungalows and flats who are seeking to sell their properties are invited to offer HOMEArgyll Housing Associations the opportunity to purchase these properties. Not all properties will be bought, funds are limited so we need to prioritise, but they will be considered if they meet the following criteria:-

- There is demand for the type and size of property in that area.

- The combined cost of buying the property and bringing it up to letting standards would represent value for money.

Properties where a tenant would have to leave the property to enable a sale, cannot be considered.

HOMEArgyll Housing Associations will give priority to those properties which would result in the Associations having complete or majority ownership of blocks of flats. This is on the basis that it would make communal repairs much easier to complete.

If you would like further information on the scheme contact: housingadmin@Argyll-Bute.gov.uk

We're not out of the woods yet....

It's a common saying that we should "ne'er cast a clout till May is out". Often we can be hit with very cold spells of weather even when we think that spring has finally sprung. Some things to bear in mind, until the warmer weather is here:-

Avoid frozen pipes by setting your thermostat at 12-15°C when you are away from home, opening doors and loft hatches to allow the warm air to circulate, and run your taps regularly which makes it harder for water to freeze. If you are going to be away from home for a long period, think about draining down the system completely.

Ensure that your gas appliances are working properly and safely. We rely on these much more in the colder months, so having your annual service carried out and your Carbon Monoxide alarm checked by a Gas Safe registered engineer is essential to ensure gas safety in your home.

Continuing to ventilate your home in the winter months is very important to your health as well as the maintenance of your home. To drive out polluted and humid air, open windows on both sides of your home even for a short spell every day, make use of extractor fans and vents and don't dry laundry on radiators, as this contributes to the build-up of condensation in your home.

The Downside to a Fry Up

It's true to say that many of us enjoy a full Scottish breakfast or home-made chips from time to time, but the fat you use can mean a problem for drains. We are regularly called to blockages in pipes caused by a build-up of fat and grease which has been poured down sinks.

Another issue is when baby wipes are flushed down toilets. These wipes, along with paper towels and feminine hygiene products, can take months or years to dissolve, indeed some never dissolve. Not only can this mean clogged and blocked drains and sewers, some products can make their way into rivers and streams where they are eaten by wildlife, causing injury and death. So what should we be doing?

These items should never be flushed away:

- All wipes, even if they say they are flushable
- Sanitary items

- Cotton wool, cotton buds, nappies
- Bandages, plasters, contact lenses

Safely dispose of these in your regular household waste.

If using cooking fats or oils, wait for them to cool and transfer them to a sealed container, such as an old jar or juice bottle, before disposing of them again with your general waste.

Following these directions will help keep your drains clear, save you money and help protect the environment. Now, where is that frying pan...

The Important Matter of Insurance

Some people may regard insurance as an expensive luxury, or think that the worst may never happen to them. Unfortunately, sometimes it does. Whilst we hope that you never have to use it, buildings and contents insurance will provide some financial reassurance and protection.

ACHA will only insure properties we own in shared blocks and we also hold professional indemnity insurance, necessary to operate your factoring service.

It is a legal requirement that all homeowners insure their property for full reinstatement value, even when you live in a shared block. You should bear in mind that reinstatement cost (the cost of rebuilding your property and those of your neighbours) may be greater than the market value of your current property. The law says that you must have buildings insurance protection against the following risks: fire, lightning strike,

storm, flood, theft, vandalism, subsidence, landslip, leaking water tanks, pipes and domestic appliances.

Insurance to cover the contents of your home is also the responsibility of you as the owner or occupier.

It has been widely reported that the price of insurance in general has gone up over recent years but there are ways to bring down the cost of buildings and contents insurance, such as buying a combined policy, paying annually or increasing the excess on claims. It may also be worthwhile to use price comparison sites to compare prices and cover levels.



Repairs Centre



What & When?

We want you to report repairs to us as soon as you notice something is wrong. This allows us to act quickly and prevent damage to the fabric of our buildings and your homes.

So if you see a blocked drain or gutter, please contact us straight away. Likewise for anything affecting your health and safety such as a damaged close door, entry system or a light that is out leaving access paths and stairwells in darkness.

The nature and urgency of the required repair will determine the target timescales for having the works carried out. You can find out more details of timescales and our responsibilities under section 3.3 of your Statement of Factoring Services.

