



Annual Report

1 April 2011 - 31 March 2012

Front cover: little Erin enjoys the new play park at High Bank Park, Lochgilphead

Chief Executive's Overview



It is hard to imagine that over five years have passed since the housing stock transfer took place in November 2006.

During the past five years we have prioritised; home improvements, developing services and building new homes. On the home improvement front, by 31st March 2012 we had delivered 46% of the programme to bring our 5,000 plus homes up to the Scottish Housing Quality Standard. Between now and 2015 we plan to complete this work.

In terms of service development, the last five years have seen a range of service development initiatives. They have involved the introduction of Allpay, factoring, elderly garden maintenance, welfare rights and the Customer Service Centre.

In terms of building new homes we have built 100 since stock transfer with a large pool of available sites to build on in the future if resources become available.

The last year has not been without its challenges. The imminent introduction of welfare reform and the universal credit system will, in my view, pose real challenges for us and our tenants in managing a drop in disposable income. As a result of the proposed challenges, our Board of Management and staff are committed to doing all we can to advise and assist tenants in managing this change.

The last five years have seen many challenges and achievements. We have not got everything right but the partnership between tenants, voluntary Board members and staff has achieved so much in a short period of time in improving homes, building new ones and developing services.

Alastair MacGregor

Chief Executive

Chair's Overview

"This Annual Report encapsulates a range of our work and services but, most importantly it touches on people in our communities and the impact that housing and wider regeneration can have".

Bill McIntyre
Chair



I became the Chair of the Board of Management following the Annual General Meeting in September 2011. As a tenant of the Association it is both an honour and a responsibility to be the Chair of the Board of Management, setting our priorities and dealing with the many housing challenges and opportunities in Argyll and Bute.

In the past year we have continued to prioritise the modernisation of our 5000 plus homes in order that they meet the Scottish Housing Quality Standard by 2015. In addition we have built new homes at Lochgoilhead and have put on site further developments in Campbeltown and Dunoon. With over 3,500 families and single people on waiting lists in Argyll and Bute the provision of new build affordable housing to add to our existing stock will be an ongoing priority for us.

Throughout the year we have engaged in a number of initiatives relating to housing and wider regeneration. We were at the heart of the lobby to establish a Rural Housing Development Fund and to increase grant rates for new build in rural areas. Both initiatives have come to fruition enabling us to build homes in Port Ellen, Islay through the new fund and the increased rural grant rates will help us in future initiatives.

Housing is more than bricks and mortar and I was really keen to see the further development of our Garden in Bloom competitions. The hard work put in by our tenants to support the wider environment is very much appreciated and compliments the investment and modernisation in our homes.

Lastly, I would like to pay tribute to the voluntary, unpaid Board members who have worked so hard to support our aims, objectives and direction. Equally, I would also like to thank the staff for all their hard work and commitment across a range of activities in delivering the services and meeting the challenges that the Board has set them.

Best wishes

Bill McIntyre
Chair

Pictured Right—Board Members following
the 2011 AGM



Property Management Service (Factoring)

We have been working with owners of private properties to provide a factoring service for shared parts of buildings. We are appointed as Factors to manage, instruct and oversee works and consult with owners on larger cost works to improve common buildings. At 31st March 2012 125 flats were factored by us, with more being introduced to the service all the time.



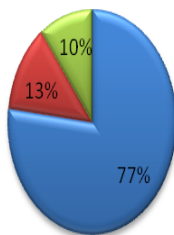
Major works have been carried out to some factored buildings following consultation with owners.

Pictured left are the before and after shots of Lochnell Street, Lochgilphead.

Substantial changes are obvious to passers by.

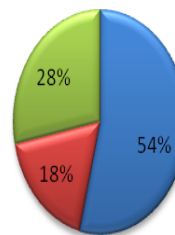
During February 2012 the first consultation took place with private owners to get feedback on how they viewed the factoring service, 121 Surveys were issued and 31% of owners returned these completed. Responses showed:

Are you satisfied with the details provided to you on you invoice?



