

NOVEMBER 2025

# Factored Owners Newsletter



PROVIDING QUALITY, AFFORDABLE, SUSTAINABLE HOMES

## Welcome to the 2025 edition of our Factored Owners Newsletter

Another year has flown by, in what has been a very busy and productive year for the Association. We are currently undergoing a major transformation in the way we operate as a business, both externally and internally. Our aim is to provide an effortless customer experience, and great employee engagement.



We estimate the full transformation will take between 2 to 3 years, but you will begin to notice a difference as we introduce new ideas and technology. Keep an eye on our Facebook page and our website for updates on our transformation progress.

In the meantime, we are working away in the background to make the Factoring Service work better for you. We are delighted to have partnered up with Home Energy Scotland and are now able to make Home Energy Advice referrals to them. You can find more information about this initiative on page 4. In this edition of the newsletter you will also find updates on our Asset Management Strategy and on some essential works carried out in the last year. We have also included some helpful tips and information to benefit you and your property.

I hope you enjoy reading this newsletter.

Best wishes,

*Michelle Mundie*  
Chief Executive

The Transformation includes a review of our services, including the Factoring Service, in terms of delivery, performance, cost and value for money. We are looking at what we do and how we do it with the focus on how we can be better at delivering our 'best service' to our customers, how to make it easier to engage with us and ensure we get it right first time.

To increase efficiency and effectiveness, we are looking at our staff structure, our processes and our technology to streamline how we work. We want to improve the customer experience, giving you choice in how we communicate, working to better understand your needs and adapting our services to meet those needs.



# We're making improvements – thanks to your feedback!



We recently consulted with you on our new Factoring Policy, and we're pleased to let you know that your feedback has helped shape the final version. Thank you for taking the time to share your views.

- **Maintenance** - We're committed to investing in the upkeep of our properties, including those in mixed tenure blocks. A dedicated budget and programme are in place to ensure standards are maintained.
- **Expanding Services** - You told us you'd like to see more services offered, such as close cleaning and ground maintenance. We've taken this on board and will explore how we can develop these options in the future.
- **Customer Engagement** - We're planning to launch an Owners' Forum in the New Year – a space for you to share ideas, raise concerns, and help influence decisions.
- **Systems and Processes** - We're improving how we manage operational data so we can deliver services more efficiently and make better use of our resources.

## Investing In Homes and Communities

A new Asset Management Strategy is being developed by ACHA which will set out how we will maintain and invest in homes across Argyll & Bute to make them safe, warm, and fit for the future

For owners and factored customers, this may mean improvements to shared areas such as paths, fencing, lighting, and green spaces, alongside refurbishment of existing homes. It is proposed that some regeneration priorities will be identified and will ensure whole neighbourhoods benefit, not just individual properties. Affected owners will be contacted in due course.

By planning with up-to-date condition data and securing external funding for energy upgrades, ACHA is working to deliver long-term value and keep shared assets in good condition for everyone.

Before




After



Above: an example of completed rendering works at West Princes Street in Helensburgh.





## Communal Closes – EICR and Lighting

The purpose of an EICR (Electrical Installation Condition Report) is to ensure that the communal electrical supply is safe and complies with relevant regulations. In some cases it may be necessary to follow this up with upgrading work which could potentially include new emergency lighting and LED replacements to improve safety, reduce energy use and lower running costs for residents. You will be written to should the EICR confirm it is necessary to undertake any upgrade works in your block. In most cases it is a shared responsibility of all owners, under the terms of your Title Deeds or Written Statement of Services, to pay for the EICR report and any subsequent upgrade works. In addition to the formal report every 5 years, a visual inspection of the emergency lighting will be carried out every month to ensure it is operating correctly.



## Estate Inspections and Walkabouts

Our Housing & Neighbourhood Services Assistants, Housing Officer and Property Services Officers carry out a series of Estate Walkabouts throughout the year. To find out when the team will be in your area please contact your local area office. Contact details for all of our area offices can be found at the end of the newsletter. Details of forthcoming estate inspections are also shared on our website and posted on our Facebook page.

## Owners are urged to contact electricity suppliers to arrange meter upgrades

Following an update from energy industry trade body Energy UK, ACHA is urging factored owners with Radio Teleswitch (RTS) meters to contact their electricity supplier at the earliest opportunity to discuss the replacement of their RTS equipment with a smart electricity meter. If you have an RTS meter and you do not have this replaced before the switch off you will not have access to an electricity supply. If you are unsure whether you have an RTS meter please contact your supplier.

The preparations to close down the Radio Teleswitching Service (RTS) began on 30 June 2025 with Energy UK looking at how this could be done on a phased basis.

You can access the Energy UK information leaflet by entering the following link in your internet browser: <https://www.energy-uk.org.uk/customers/the-radio-teleswitch-service-switch-off-what-you-need-to-know/>





## Office Closures for Staff Training

To ensure we continue providing the best possible service, our Area Offices will be closed from 9am – 1pm for staff training on the dates listed below. During these times our staff will be unavailable.