We are only responsible for common areas within the blocks we factor. We will not respond to repairs required inside your home.

How?

We have a number of ways to contact us

Customer Service Centre

By telephone: **0800 028 2755** (24 hours per day, 7 days per week)

By Email:

achacustomerservicecentre@acha.co.uk

Online

You can report repairs by going to <https://www.acha.co.uk/services-reporting-repairs/> and completing the on line form.

Another way you can log repairs is by using our online portal. You can find details at <https://www.acha.co.uk/customer-portal/>

Local Offices

Our local offices will be happy to take your call. See the end of this newsletter for contact details.

Warm Homes Team

The Warm Homes team have been very busy over the last year carrying out energy efficiency measures to multi-tenure blocks throughout Argyll and Bute.

In Cowal, Bute and Tarbert as part of the Energy Efficiency Projects Scotland/Area Based Scheme (EEPs/ABS) funding provided by Scottish Government and administered by Argyll and Bute Council we have seen 252 properties within multi tenure blocks benefit from External wall insulation.

The team have been fortunate in being nominated for and received awards for two projects we have been carrying out. We were nominated for The National multi measure project at the National Energy Efficiency Awards and came third in the UK which was a major achievement for the Association. We were also nominated for and won at the Scottish Housing awards the award for Net Zero In Housing for our Whole House Retrofit project.



Below are photos of 5 Bush Road, Rothesay which benefitted from the Warm Homes project. External Wall insulation was applied to the whole block and the gutters were also replaced.



5 Bush Road, Rothesay Front Before

The properties below not only benefitted from External Wall insulation and replacement gutters through the Warm Homes project. They also had new roofs fitted following on from consultation and agreement with owners within the blocks:-



3 - 6 Ladeside Place, Rothesay Before



5 Bush Road, Rothesay Front After



5 Bush Road, Rothesay Back Before



5 Bush Road, Rothesay Back After



3 - 6 Ladeside Place, Rothesay After

Update

1 – 5 Stuckleckie Road, Helensburgh
& 18 Kirkmichael Road, Helensburgh



Front Before



Front After



Side Before



Side After

17-22 Easfield, Tarbert



Front Before



Back Before



Front After



Back After

Keeping in Touch

It is important that we keep our records up to date, to ensure that we can contact you in relation to repairs and your factoring account.

As this is the case, it is essential that you advise us of any changes to your contact details, or your contact preferences. It is especially important that you make us aware if you intend to sell your property.

This will allow us to close your account, make any required refunds to you and to ensure that you are not invoiced for repairs due to be paid by the new owner.

You can keep your contact details up to date as follows:-

- By signing up for our Customer Portal you will be able to update your details automatically at a time which suits you. Please email factoring@acha.co.uk to register for the portal
- Calling our Customer Service Centre on **0800 028 2755**
- To update your information on our website at www.acha.co.uk visit the Factoring section of our website and click the link at the top of the page, which will then allow you to submit your details online to us
- Alternatively, make contact with your local ACHA office, or email factoring@acha.co.uk

Asbestos awareness

We are currently in the process of carrying out an updated asbestos management survey of all common areas that the Association have an interest in. This falls under the requirement of the Control of Asbestos Regulations 2012 and applies to common areas such as foyers, corridors, staircases, lifts.

The purpose of the survey is to ascertain which blocks contain asbestos and if so where it is and what condition it is in, to assess the risk and to make a plan to manage the risk and act on it. The information will then be uploaded to the asbestos register and, if applicable to your block, the information will be shared with you.



Is asbestos dangerous?

Generally asbestos is only a risk if you disturb or damage it and cause fibres to be released into the air. If ACMs are in good condition and in a position where they are not going to be disturbed or damaged, then it is safer to leave them where they are and ensure that the risks are managed. The greatest risk arises when ACMs are sawn, drilled, sanded or scrubbed. Asbestos fibres released during these activities cannot be seen with the naked eye. DIY work can result in brief but high levels of exposure to asbestos, and there is no safe level of exposure to asbestos.



What is Asbestos?

Asbestos is a naturally occurring mineral which has excellent fire proofing and insulating qualities. As a result it was commonly added to building materials between the 1930s and the late 1990s. The use of asbestos in the construction industry was banned in the UK in 1999.

