

annual report **2009**



1 April **2008** – 31 March **2009**

[www.acha.co.uk](http://www.acha.co.uk)

# ACHA's Board of Management



**Norman Beaton**  
Chairman

*“working hard to  
provide quality  
housing in Argyll  
and Bute”*

I am pleased to be able to welcome you to this, our second Annual Report, and to give an overview on how we are meeting our Vision of being a modern landlord of choice in Argyll and Bute.

In a year when house building slowed to a record low, we remain committed to investing in your homes, building new homes and meeting the target set by the Scottish Government to make sure your home is in good condition and meets the Scottish Housing Quality Standard.

Looking after large numbers of houses across Argyll and Bute is not an easy task and we don't always get it right – which is why we set ourselves targets to improve our services every year. There are also many indirect issues such as anti social behaviour, where we work closely with our partners to find ways to stop this type of behaviour and its affect on the lives of our tenants.

It goes without saying that we expect our staff to be helpful, friendly and efficient and where these standards are not being met we should like to hear about it.

Throughout these difficult times opportunities to provide great services do exist, and we have made substantial achievements in terms of satisfaction with overall repairs and maintenance services, overall satisfaction with the new kitchens, bathrooms and heating systems that have been installed so far, whilst being able to maintain value for money. We have also kept you regularly informed via the Tenants' Newsletters, which have had some good recent feedback.

On the question of rent levels, we decided to hold rents down by 1% below what we had originally indicated to you, making our rents amongst the lowest in the housing sector.

Our commitment goes beyond individual households to local communities: ACHA has been involved in village hall improvements, employability, financial advice and so on.

Finally, thank you to everyone involved in making it a successful second year for ACHA – Government, Local Authority, voluntary and private sector partners, our staff, Board and Committee members and most importantly our tenants and customers.

# Chief Executive's Overview



**Alastair MacGregor**  
Chief Executive

*“we have until  
2015 to improve  
all of our housing  
stock and that will  
be the association’s  
primary focus”*

The last year, ACHA's second full year since transfer, has been both busy and challenging. In terms of the Scottish Housing Quality Standard improvements to our homes we are progressing well. We have installed 3,550 kitchens and bathrooms, 1441 windows and doors and 1,384 heating and rewire installations to our tenants' homes since transfer. In addition we have just started our roofing and roughcast programme with 88 completed including our first project in Bonawe. While this improvement programme is considerable and challenging, in this year alone involving £21million of investment, we want to learn from what has not gone well in addition to the positives and feedback from our tenants has been an active part of this process. We have until 2015 to improve all of our housing stock and that will be the Association's primary focus.

During the year the Association has made good progress in taking forward its new build development programme. In June we took possession of our first completed houses in a 12 unit development at Whistlefield, Garelochhead. We are currently on site with 52 new homes in Campbeltown, 18 in Ardrishaig and 5 in Inveraray. Clearly, with a waiting list of over 4,500, new build housing to meet community need will be a priority for the Association. The Association has also developed during the year a response to the government's housing bill consultation. The likely main focus of this bill will be to reform the right to buy for any new housing. If this becomes law it should protect any new build housing in the future from the right to buy which will allow more housing stock to remain for affordable letting.

The Association, during the year, prepared for its first Scottish Housing Regulator inspection. This inspection, which will take place in September 2009 focuses in on how effective the Association is in providing services to tenants and what plans we have for improvement. The Association has also been involved in preparing our first comprehensive tenant satisfaction survey. This is likely to be taken forward early in the new year. The Association is committed to carrying out such a survey every 3 years and its findings will inform us in further developing proposals to build on our current services to tenants and to provide further improvements wherever possible.

I would like to conclude by paying tribute to the massive effort that has gone in to making the Association a force for many positive things in the past year. Voluntary board members and ACHA tenants have worked tirelessly with Association staff to improve housing and develop better services in Argyll and Bute. At a personal level I would like to thank them for that commitment, energy and interest in making sure we provide decent homes in our communities.