■ Yes
■ No
■ No Answer

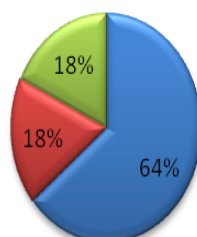
Are you satisfied with the quality of repairs carried out?



■ Yes
■ No
■ No Answer

62% of owners thought it would be beneficial to receive a newsletter and this is something we will be looking at developing in the coming year.

Do you feel the Factoring Service is Value for Money in terms of ACHA arranging for common repairs on your behalf?



■ Yes
■ No
■ No Answer

When asked about the factoring service one owners comments were:

"All in all very happy with the whole process - very good service, efficient, friendly staff - thank you."

Improving Houses



♥♥The Investment Programme has made major strides this year, after some delays related to putting in place all our new contractors to deliver the Scottish Housing Quality Standard. The heating and rewire programmes are starting to deliver major in-roads into our target installation programme. The new energy efficiency upgrade programme is ensuring that all our houses will have appropriate loft insulation and ancillary measures. Our target for the Scottish Housing Quality Standard was 46% for 31st March 2012 and we are meeting that target. ♥♥

Linda Haig, Director of Investment and Regeneration

Table of completed elements up to 31st March 2012

	Kitchens & Bathrooms	Windows & Doors	Heating & Rewire	Roof & Roughcast	Energy Efficiency	Total
Bute and Cowal	205	76	582	17	130	1010
Lomond	46	141	340	1	78	606
Lorn and Isles	176	314	33	64	26	613
Mid Argyll and Kintyre	330	326	79	55	72	862
Total	757	857	1034	137	306	3091
Target	1140	1400	1000	200	750	4490
% of target	66%	61%	103%	69%	41%	69%



Above and below—Colonsay Terrace, Oban



A before and after example of a recently completed new bathroom installation



Above and below—Longsdale Crescent, Oban



Repairs

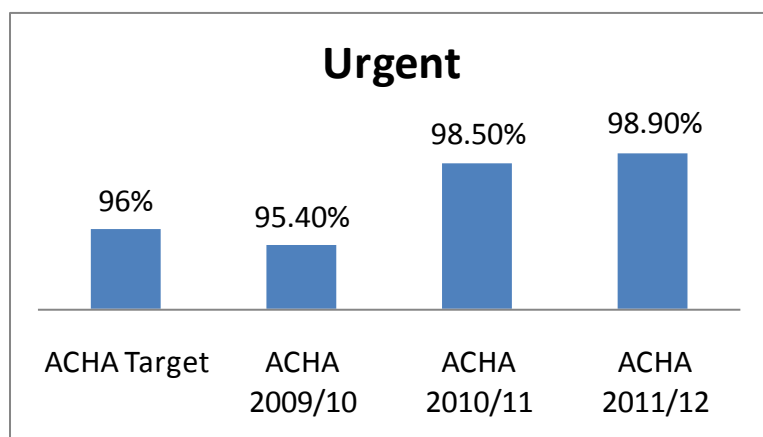
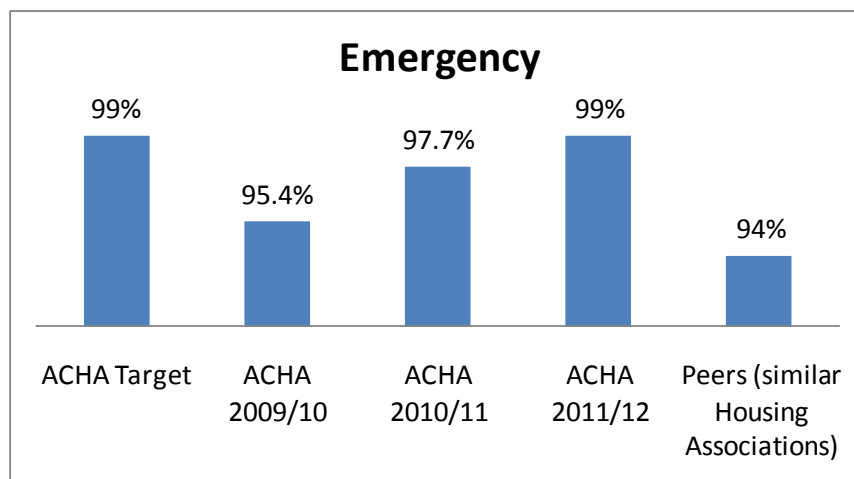
“Our repairs service continues to offer high standards of performance and customer satisfaction. Tenants gave us over five and a half thousand valuable comments on the repairs service during the last year. Our aim is to continue to develop and improve our services.”