Almost all buildings constructed or altered during this period are likely to have some asbestos containing materials (ACMs) in roofs, claddings, soffits, window cills, chimneys/flues, water tanks, floor tiles and textured coatings (Artex or similar).

The three main types of asbestos which were used in the UK are crocidolite (blue asbestos), amosite (brown asbestos) and chrysotile (white asbestos). White asbestos, the least dangerous of the three, is the type most likely to be found in your block.

What will happen if there is suspected Asbestos in your block?

The Association has dedicated staff who will arrange for a team to analyse the material. You will be informed if it is asbestos. We will also inspect the condition of the asbestos material, and if it is damaged or has started to deteriorate we will remove or seal it to stop fibres escaping.

Remember, if the asbestos is in good condition and is unlikely to be disturbed or damaged, it does not pose a risk to your health and we will leave it in place. We may seal materials containing asbestos to stop any fibres escaping and action any further works required to make the area safe.

If we need to remove asbestos from your block, we will keep you informed about the work and what you need to do to ensure the safety of your household.

Invoicing, Statements and Payments

You will recall that, thanks to our new housing management software, we have been able to close the gap between when works are carried out and when they are invoiced. The property management fee continues to be charged for the coming quarter.

We also issue a quarterly statement with your invoices to help you keep track of your account. The table below sets out what you can expect to receive throughout the financial year which for ACHA runs from 1 April to 31 March.

Repair Completed	Property Management fee	Invoice to be issued	Quarter Period
April to June	July to September	July	01
July to September	October to December	October	02
October to December	January to March	January	03
January to March	April to June	April	04

Ways to Pay

You can pay for your factoring service in a number of ways. You can pay by credit or debit card by calling our Customer Service Centre or any of our local offices (look for contact details on the back page of this newsletter).

You can also pay via our online customer portal. Or why not set up a Direct Debit? This helps many of our customers budget their money better and as an added bonus, everyone paying by direct debit is entered into a prize draw each year where you could win £50 high street vouchers.



Did you know ACHA has an online Customer Portal?

After a simple registration process, you will be able to:

- check your factoring account balance
- make a factoring account payment
- update contact details
- update personal details
- request a new repair

To register, please email our Factoring Team on factoring@acha.co.uk or call our Customer Service Centre on 0800 028 2755.

Please remember, to keep your details secure you should not share your account reference, username or password.

Visit www.acha.co.uk to access the Customer Portal.

Add your voice, help us improve services...

Would you like to help improve social landlord services in Scotland? Add your voice to the National Panel of Tenants and Service Users!

The Panel is one of the ways that the Scottish Housing Regulator can hear what tenants and service users think and make sure it focuses on the important things.

Members receive occasional surveys and invites to take part in other feedback exercises.



Scottish Housing Regulator
National Panel

Participation is always optional and you can leave at any time.

We want to include a diverse range of people on the Panel, including those who are not involved in other ways of giving views on landlord services. Members include **council and housing association tenants**, people who have used **homeless services**, homeowners who receive social landlord **factoring**, or **common repairs**, and people living on social rented **Gypsy/Traveller sites**.

Take part...

Online at www.bit.ly/shr-panel
Call 0800 433 7212

Get a printed copy on natpan@engagescotland.co.uk or call 0800 433 7212

Bute

Haig House, 13-16 Longhill Crescent, Rothesay,
PA20 0JT

☎ 01546 605870

✉ housing.bute@acha.co.uk

Cowal

Dolphin Hall, Manse Ave, Dunoon, PA23 8DQ

☎ 01546 605950

✉ housing.cowal@acha.co.uk

Helensburgh & Lomond

Lamont House, 9-19 Stuckleckie Road,
Helensburgh, G84 7NL

☎ 01546 605920

✉ housing.lomond@acha.co.uk

Islay

11 Flora Street, Bowmore, PA43 7JX

☎ 01546 605890

✉ housing.islay@acha.co.uk

Kintyre

Old Quay Head, Campbeltown, PA28 6ED

☎ 01546 605880

✉ housing.kintyre@acha.co.uk

Mid Argyll

Dalriada House, Lochgilphead, PA31 8JL

☎ 01546 605800

✉ housing.midargyll@acha.co.uk

Oban, Lorn and Isles

Menzies House, Glenshellach Business Park,
Oban, PA34 4RY

☎ 01546 605930

✉ housing.lorn@acha.co.uk



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