**Emergency repair? Call us on 0800 028 2755.**

For all other enquiries, please contact your Local Area team after 1:00 PM - **<https://www.acha.co.uk/contact/>**

We appreciate your patience and apologise for any inconvenience.

- Tuesday, 9<sup>th</sup> December 2025
- Tuesday 13<sup>th</sup> January 2026
- Tuesday 10<sup>th</sup> February 2026
- Tuesday 10<sup>th</sup> March 2026
- Tuesday 14<sup>th</sup> April 2026
- Tuesday 12<sup>th</sup> May 2026

## Access Services Anytime with Our Customer Portal

Manage your account online—anytime, anywhere!

## Exciting new partnership with HOME ENERGY SCOTLAND

We are excited to announce that we are now working in partnership with Home Energy Scotland's Highlands and Islands advice centre. Home Energy Scotland is funded by the Scottish Government and their friendly

**HOME  
ENERGY  
SCOTLAND**

local advisors can help you cut your energy costs with their expert advice. If you are keen to get some easy ways to save energy and explore how you can get the best energy deal please email **[factoring@acha.co.uk](mailto:factoring@acha.co.uk)** in the first instance. We will then arrange to give you a call to make a referral for you through the HES portal.



## CUSTOMER PORTAL

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](mailto: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](http://www.acha.co.uk)** to access the Customer Portal.



# Keeping Communal Areas Safe

It's important to look after the shared areas where we live so that everyone can make use of them safely. We have some top tips to help keep your shared areas safe:-

- Keep communal areas clear of obstacles. These can cause accidents, and may even pose a fire risk to everyone in your building.
- Think about your close lighting. When we inspect your building it is usually in daylight hours, so we do not always know if a bulb needs replaced or if your close lights are not coming on at the right time. Report any issues with your close lighting to us as soon as they arise on **0800 028 2755**.
- Keep your close doors closed at all times. Propping open close doors can lead to higher incidences of anti-social behaviour and vandalism.

# Factoring Arrears – Debt Recovery

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

- passing to our Solicitor to take matters up with you
- Registering a Notice of Potential Liability for costs against your property – this could affect a future sale
- Instructing a Debt Collection agency to visit you
- Raising Court action against you. If we obtain a Decree for payment then this could affect your credit rating. You will be liable for legal costs and court expenses

To avoid incurring any costs speak to us as soon as you encounter any difficulties in paying. If you are struggling to clear the balance on your factored account, please contact our Factoring Officer, Eilidh Anderson who is here to help. She can be contacted on **01546 605854** or at **factoring@acha.co.uk**



# Feeling the Squeeze?

## Are you struggling to manage your bills?

Money Advice Scotland is Scotland's money charity. They exist to help people in debt. Their mission is to be the driving force towards financial wellbeing for the people of Scotland. They believe that everyone in debt deserves to be treated fairly, that it can happen to anyone and understand how it can affect someone's life. They have a range of resources for people going through the debt advice process including explaining debt terms, help accessing your income & expenditure report, and benefits calculator.

You can connect with them via their website at <https://www.moneyadvicescotland.org.uk> or email them at [info@moneyadvicescotland.org.uk](mailto:info@moneyadvicescotland.org.uk).



## We Are Here To Help!

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. The Welfare Rights Service is available to our factored owners. To book an appointment with our experienced and knowledgeable staff, just call our Customer Service Centre on **0800 028 2755**.



## Factoring Policy Review

You will be aware that a review of our Factoring Policy was underway and that we consulted with all of our factored owners for their opinions in relation to the new draft policy. Thank you to everyone who responded to the consultation, your feedback was valuable. Following the consultation process, the new policy was approved by our Board. The new Policy was implemented in August 2025. We will now review our processes and procedures to ensure that they align with the new policy.





# Insurance – Are you covered?

It is a legal requirement that all homeowners insure their property for full reinstatement value, even when you live in a shared block. ACHA will only insure properties we own in shared blocks and we also hold professional indemnity insurance, necessary to operate your factoring service.

With this in mind, in case the worst may happen, you should ensure that you have an adequate Buildings Insurance

policy in force at all times for the full reinstatement value. Insurance to cover the contents of your home is also the responsibility of you as the owner or occupier.

There are many online insurance comparison sites which you can use to search for the best policy for your needs. Alternatively, you could consult an insurance broker who will guide you through the process.

## The Golden Rules: What not to put down the drain


Did you know that every year there are 37,000 blocked drains and sewers across Scotland? These blockages cause flooding affecting you and your neighbours, and pollute rivers, burns and beaches.

You can help avoid these blockages (and avoid receiving invoices from us for unblocking drains) by following some easy steps:-

- Don't pour fats, oils or grease down the sink.
- Don't dispose of food scraps down the sink.
- Don't flush wipes (even if they say they are flushable) down the toilet.
- Don't flush hygiene products/nappies down the toilet.
- Remove any build-up of hair in your bathroom sinks, bathtubs and showers.
- Install drain strainers to catch any hair and food particles before they enter your pipes.
- After every use, run hot water down the drain for about a minute to wash away any small debris and dissolve minor grease build up.
- Once a month give your drains a deep clean with a non-toxic solution. Harsh chemicals can be bad for your pipes and the environment.