Christine Johnston, *Director of Housing & Neighbourhood Services*

Repairs Completed on Time

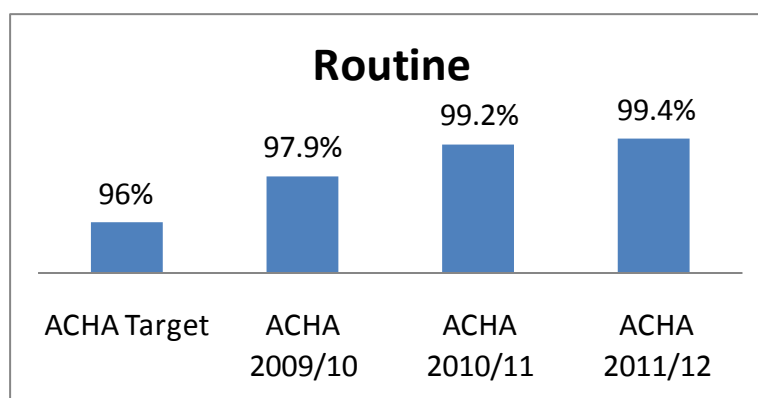
We completed 20,074 emergency, urgent, routine and “qualifying” responsive repairs during the year with a further 1,584 repairs being carried out to void properties. Our performance on time taken to complete repairs remains consistently high.



Peer Group figures were not available for Urgent or Routine Repairs

Our repairs service is delivered by a mix of in house teams and private contractors. 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.

Tenants using our repairs service are asked to provide feedback by a number of methods i.e. repairs satisfaction cards, post inspection and telephone surveys. During 2011/12 96.6% of tenants who provided feedback confirmed that they were satisfied with the work carried out.



New Homes



♥♥ Four houses were completed in Lochgoilhead in partnership with Dunbritton Housing Association. A further 24 houses started in Dunoon and 32 at the former Park Square in Campbeltown. The development in Campbeltown included a partnership with the Council who are building a new access road to Campbeltown as part of the CHORD project. We had a successful bid to the Scottish Government for funds to build eight new homes in Dalmally. Argyll and Bute Council's Rural Housing Development Fund will support our bid to build eight new homes in Port Ellen on Islay. ♥♥

Linda Haig, *Director of Investment and Regeneration*



Above: New Build Site at The Fairways, Ardenslate, Dunoon



Above: New Build Site at Highland Avenue, Lochgoilhead



Pictured left are Michael Russell MSP, Alastair MacGregor, Chief Executive of ACHA and Council Leader Dick Walsh. The picture was taken on 11th July 2011 at the opening of the Park Square, Campbeltown site. This site opening was the largest of our new site openings carried out in 2011.

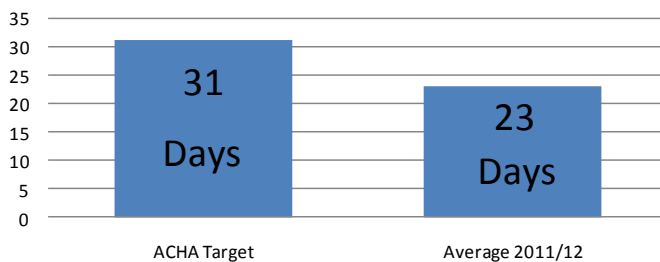
Rent, Allocations & Welfare Rights

“ ACHA is acutely aware of the difficulties our tenants may face in this uncertain economic climate. Our staff will continue to work closely with tenants who are struggling with debt and low income and will provide practical advice and assistance whenever possible ”

