



Annual Report 2008



to 31 March 2008
www.acha.co.uk



ACHA's Board of Management

The role of the Board is to give strategic direction to the organization and lay down policies and best practice in the field of housing and related activities: the Chief Executive and Directors of the Association are in turn accountable to the Board for implementing these. Board membership is voluntary and unpaid. The composition of the Board (10 tenants, 5 independents and 5 councillors) is intended to provide a balance of experience, skills and the requisite management expertise to provide effective leadership of the Association. At the same time, it is essential that the views of tenants and other stakeholders are represented as fully as possible and influence our thinking. With the above in mind, I am confident that the current Board continues to operate effectively and in a business-like manner. By this stage, I hope that it will be apparent to the majority of our tenants that we are aiming for a high standard of courtesy and service; we have also introduced a substantial number of improvements to existing practices and new services for our customers, namely our tenants and other stakeholders, examples of which are given in the following pages. Working with other agencies is one of the key elements of our approach and to this end we have ongoing contact with other Housing Associations and public bodies, both within Argyll and Bute and at national level. I should like to thank my fellow Board members for giving so freely of their time and knowledge and for harmonious working to the same end – not to say that ACHA's activities haven't been invigorated by frequent healthy debate! In conclusion, we will continue to strive to work on behalf of and continue to aim for an excellent service to our tenants.

Norman Beaton, Chairman

Tenants: at the heart of what we do

In March 2007 ACHA approved its first Tenant Involvement Strategy. This strategy was developed through close collaboration with the Argyll Tenants' Panel. ACHA is currently seeking Accreditation for its tenant participation work through Tenant Participation Advisory Service (TPAS). The Panel is made up of representatives from the Tenants' groups that ACHA supports. The Tenants' Consultation Register enables all tenants, including those in the remotest villages and island communities, to participate in shaping ideas and policies. One recent example of this was a questionnaire on Services for Older People. The returns from this were heartening not only by their volume but also the creative suggestions put forward by tenants on this subject.



The Tenants Panel have regular discussions with Alastair MacGregor, Chief Executive

Less formal input from tenants is sought regularly. Alastair MacGregor, Chief Executive, randomly chooses over 20 tenants a month to visit to get a real feel for their issues and where ACHA could do better. This has been very well



Chief Executive's overview

It is hard to believe that we have nearly reached the end of two years since the stock transfer took place on the 21st November, 2006. It has been a very busy period but we are seeing the benefits of the Association's work in a number of areas. The Association's Investment Programme is moving ahead quickly with the installation of kitchens, bathrooms, windows and doors, as well as new heating and rewires. This has proved a massive organisational challenge throughout Argyll and Bute and I would like to thank the Association's tenants for their patience and cooperation in working with us to get this much needed work underway. The Association plans to improve all of its 5,100 houses to the Scottish Housing Quality Standard by 2015.

The Association, this year, has also started its new build housing programme in Campbeltown. When this scheme is completed it will provide 84 new homes in the town. We also plan to provide new homes soon in Oban, Garelochhead, Inveraray and Islay.

The Association has also been very active since transfer in carrying out repairs and environmental improvements which proved impossible for the Council in the past, due to financial constraints. This, for example, has meant ordinary repairs that tenants couldn't previously have carried out being delivered, as well as improvements to fences and the common environment.

The Association has also been proactive in working with the Police and other agencies with respect to antisocial behaviour in our communities. One example of this has been the success the Association has had in obtaining decrees for eviction for convicted drug dealers who live in our houses.

There is however no room for complacency. Over the next seven years the Association faces a massive challenge in completing the required investment in our homes. Equally, with over 3,500 families and single people on housing waiting lists the need for affordable

housing has never been greater. ACHA wants to meet these challenges. I am really grateful for the goodwill and support shown by the people of Argyll and Bute for ACHA's work in the first two years and we as an organisation look forward to building on what we have achieved for the future.

Alastair MacGregor, Chief Executive



Some members of ACHA's Board of Management during 2007

received by tenants. Tenants are also at the heart of ACHA's formal decision making structure. In addition to the Board ACHA has four tenant led Area Committees dealing with local issues. The Chairperson from each Area

Committee also sits on the Board of Management.

All new tenants are asked to complete a questionnaire about becoming an ACHA tenant. This lets us hear what we did well and not so well so we can improve our services to make sure we deliver the best possible service to tenants at this critical time.



Our houses are your homes

Improvements

ACHA has given a commitment to our tenants and to the Scottish Government that all of our homes will meet the Scottish Housing Quality standard by 2015. To do this we need to undertake improvements to the bathrooms, kitchens, wiring, heating systems, roof and roughcast of our houses.