# Improving houses



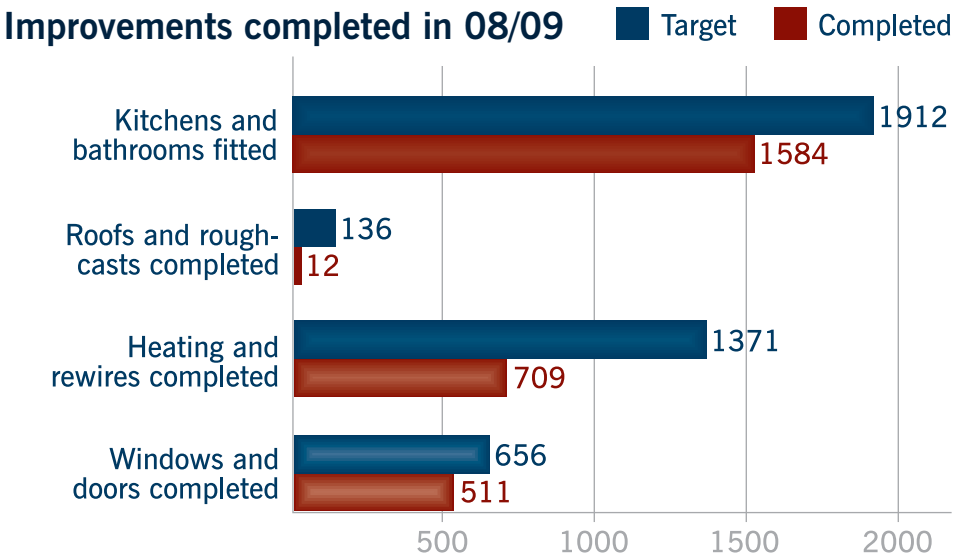
▲ Local contractor Kevan Brown, tenant Ms Niven and Chief Executive Alastair MacGregor at Rudha Cottages, Scarinish marking the start of the investment programme for ACHA's 38 Coll & Tiree properties.

The Investment Programme has delivered many significant improvements to ACHA tenants' homes and, although there have been challenges, ACHA remain committed to delivering good quality. At stock transfer ACHA had a target of 10% of our homes reaching the Scottish Housing Quality Standard by 31st March 2009 and I am pleased to confirm that we achieved over 16% of houses meeting the standard.

**Linda Haig**  
ACHA's director of Investment and Regeneration

Garages being demolished at Hawthorn Park, Islay ▶

ACHA is on target to ensure every home that can be brought up to Scottish Housing Quality Standard by the Scottish Government's deadline of 2015. We have completed a Stock Condition Survey which gives us a clear picture of what is needed.



## Improvements

The graph above shows how many improvements to homes ACHA expected to make in 08/09 and how many were completed. We are determined that the improvements must be good quality. This has meant the work has taken longer than we had hoped.

## Garages

ACHA took on 410 garages at Stock Transfer, many were in a terrible state. 200 have been demolished.

The cleared areas will be put to good use, some have potential as sites for new homes and some as extra parking for tenants.





# Repairs

ACHA  
FACT

In 08/09 we phoned 1,250 tenants to find out what they thought of a repair to their house. 95% were satisfied.

Matt from our in-house repairs team working on a roof in Oban

“It is very encouraging to see the high satisfaction levels tenants have with our repairs service and I would ask that tenants continue to provide feedback to us, good or bad, via the repairs satisfaction cards”.

**Christine Johnston**  
ACHA's director of Housing and Neighbourhood Services

Repair Type	Completion Target
Emergency	Attend in 2 hours Complete in 24
Urgent	5 Days
Routine	20 Days

ACHA  
FACT

ACHA responded to over 1500 clean ups following graffiti, littering or fly tipping in the year.



18,759 repairs were carried out to ACHA houses with tenants in 2008/09. The graphs below show the percentage of these repairs that were completed on time. The target times are also shown. The graphs include averages for ACHA's peers, these are other similar housing associations, and for all social landlords across Scotland.