Christine Johnston, Director of Housing & Neighbourhood Services

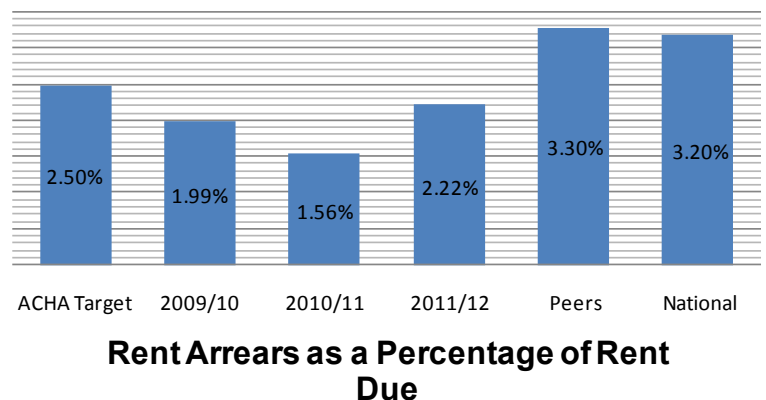


Average Time Properties are Empty (not low demand)



During 2011/12 our average re-let time for empty properties, which were not classed as low demand, was 23 days. Around 456 properties were re-let to applicants from the Home Argyll waiting list

ACHA's performance for rent arrears was within target although arrears did rise slightly from previous year's performance. This rise was not unexpected as we do appreciate that many of our tenants have experienced financial difficulties due to the current economic climate. In order to provide as much assistance to our tenants as possible, referrals to our Welfare Rights Service and other organisations is inbuilt into our arrears management process.



During the year ACHA introduced 'allpay' payment cards and telephone payment options for our tenants. The payment cards proved to be very popular with tenants who can now make payments towards rent and insurance at over 160 local outlets in Argyll & Bute. The payment cards can be used at any participating outlet in Britain and payments have been recorded up to 400 miles away from the nearest ACHA office!



Pictured above, ACHA's new payment card designed by world famous, Mid-Argyll artist, **Jolomo**

We are committed to ensuring that our tenants receive every opportunity to maximise their Income with help from the Welfare Rights officers. For the coming year one of the priorities for the Welfare Rights Service, in conjunction with other ACHA staff, will be to develop a welfare Reform mitigation strategy. This will help lessen any negative impact to tenants of the proposed benefit changes from the Governments new Welfare Reform Act 2011.

Working with communities

2011 Garden Competition Winners

- Mrs Graham, Lochgilphead
- Ms Watt, North Connel
- Mrs Kennedy, Helensburgh
- Mrs MacPhail, Campbeltown
- Mr & Mrs Coughlan, Dunbeg
- Mr & Mrs McDade, Dunoon
- Mr & Mrs MacGregor, Rothesay
- Ms McDougall, Dalmally
- Mr & Mrs Erskine, Mull
- Ms B and Ms A MacGilvray, Islay



The Argyll **Tenants Panel** meetings take place each month in Inveraray and the Panel have had a busy year with meetings with our Directors; Christine Johnston, Linda Haig and Nick Pollard, with presentations on Welfare Rights, the new Tenants Charter, HOME Argyll and Pressurised Area Status (Right to Buy).

In addition to this, we are grateful to the Panel for their contributions to consultations on the new Gypsy Travellers Strategy, the Estate Management Policy, Argyll and Bute Council's Housing Strategy and of course the annual rent setting.

Wider consultations with members of the Tenants Consultation Register , staff and Area Committees also took place.

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 2011/12, a total of 35 groups received a donation from our Community Action Fund.

Members of our four 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) or by phoning 01546 605922

Working with communities



April 2011 saw the team of four Welfare Rights Officers bring in a total of over £1.3 million in previously unclaimed benefits and tax credits. The team worked hard all year and the total at the end of March 2012 was **£2.5 million** with over 1,400 ACHA tenants and their families having more peace of mind about their money.