This table shows our targets and the numbers of each group of improvements we had completed by 31 March 2008.

Type of improvement	Target	Houses Completed
Windows and doors completed	397	530
Heating and rewires completed	438	436
Roofs and roughcasts completed	190	3
Kitchens and bathrooms fitted	1277	959

Beyond houses

ACHA has been surveying the garages, water supplies, play parks and unadopted roads it has a share in. ACHA has obtained over £25,000 to help with the improvement of playparks. The first to be developed are in Tarbert and Cardross. We have worked with local groups to make sure the parks are what locals want. We are looking at the work that is needed on the other facilities and at how it can be paid for.



Lifting the roof as part of our demolitions in Campbeltown

New developments

ACHA is committed to working with communities by putting together groups of locals to help us build new homes. ACHA demolished 143 houses in Campbeltown and 4 houses at Croft Avenue in Oban. Feasibility work has started on building 6 new homes to replace those in Croft Avenue. Planned new developments include 52 homes in a first phase of building at Parliament Place and Broad Street in Campbeltown.

In Garelochhead we have tender approval to build 4 new homes in partnership with a local developer.

“The first year of the Investment programme has been a major challenge and we have focused on the internal programme of work that formed our promises to tenants. Therefore new kitchens, bathrooms and heating systems have been the main element installations. Preparatory survey work has been undertaken for roof and roughcast packages which will progress in 2008/09.

This year we developed three new build projects to a funding approval stage and we are currently building 56 new homes on two sites and bringing back into use 5 flats that were in poor condition.”

Linda Haig, ACHA's director of Investment and Regeneration



Repairs

ACHA employs its own repairs teams in Rothesay, Helensburgh and Oban. In all areas we employ term contractors to undertake work on our houses. ACHA is proud that over half of the repair work on its houses is undertaken by companies based on the west coast of Scotland. Other national contractors we use also employ many people locally.

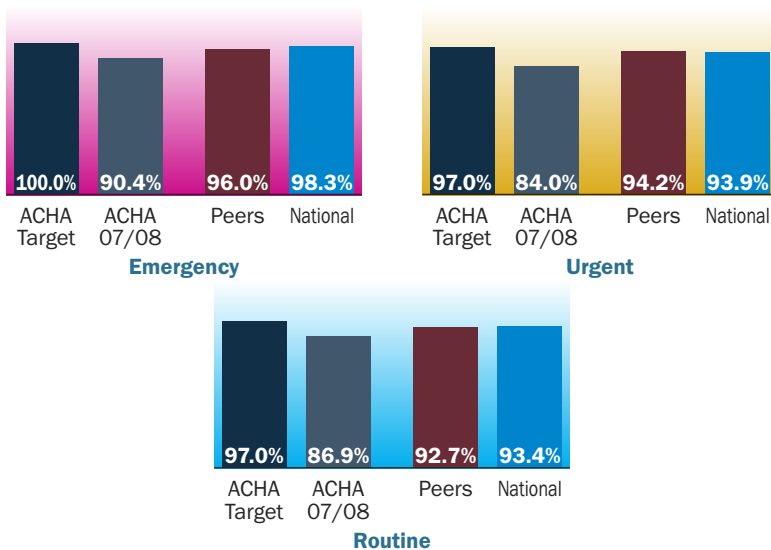
ACHA started an appointment system for repairs carried out by our own team and this has been well received by tenants.

ACHA Fact

Between 21 November 2006 and 31 March 2008 we dealt with 34,338 repair requests.

Repairs to Occupied Houses

These graphs show the **percentage** of repairs that have been done on time.



Repair Type

Target

Emergency	8 Hours
Urgent	5 Days
Routine	20 Days

Repairs to tenants' homes

ACHA has targets for how quickly we undertake different types of repair to houses with tenants. ACHA records how well we meet these targets.

When a repair is completed we send out a Repairs Satisfaction Survey card asking for comments from the tenant. 97% of tenants said they were happy with their repair.

“ACHA aims to provide a first rate repairs service to our tenants. We continually monitor the performance of our contractors and take action, where necessary, if standards are not met. Comments, good or bad, received from tenants who complete a repairs satisfaction survey card are very important to us and are used to ensure continuous improvement of our repairs service”

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



ACHA has played a lead role in developing the Home Argyll partnership. It is a Common Housing Register and was the first in Scotland where all the partners shared the same method of allocating houses. The excellent work done was recognised in a good practice study. You can find out more at www.homeargyll.co.uk.



Area reports

A few examples of the differences ACHA has been making.

Litter Pick at Duncholgan

Duncholgan Travelling Person's Site residents, ACHA staff and the Fyne Living Project got together for a litter pick in February. On a fine February afternoon a couple of hours work made a tremendous difference to the Site, a nearby burn and the ground round about.