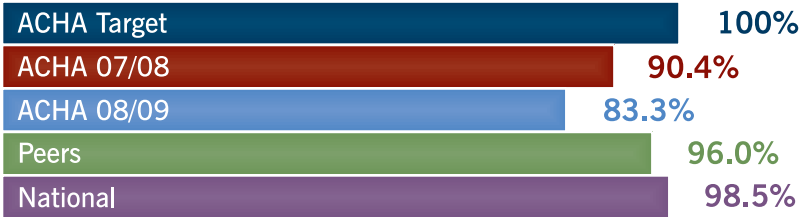
When a repair is completed we ask the tenant how satisfied they are with the service they received. We do this by mail, by telephone and by asking when we visit. We had 4,825 responses in the year and 97% were happy with the service they received.

When a tenant advises us they aren't happy with a repair issue we will investigate the problem and endeavour to resolve the issue as quickly as possible. We learn from the problems and work to stop them happening again.

Our appointment system continues to be popular, we made 40% more appointments than last year. This includes some of our contractors who started their systems in February. We made 8,133 appointments with tenants and arrived on time for 99.7% of them.

## Repairs completed on time

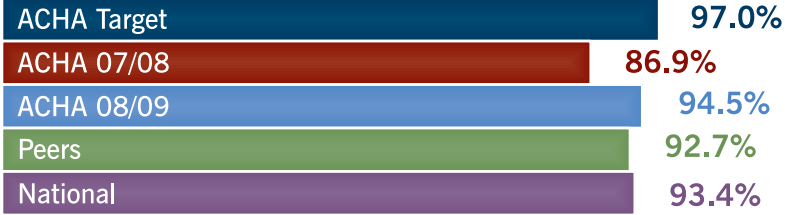
### EMERGENCY



### URGENT



### ROUTINE



# New homes



▲ The cramped eighteenth century bed-sits at Relief Land, Inveraray weren't suitable for modern living so we are converting them to 5 one and two bedroom flats.

"ACHA have made a significant start with our programme to provide good quality new homes. We have identified many opportunities to develop further homes throughout Argyll and Bute and will work with the Scottish Government and Argyll and Bute Council to make these plans a reality".

**Linda Haig**  
ACHA's director of Investment and Regeneration

Scottish Government funding being brought forward has allowed ACHA to buy more sites than expected and start building more homes on land we owned.

We bought land with space for 33 homes in 08/09. We also started building 87 new homes. None were complete at 31 March 2009 but 39 are planned to be ready for occupation in 2009/10.

Adding these to the building and renovations started in the previous year this means we have seven sites under development:

Site	Number of homes
New Parliament Place, Campbeltown	52
Relief Land, Inveraray	5
Whistlefield, Garelochhead Phase 1	4
Highfield, Bowmore, Islay	3
Croft Avenue, Oban	8
Whistlefield, Garelochhead Phase 2	8
Builder's Yard, Ardishaig	18
TOTAL 98	

Some of the 52 new homes under construction at New Parliament Place, Campbeltown. They are all fitted with solar panels to reduce the cost of heating water.



4 new homes being built at Smiddy Court, Garelochhead, 8 more will follow in Phase 2.



## Factoring

ACHA was close to signing up its first factoring customer in March 2009. A lot of work has gone into the development of the service. When it is up and running with agreements in place it will make the management of common repairs much simpler. It's better for owners and better for ACHA tenants.

If you are interested in the factoring service you can find more information at [www.acha.co.uk/factoring](http://www.acha.co.uk/factoring).

Barochan Place  
Campbeltown ▶



# Rent and empty houses

ACHA  
FACT

968 tenants have ACHA contents insurance. It's available to tenants and Right to Buy owners.

[www.acha.co.uk/services/homecontentsinsurance.html](http://www.acha.co.uk/services/homecontentsinsurance.html)

"We are pleased that progress has been made in terms of improvement of our void times. Staff will continue with their efforts to relet empty houses as quickly as possible".