Our Board decided to extend the project for another year in light of the impending changes to benefits and tax credits through the UK Governments Welfare Reform Act.



Mr/s McMillan, Campbeltown



Mr/s Livingstone, North Connel

Good Neighbour Award 2011

There were happy memories of a dear friend for these two ladies who nominated Mary Sweeney for the posthumous award of 'Good Neighbour'. Our first award went to Mary who lived at Ford Spence Court sheltered housing in Benderloch

because her neighbours described her as being

“a champion of community spirit and selfless acts of kindness every day in life”.



From left to right: Councillor McCuish, Mary Ferguson, Alastair MacGregor, Helen Livingston (seated)



Helping a community group build this play area at Machrihanish.



Allotments in Campbeltown have tenants 'growing their own veg.'



Consulting with the community in Dunoon to convert this car park.

Complaints and Feedback

♥♥ The Scottish Public Services Ombudsman (SPSO) has recently published the Model Complaints Handling Procedure (CHP) for Registered Social Landlords (RSLs). This was developed in consultation with the housing sector, guided by an advisory panel of housing association representatives and a steering group of key housing stakeholders including the Scottish Housing Regulator (SHR), Chartered Institute of Housing (CIH), Scottish Federation of Housing Associations (SFHA) and the Tenant Participation Advisory Service (TPAS). ACHA will be adopting the model in 2012.



For further details you can access; www.valuingcomplaints.org.uk ♥♥

Colette Benham

Director of Human Resources & Corporate Services

Ninety four complaints were dealt with during the 12 month period 1st April 2011 to 31st March 2012:

- Three stage 1 complaints were unresolved and carried forward from 2010/11
- Eighty three new stage 1 complaints were received in 2011/12
- Fifty eight stage 1 complaints were resolved as at 31st March 2012
- Nine stage 1 complaints were unresolved as at 31st March 2012
- Nineteen stage 1 complaints progressed on to stage 2 in 2011/12
- One stage 1 complaint was reopened in 2011/2012 at Stage 2
- Two stage 2 complaints were unresolved and carried forward from 2010/11
- Four new stage 2 complaints were received in 2011/12
- Nine stage 2 complaints were resolved as at 31st March 2012
- Six stage 2 complaints were unresolved as at 31st March 2012
- Eleven stage 2 complaints progressed to stage 3 in 2011/12. Of these, ACHA's Appeals Committee upheld the outcome of nine complaints and awarded compensation in one case. Two complaints were still being considered by the Appeals Committee as at the end of March 2012.
- Four of the above appeals were sent to the Ombudsman, who upheld the outcome of two complaints and as at end March 2012 was still consideration the other two
- One stage 2 complaint was reopened in 2011/12 at stage 3