# Repairs Centre - What & When?



To allow us to act quickly if need be, and prevent worsening damage to the building and your homes, it is important that you report repairs to us as soon as you notice something is wrong.

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**



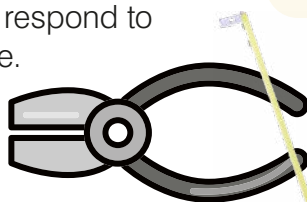
### Online

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.



**We Need You!**

As part of our ongoing efforts to engage with our Factored Owners we are now looking at setting up a Factored Owners' Forum. This would be in the format of an online get together on set dates throughout the year, and would allow open and honest conversation between factored owners and the Association about the service being provided. We think that this will be a really positive initiative but we need your voices to make it work! If you are interested in getting involved please either email us on **[factoring@acha.co.uk](mailto:factoring@acha.co.uk)** or contact your local area office.



# Stay Warm and Safe This Winter

**Here are some essential tips for keeping your home warm, efficient, and safe during the coldest months:-**

## Part 1: Keeping Your Home Warm and Efficient

Did you know that reducing heat loss is the most effective way to stay warm and lower your energy bills? This can be optimised by:-

- Using draught excluders for doors and apply sealant to seal cracks around windows and door frames.
- Insulating your pipes to protect them from freezing whilst reducing heat loss.
- Keep curtains and blinds closed at dusk to trap heat. Consider using thicker or thermal-lined curtains for extra insulation. Open them during the day to let in any sunlight.
- Ensuring large furniture isn't blocking your radiators, preventing heat from circulating. Reflective radiator panels can be placed behind radiators on external walls to bounce heat back into the room.
- Bleeding your radiators: If your radiators are cold at the top, they may have trapped air. Use a radiator key to release this air and allow hot water to fill the entire unit, improving efficiency.
- Making use of your thermostat by aiming to heat the rooms you use to at least 18°C. It's often more efficient to keep the heating on low background heat for longer periods rather than short bursts of high heat.
- Having your boiler serviced annually by a Gas Safe registered engineer to maintain efficiency and safety.

## Part 2: Your Safety and Wellbeing

Safety is paramount, especially when using heating appliances or coping with icy conditions.

- Test your smoke and carbon monoxide (CO) alarms regularly. Carbon monoxide is an odourless, invisible gas produced by faulty heating appliances. A CO alarm is essential for safety.
- If you use portable electric heaters, keep them well away from curtains, furniture, and clothes. Never use an electric heater for drying laundry.
- If you have an open fire, ensure your chimney is swept and a proper fireguard is used.
- Finally, the onset of the cold weather can result in frozen and burst pipes which can cause extensive and costly damage. Here are some tips to combat this:-
  - Know where your main water shut-off valve (stopcock) is located and ensure it's accessible. If a pipe bursts, shutting off the water quickly can limit damage.
  - If you go away in winter, don't switch your heating off completely. Set it to a low temperature to keep water moving in the pipes and prevent freezing.
  - Insulate Exposed Pipes

# Invoicing, Statements and Payments

Along with your quarterly invoice (which will include the property management fee for the coming quarter and any new repairs) we also issue a quarterly statement with your invoices to help you keep track of your account.

The statement confirms the full balance due by you. 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. 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.

**WIN!**  
**£50 OF**  
**VOUCHERS**

## Is Your Factored Property Empty?



Argyll and Bute Council are in the process of creating a database of suitable accommodation for health and social care staff to relocate to Argyll and Bute to take up vital roles in our communities.

If you are a registered landlord or thinking about becoming one, and are interested in finding out whether your property would be suitable, then you can contact the council by emailing [emptyhomes@argyll-bute.gov.uk](mailto:emptyhomes@argyll-bute.gov.uk)





# 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**

## Email Address Prize Draw

Do we have your email address? If you register your email address with us you will be entered into a free prize draw to win £100 of vouchers.

To register your email address, or any other communication preferences, contact one of our local offices.



# Add your voice, help us improve services...



Scottish Housing Regulator  
**National Panel**

**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.

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](http://www.bit.ly/shr-panel)

Call **0800 433 7212**

Get a printed copy on [natpan@engagescotland.co.uk](mailto: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](mailto:housing.bute@acha.co.uk)

### Cowal

The Fairmile Building, Sandbank Business Park, Dunoon PA23 8PB

☎ **01546 605950**

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

### Helensburgh & Lomond

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

☎ **01546 605920**

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

### Islay

11 Flora Street, Bowmore, PA43 7JX

☎ **01546 605890**

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

### Kintyre

Old Quay Head, Campbeltown, PA28 6ED

☎ **01546 605880**

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

### Mid Argyll

Dalriada House, Lochgilphead, PA31 8JL

☎ **01546 605800**

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

### Oban, Lorn and Isles

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

☎ **01546 605930**

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



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