**Christine Johnston**  
*ACHA's director of Housing and Neighbourhood Services*

HOME  
Argyll

Think Choice, Think Homes, Think Argyll

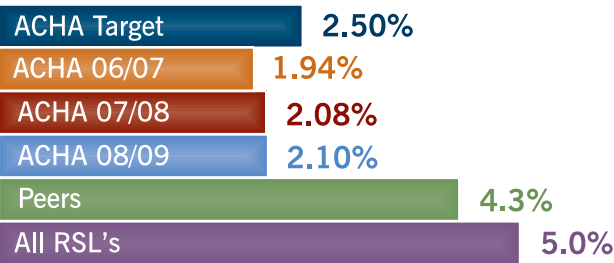
ACHA is one of the partners in Argyll and Bute's Common Housing Register (CHR). We continue to offer a standard form and allocation policy for the largest Housing Associations in Argyll and Bute.

In October the Scottish Government announced that HOME Argyll has been chosen as a case study in new guidance on running a CHR. You can find out more at [www.homeargyll.co.uk](http://www.homeargyll.co.uk).

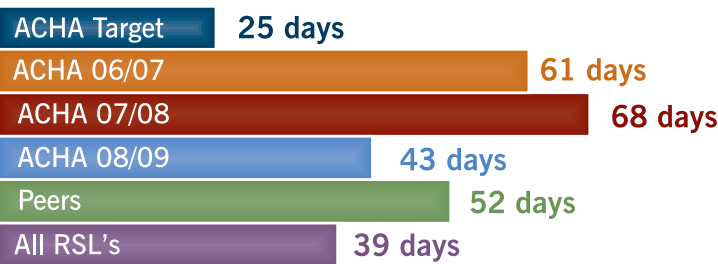
Rent Arrears owed to ACHA are half the levels of similar housing associations. We work with tenants to find practical solutions to money problems. You can read on page 9 about our financial inclusion work (FISH).

We work closely with other organisations to help tenants if they have difficulties paying their rent. We put them in touch with welfare rights officers or money management services. Frontline ACHA staff receive housing benefit training so we can help tenants access their full entitlement.

## Current Tenant Arrears – as percentage of rent due

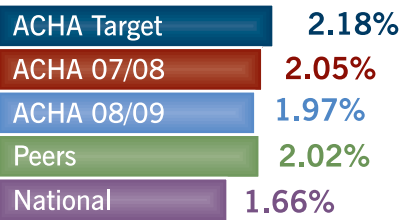


## Void Times – value shown in days not low demand



When a tenant leaves a house we need to make sure a new tenant is found quickly. We have a target of our houses not being empty for more than 25 days. We let 416 houses in the year and were within target for most of them. The graph above shows the average time it takes us to let a house, the two graphs below show the percentage of our rent lost because houses were empty.

## Percentage of rent lost because of empty houses





# Area round up

ACHA  
FACT

ACHA shares responsibility with co-owners for 12 water supplies and 36 sewage systems.

## Travelling Persons Sites

Torlochan Travelling Persons Site is the last of our three travelling person sites to be brought up to modern standards. During 08/09 we worked with tenants to identify the priorities for improvement and created a development plan. The Scottish Government are supplying funding for the work and it will be starting in 2009.

Residents at Ledaig Travelling Persons received a grant from ACHA to buy a set of goals for the children's play area.



ACHA worked closely with Strathclyde police, the Ambulance and Fire Services and other partners in the run up to bonfire night making sure any dumped burnable material was cleared away and by helping to fund a firework display at Mossfield, Oban. The police reported a reduction in call outs. A great result from joint working.



▲ A disused sand pit was converted to this beautiful planter at Keills, Islay.

▼ MacFarlane Place, Arrochar was spruced up by ACHA, local residents agree that the new bench, grass and plants are a great improvement.



ACHA got out and about—we had stalls at various agricultural shows and Strachur Community Open Day. We had displays on our activities and leaflets on ACHA's services, staff could answer questions and application packs were to hand. If you see our stall be sure and come by.



In November a grain silo collapsed at Port Ellen Maltings. It fell into ACHA tenants' gardens along with tonnes of barley. ACHA has been working with local residents and the authorities to ensure any replacement grain silo is in a suitable place and safe.



ACHA worked with Campbeltown's Conservation Area Regeneration Scheme (CARS) on a gutter cleaning week.



# Working with communities



## More than housing

ACHA has been working hard in partnership with other organisations to develop projects to benefit tenants, their families and local communities.