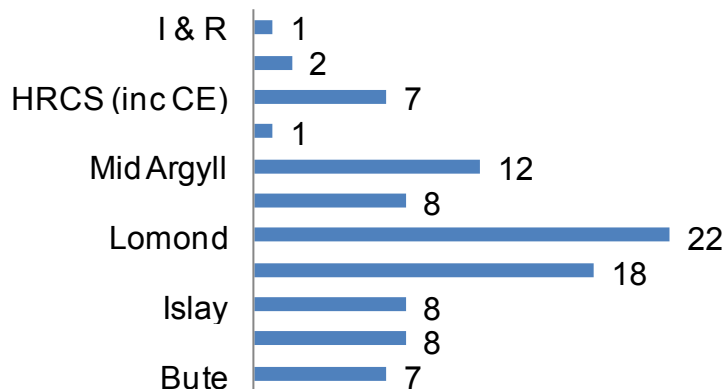
Stage 1—Informal Complaint

Stage 2—Formal Complaint

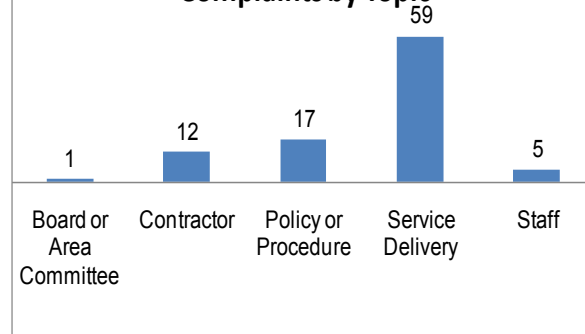
Stage 3—Appeal

Stage 4—Ombudsman

Complaints by Area



Complaints by Topic



Financial Information

♥♥ We have implemented the required change to component accounting during 2011/12. Our operating performance has become positive as a result of that change with a small surplus being generated. The conversion to charitable status ensures that the current and future surplus will not be subject to corporation tax. The balance sheet has also changed with net liabilities becoming net assets following a substantial growth in assets due to component accounting and through the on-going development of new housing stock. Rent collection, cost growth and efficiency remain a key focus for the business to ensure future viability ♥♥



Nick Pollard, Director of Finance and IT

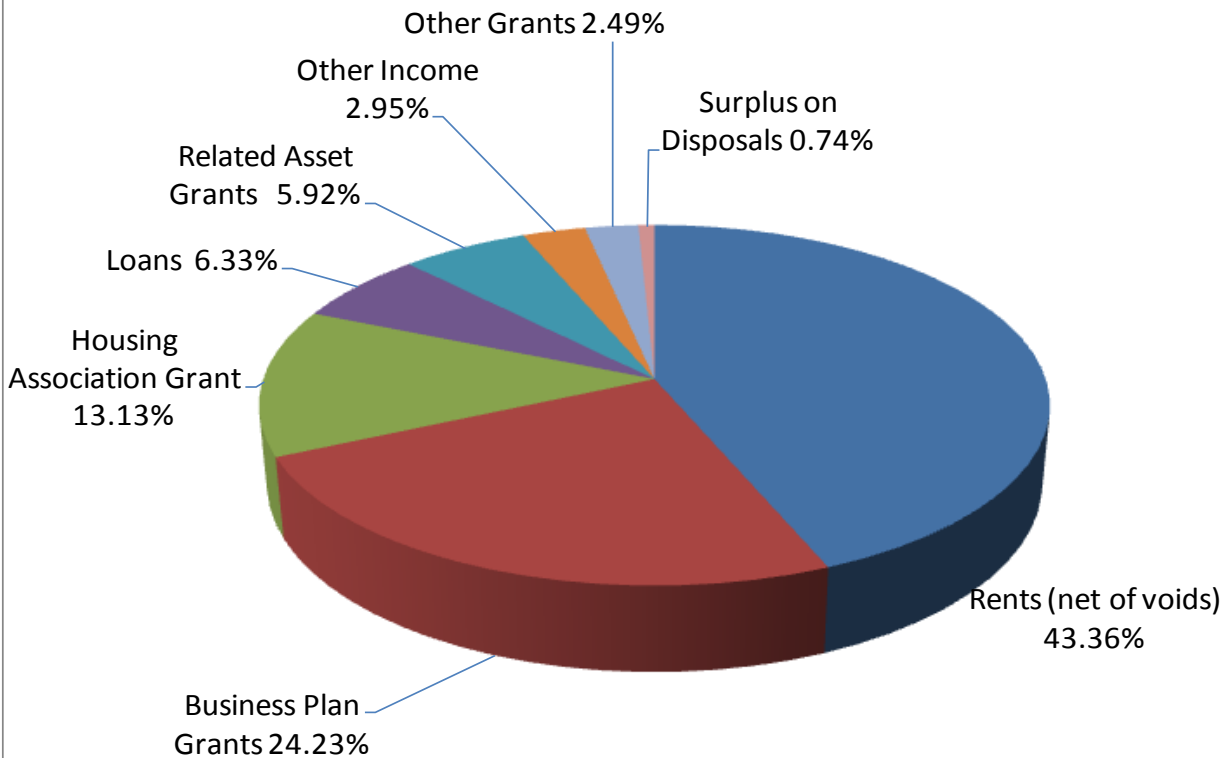
Income and Expenditure	2011/12	2010/11 adjusted
	000's	000's
Turnover	19,771	18,129
Operating Costs	(17,752)	(17,124)
Other Income	-	-
Operating Surplus	2,019	1,005
Surplus on disposal of Housing fixed asset	266	297
Interest Receivable	108	14
Exceptional Items	-	1,221
Interest Payable	(1,236)	(1,062)
Surplus on ordinary activities before Taxation	1,157	1,475
Taxation on Ordinary Activities	-	-
Surplus on Ordinary Activities	1,157	1,475
Actuarial (Loss)/Gain on Pension Scheme	(596)	1,880
Total surplus for the year	561	3,355