Duncholgan resident Willie Townsley (top) said the litter pick had been brilliant.

Fiona Evamy (right) clearing the burn at Duncholgan.



Environmental improvements

ACHA has been working hard to improve the areas around our houses and flats. Bute and Cowal Area committee approved several projects including new fencing, bin stores and footpaths. New gates and fencing as well as roughcasting work have improved amenity and security in Ardenslate.

New path (above) at Glebe Terrace, Rothesay.

The report cover shows environmental improvements at Elder Crescent, Bowmore.



Community Caretaker

ACHA ensured Soroba estate in Oban could retain its caretaker when funding ended. Vivian Ritz, the caretaker, now works for ACHA.

CCTV

A CCTV system was installed at Williamson Drive, Helensburgh in January 2007, ACHA pay for the running of the system. It's caught vandals red handed.

Travelling Persons' Sites

ACHA owns and operates three sites in Argyll. Improvements were carried out to the sites at Duncholgan and Ledaig. These were completed by early 2007.

Tarbert Play Park

ACHA refurbished and re-opened Kingsway Play Area in Tarbert much to the delight of local children and parents.



Door Entry systems

We've fitted door entry systems across all areas – making closes secure and keeping tenants safe.



Big Hits

ACHA wanted to make a big impact when it took over the council's housing. And we did. We provided skips to help locals clean up and we jet washed closes and roughcasting to make sure everything was spick and span.



Arrochar



Cardross

Zero Tolerance to ASB

ACHA showed zero tolerance to drug dealing from one of its flats in Helensburgh. When the tenant was convicted ACHA got a court order and evicted the tenant. The move was supported by local residents.

Dalintober & Millknowe Tenants & Residents Association

There were tearful farewells when the Dalintober and Millknowe Tenants & Residents Association left their flat in Parliament Place. The building was demolished to make way for new housing. In February 2008 the Association officially declared Broom Cottage as their new temporary premises.



Financial information

ACHA's financial year runs from 1 April to 31 March the next year. When we talk about the year 07-08 it means from 1 April 2007 to 31 March 2008. ACHA took over former Council Housing from Argyll and Bute Council on 21 November 2006.

INCOME AND EXPENDITURE ACCOUNT

	2008	2007
	£000	£000
Turnover	16,369	5,400
Operating costs	(19,999)	(5,468)
Other operating income	-	454
Operating (Deficit) / surplus	(3,630)	386
Surplus on disposal of housing fixed assets	177	61
Interest receivable	254	37
Interest payable	(28)	(10)
(Deficit) / surplus on ordinary activities before Taxation	(3,227)	474
Taxation on ordinary activities	3	(158)
(Deficit) / surplus on ordinary activities	(3,224)	316
Actuarial gain recognised on pension scheme	575	826
	(2,649)	1,142



Income -
Where the money comes from

80%	● Rents
14%	● Business Plan Grants
4%	● Other Grants
1%	● Recoveries from Recharges
1%	● Other

Expenditure -
How the money is spent

Improvements	●	42%
Repairs	●	31%
Management	●	24%
Sheltered Housing	●	3%



BALANCE SHEET

	2008	2007
	£000	£000
Tangible fixed assets		
Housing properties – gross cost less depreciation	1,142	-
Less Housing Association Grant	(1,065)	-
Other	79	96
	<u>156</u>	<u>96</u>
Current assets		
Stock and work in Progress	31	41
Debtors	2,257	2,484
Cash at bank and in hand	2,803	1,626
	<u>5,091</u>	<u>4,151</u>
Creditors: amounts falling due within one year	6,243	4,040
Net current (liabilities) / assets	(1,152)	111
Total assets less current liabilities	(996)	207
Creditors amounts falling due after one year	2,000	-
Provisions for liabilities and charges: Deferred tax	-	3
Net (liabilities) / asset before pension deficit	(2,996)	204
Pension deficit	-	(551)
Net deficiency after pension deficit	<u>(2,996)</u>	<u>(347)</u>
Capital and reserves		
Share capital	-	-
Revenue reserves	(2,996)	204
Pension reserve	-	(551)
Deficiency in shareholders' funds	<u>(2,996)</u>	<u>(347)</u>

In its first 16 months of operation the Association has embarked on what is nothing short of a monumental task to spend the money gained through stock transfer investing in its properties. The Association has managed to ensure it maximises income through strong rent collection processes, minimises costs by fixing interest rates for current and future borrowing and that we meet payments to contractors and suppliers within the agreed timeframes. This is essential to allow us to continue to support the delivery of transfer commitments within a strong and viable business plan.