Along with partner Housing Associations (HAs) ACHA is successful in bringing in grant funding from the Scottish Government's Wider Role programme along with other funding organisations and in 2008/09 this was in the region of £1.25million. The grants match fund projects paid for from other sources. The four largest HAs in Argyll and Bute agreed a strategy and this was approved in 2007. We call it 'More than Housing', some of the differences we made in 08/09 are highlighted on this page.

ACHA  
FACT

56 ACHA homes were sold through Right To Buy in 2008/09.

## Constructive Communities

26 community village halls had small scale improvements carried out by local Employability Teams.

## Youth Outreach

ACHA and Dunbritton HA started a games programme in summer 2008. The project ran until March 2009. Young people were able to join in outdoors and then come to a series of events and workshops tailored to their needs.

The project was run in association with Argyll & Bute Council and local Police and does not duplicate any existing youth work.



## Employability

This project is led by Dunbritton HA but each HA is involved. Placements are provided for people to undergo a training programme in a variety of skills. This puts them in a good position for finding permanent employment, with the added benefit of improvements to public areas.

## Construction Employability

ACHA worked in partnership with Connaught and Argyll Training to establish a construction skills training scheme. This prepares people for apprenticeships. Connaught is our kitchen and bathroom installer for the next 4 years in 3 of our 4 areas.

A new group of trainees starts each year. They receive training in college, off-site and on-site. The scheme was first run in Cowal with 3 trainees.



### In their good practice briefing TPAS said:

"ACHA was able to demonstrate an organisational commitment to developing and sustaining tenant participation and should be applauded for their commitment to tenant participation".



### ACHA FACT

We let 416 houses in the year.



### Citizens Advice Bureau Manager, Geraldine Day said:

"the handbooks have been very well received with clients and a handy tool for advisers".

## A Scottish first for ACHA

ACHA is proud to have the honour of being the first housing association to be accredited by the Tenant Participation Advisory Service Scotland (TPAS).

The award scheme recognises good practice by landlords. You can find out more at [www.tpascotland.org.uk](http://www.tpascotland.org.uk).



## Community Action Fund

ACHA's grant fund allows applications of up to £300 for community based groups from all walks of life.

They've proved popular and ACHA increased the 'pot of cash' to allow even more grants to be shared throughout Argyll and Bute.



Pictured are two groups who benefitted; Ardrishaig Sailing Club where young people have been encouraged to join in the fun and learn new skills and Kirm Primary School where Storysacks have helped develop reading habits. There have also been grants to clubs for the elderly, community halls, sports groups, schools and many more.

## FISH Argyll

FISH Argyll is an ACHA led partnership of local Housing Associations (HAs) and other organisations who help with personal finance issues. This project has won 'Best Practice' awards from both the Chartered Institute of Housing and Scottish Federation of Housing Associations.



We support the **Credit Unions** (CU) by promoting them in newsletters and around our offices. We've also made it easier for our tenants to save through a new arrangement which means tenants can pay into their CU accounts at any ACHA office.

We arranged for educational charity Solent Peoples Theatre to perform '**At Home with the Wiltons**' at schools across Argyll and Bute. The show included financial capability training. The feedback was excellent, 88% said they now know more about credit cards, loans and sensible budgeting.

We produced a **Personal Finance Handbook** and sent it out to 7,000 HA tenants. It has easy to read information and advice covering aspects of personal finance including banking, credit, insurance, savings, pensions and of course debt and budgeting.

Watch out for a similar **Money Money Money** guide for young people being distributed to years 4 and 5 in secondary schools in 2009. You can download both of these Money handbooks from ACHA's website: [www.acha.co.uk](http://www.acha.co.uk).