We made a net operating surplus for the financial year 2011/12 of £1,157k before adjustments for the pension scheme deficits and a surplus of £561k after that adjustment

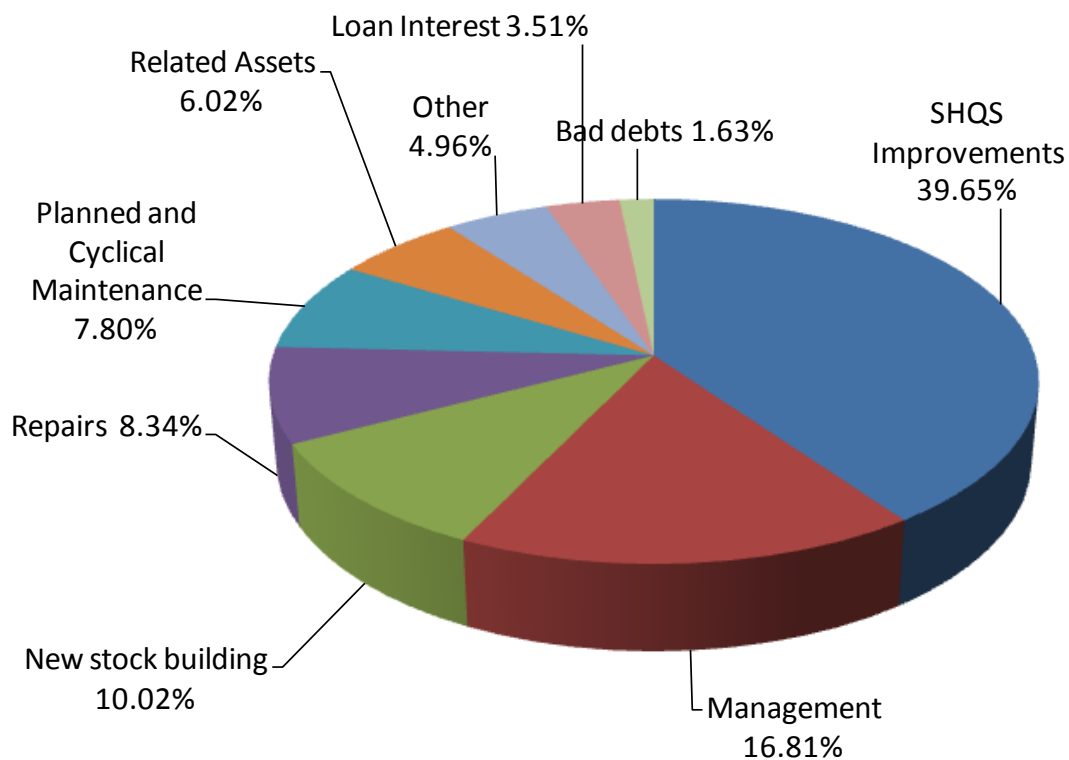
The charts on the following page detail where the money came from (Income) and how the money was spent (Expenditure)