# Financial Information

## INCOME AND EXPENDITURE ACCOUNT

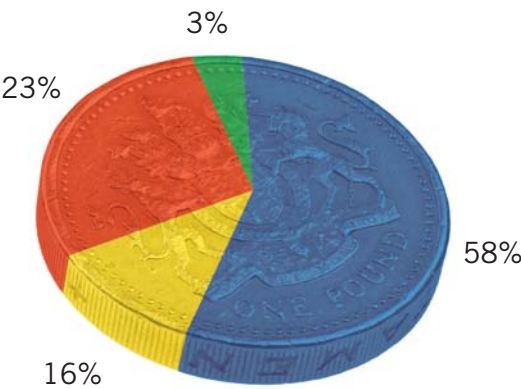
ACHA's financial year runs from 1 April to 31 March the next year. When we talk about the year 08-09 it means from 1 April 2008 to 31 March 2009.

You can find all of ACHA's approved accounts at [www.acha.co.uk/press/financialstatements.html](http://www.acha.co.uk/press/financialstatements.html)

	2009 £000	2008 £000
Turnover	16,937	16,369
Operating costs	(25,361)	(19,999)
Operating Deficit	(8,424)	(3,630)
Surplus on disposal of housing fixed assets	126	177
Interest receivable	156	254
Interest payable	(240)	(28)
Deficit on ordinary activities before Taxation	(8,382)	(3,227)
Taxation on ordinary activities	14	3
Deficit on ordinary activities	(8,368)	(3,224)
Actuarial (loss) / gain on pension scheme	(646)	575
<b>Total recognised deficit for the year</b>	<b>(9,014)</b>	<b>(2,649)</b>

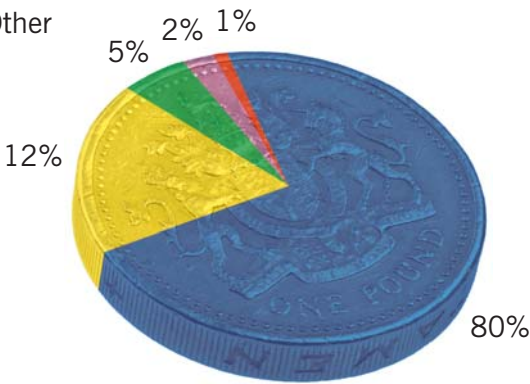
### Expenditure – how the money is spent

- Improvements
- Repairs
- Management
- Sheltered Housing



### Income – where the money comes from

- Rents
- Business Plan Grants
- Other Grants
- Recoveries from Recharges
- Other





# Financial Information

## BALANCE SHEET

	2009 £000	2008 £000
<b>Tangible fixed assets</b>		
Housing properties – gross cost less depreciation	5,743	1,142
Less Housing Association Grant	(4,929)	(1,065)
Other	92	79
	<u>906</u>	<u>156</u>
<b>Current assets</b>		
Stock and work in Progress	31	31
Debtors	3,344	2,257
Cash at bank and in hand	2,729	2,803
	<u>6,104</u>	<u>5,091</u>
<b>Creditors:</b> amounts falling due within one year	<u>6,540</u>	<u>6,243</u>
<b>Net current liabilities</b>	<u>(436)</u>	<u>(1,152)</u>
<b>Total assets less current liabilities</b>	470	(996)
Creditors amounts falling due after one year	12,000	2,000
<b>Provisions for liabilities and charges:</b> Deferred tax	-	-
<b>Net liabilities before pension deficit</b>	<u>(11,530)</u>	<u>(2,996)</u>
<b>Pension deficit</b>	<u>(480)</u>	<u>-</u>
<b>Net deficiency after pension deficit</b>	<u>(12,010)</u>	<u>(2,996)</u>
<b>Capital and reserves</b>		
Share capital	-	-
Revenue reserves	(11,530)	(2,996)
Pension reserve	(480)	-
<b>Deficiency in shareholders' funds</b>	<u>(12,010)</u>	<u>(2,996)</u>

“The Association made a loss of £8.37 million this year before adjustments for pensions, as expected. This was due in major part to the investment in existing homes delivering the transfer commitments of the Scottish Housing Quality Standard (SHQS). The Association continues to maintain a strong income collection record collecting 98.34% of rent from all properties that were able to be let. Rent lost from void properties was lower than expected and was an improvement on the prior year”.

**Nick Pollard**  
ACHA's director of  
Finance and IT

## ACHA FACT

In the last year the turnover rate for staff was 8.7%. This compares well to the national average of 17.1% in housing associations nationwide.