Financial Information

Income 2011/12



Expenditure 2011/12



Financial Information

Balance Sheet as at 31st March 2012	2011/12	2010/11 adjusted
	000's	000's
Tangible Assets		
Housing properties net of depreciation	79,569	63,380
Housing Association Grant	(13,884)	(10,464)
Less other grant	(29,187)	(23,002)
Other Fixed Assets	874	971
	37,372	30,884
Current Assets		
Stock and work in progress	22	23
Debtors	5,065	2,675
Cash at bank and in hand	3,877	3,760
	8,964	6,458
Creditors (amounts falling due within 1 year)	(11,792)	(6,124)
Net Current Assets	(2,828)	334
Total assets less current liabilities	34,544	31,218
Creditors (amounts falling due after 1 year)	(27,248)	(24,984)
Net Assets	7,296	6,235
Pension deficit (FRS17)	(1,775)	(1,275)
Net assets after pension deficit	5,521	4,960
Financed by:		
Capital and Reserves		
Share Capital		-
Revenue Reserves	7,296	6,235
Pension Reserve	(1,775)	(1,275)
Surplus in Shareholders Funds	5,521	4,960

ACHA's balance sheet has seen significant adjustment through the adoption of component accounting in 2011/12. The balance sheet shows asset growth with a net surplus in shareholders funds in contrast to historic operating deficits and net liabilities.

Area Round Up

Our Oban, Lorn and Isles Area Committee were delighted to run a Christmas Card competition in 2011 following on from the previous year's success. Children from local nurseries were asked to design a picture to convey their festive greetings.

Members of our Oban, Lorn & Isles Area Committee had the difficult task of judging. Entries were received from Soroba Young Families, First Steps and Smarties Nurseries. All the entries were of a very high standard but it was agreed that four year old Zoe MacDonald's endearing depiction of Santa and his red nose reindeer was the winner. Alastair MacGregor, Chief Executive, was delighted to present Zoe, with the Winners Cup and a copy of her own Christmas Card. Pictured right with Mum and Dad.



The children at Dalintober primary school were asked to design a sign for our first allotments in Campbeltown.

The Mid Argyll & Kintyre Area Committee members judged the competition and pictured left is the Chair of the Committee, Sandra MacKenzie, with the winning entry.



The winning entry

ACHA staff - champion fundraisers !

Here are some of the fundraising that has taken place in 2011/12:

Staff from our Finance and IT department , the Investment and Regeneration department and our Helensburgh office raised **£122** for the British Heart Foundation.

Staff in Dalriada House, Lochgilphead raised **£300** for the Lauren Currie Twilight Foundation.

Staff in Helensburgh and Lochgilphead raised **£84** for the Samaritans.

Staff in Dunoon joined with colleagues from the Council to raise **£248** for Children in Need.

Staff in Lochgilphead joined with colleagues from the Council to raise **£178** for Breast Cancer Care.



Refurbishments to High Bank Park playpark in Lochgilphead (above) were completed in April 2011. The improvements have made the playpark a highly valued local resource which has proved very popular with residents of all ages.

Our 2011 Employee of the Year was awarded jointly to Iona MacPhail (right) and Yvonne Litster (far right), both Regional Managers.

Well done to both.



2012

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DECEMBER

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Customer Service Centre 0800 028 2755

Freephone (mobile phone charges will apply)

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
Menzie's House, Glenshellach Business Park, Oban PA34 4RY
housing.lorn@acha.co.uk

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

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
Ardishaig 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

Rent payments can be made Monday to Friday 9am to 5pm

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.

“On the 17th November 2011 we were proud to be awarded the status of charity. The award was given by the Office of the Scottish Charity Regulator (OSCR) and allowed us to be included in the Scottish Charity Register, charity number SCO42713,

Becoming a charity opened up greater funding opportunities which we were not previously able to access and gave some tax advantages which resulted in financial savings. This allowed us to invest further in our tenants' homes and communities”

Gayle Stead, Governance & Compliance Manager

As at 31st March 2012, we had 283 current members.

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 Management areas) will receive a delicious hamper.

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: 988508752

Care Inspectorate - registration number: CS2005093680

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:



West Loch Tarbert, Argyll (taken by a member of staff)

The **Tenants Consultation Register** is used to get feedback on new policies and reviews of the services we provide through postal questionnaires. There are currently 87 tenants on this register from all over Argyll and Bute who helped by commenting on five pieces of work during 2011/2012. If you join the Tenants Consultation Register 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 currently meets once a 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 & Kintyre; Helensburgh & 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 you further information.