## ACHA FACT

ACHA filled 26 vacancies in the year. Vacancies are advertised at [www.acha.co.uk](http://www.acha.co.uk)

# Staff and offices

ACHA employs 186 staff across Argyll and Bute as well as supporting more jobs through investment in homes, building new houses and ongoing repairs.

This year we took steps which will ensure ongoing reductions in costs. Instead of paying another agency to undertake our payroll work we now do this ourselves. We had to train staff and purchase software but these are one off costs and we'll be saving money every year from now on.

We also started negotiations to buy a site in Oban to build an office on. The purchase will allow us to ensure we have accessible offices for our customers and the facilities to allow us to do our jobs well whilst saving money. We expect to move into the new office in 2010. The construction work will support the local building industry during tough economic times.

ACHA brought about changes for staff with new ways of working and a commitment to customer service.

Each year we ask all our staff how they feel about working for ACHA. In 2007 62% liked working for ACHA in 2008 this had jumped to 82%. We believe happier people are more productive.



## [www.acha.co.uk](http://www.acha.co.uk)

ACHA launched its new look website in February. It has a fresher look and has been designed to be accessible to all. The site contains information for tenants, all the latest news, our policies and job vacancies.

So if you want to read the latest Tenants First, find out about factoring, qualifying repairs or just see what ACHA are up to log on to [www.acha.co.uk](http://www.acha.co.uk).

There are more improvements to come, we are developing a system to allow the reporting of repairs online and electronic rent payments. Minutes from our Area Committee meetings will be available on-line from late 2009.

# Looking forward

As well as the ongoing work we are doing building houses, improving garage sites, developing the Oban office and working with other Housing Associations in our wider role projects we'll be starting new projects in the next year including an energy efficiency project—helping to keep our tenants warm and save them money. We're also working with Argyll and Bute Women's Aid to provide furnished tenancies for women leaving domestic abuse and hope to have more homes available in 2009.

We are preparing for inspection by the Scottish Housing Regulator (SHR). This will happen late summer 2009. We work towards published Performance Standards, these are a national framework all social landlords adhere to. They drive quality services and encourage continuous improvement. The SHR will report how we measure up against the standards.

You can find out more at [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

ACHA will be carrying out our first tenant's opinion survey this year, be sure and take the opportunity to let us know your thoughts.

"Ideas come from tenants, members, staff and by comparing ourselves to other housing associations. We aim for continuous improvement and we are managing this. Examples include improving play areas and an internal management re-structure that cut costs, improved efficiency and ensures decisions are made close to the area they affect. There's still work to be done and we are investigating priorities to make sure we make the biggest difference".

**Colette Benham**  
ACHA's director of Human Resources and Corporate Services

If you would like this report in larger print, in an alternative language, on audio cassette, paper or in an electronic format or you would like someone to read it or explain it please contact Rob Tigear on 01496 301307.

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 براۓ 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。

### Bute

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Dunoon PA23 8DQ  
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01369 708688

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Lochgilphead  
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01546 604800

### Kintyre

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PA28 6ED  
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01586 559055

### Oban, Lorn & Isles

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PA34 4AW  
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01631 567962

### Mull

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Tobermory  
Isle of Mull  
PA75 6PX  
01688 302051

### Islay

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PA43 7HP  
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[investmentandregeneration@acha.co.uk](mailto:investmentandregeneration@acha.co.uk)  
01546 604541

### ACHA REPAIRS HOTLINE

(Freephone) 0800 028 2755

from 9am to 5pm  
Monday to Friday or e-mail on  
[acharepairscentre@acha.co.uk](mailto: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.

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

ACHA has a Customer Care  
Charter which explains our  
complaints procedure, it is  
available from all of our  
offices and on our website  
at [www.acha.co.uk](http://www.acha.co.uk).

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)

Care Commission registration  
number: CS2005093680

The front cover shows  
Johnson Court, Helensburgh  
by Seonaid Cameron

argyll community housing association ltd

Registered Office  
63/65 Chalmers Street  
Ardrihaig  
LOCHGILPHEAD  
PA30 8DX