Nick Pollard, ACHA's director of Finance and IT

ACHA Fact

Vacancies are advertised on our website www.acha.co.uk



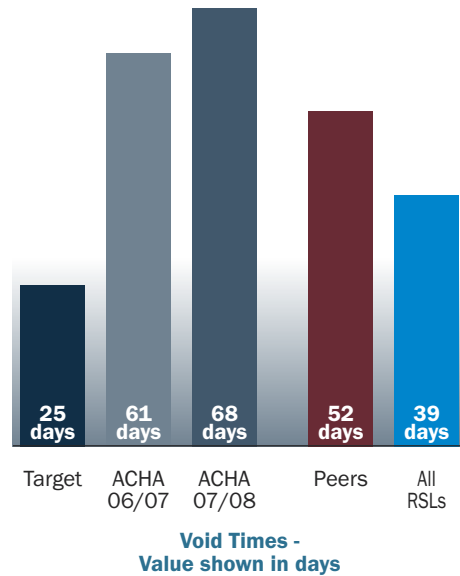
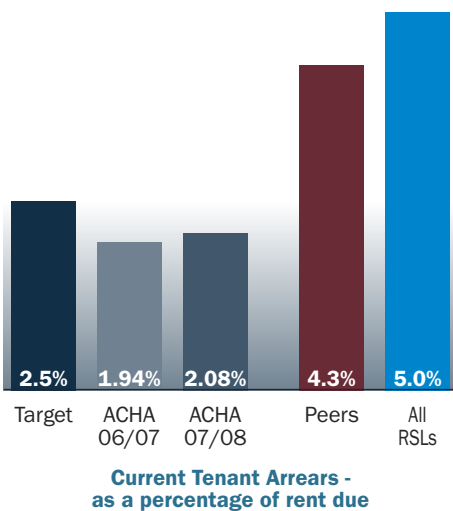
Rent

Rent from tenants makes up the bulk of ACHA's income. The average rent tenants paid for their house was £51.11 each week at 31 March 2008.

Rent Arrears

This graph shows rent arrears as a percentage of all rents.

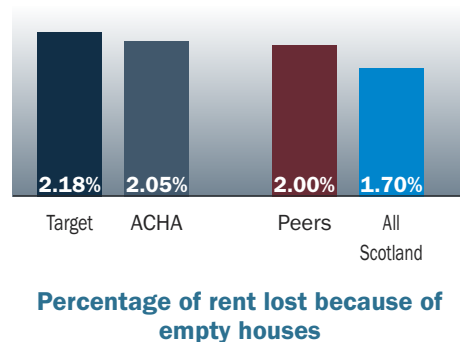
At 31 March 2008 ACHA was owed £115,000 in former tenant arrears, this is 0.86% of our annual rental income, this compares to an average of 2.0% for RSLs in our Peer Group.



Empty houses

The graphs above and below show our targets and how well we are doing.

The rent that would have been paid if these houses had been tenanted totalled 2.05% of our annual rent in 2007/08 this beat our target of 2.18%.



“We aim to relet our empty properties as quickly as possible. While properties are empty, not only is ACHA losing rental income, applicants on the Home Argyll waiting list are having to wait until repairs are completed for an offer of housing to be made. Our Area Teams work closely with repairs contractors in order to ensure that delays are kept to a minimum.”

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

ACHA Fact

ACHA has let 583 houses since transfer. That's one out of every nine houses.

ACHA Fact

ACHA has developed nearly 80 policies. You can read most of them on our website www.acha.co.uk



Staff

At 31 March 2008 ACHA employed 165 staff. ACHA recognises that employing and keeping good quality staff is essential if we are to provide excellent services and effective advice.

We have put in place 40 people policies covering topics including maternity leave and qualifications. These make sure we are a fair employer and that staff receive the training and support they need throughout their careers.

ACHA has open employment methods and invites applicants from every section of the community. We aim to reflect the diverse community of Argyll and Bute.

ACHA Fact

In the last year the turnover rate for staff has been 9.1%. This compares well with the national average of 15.3%.

“ACHA has undergone a number of transformational changes as a new organisation, and thanks go to all our people who have supported us in achieving our early goals, by sheer hard work, determination and dedication to the job, we have managed to implement a number of early initiatives.”

Colette Benham, ACHA’s director of Human Resources and Corporate Services

Looking forward

A Tenant Satisfaction Survey will be carried out every 3 years and our first one is due to go out to tenants in 2009.

Value for money factoring services meeting the expectations of property owners will be rolled out.

We want to provide support to our tenants including a personal finance handbook and advice on budgeting for young people.

We will be working closely with our Gypsy and Traveller customers. We will be setting up local forums so we can hear ideas first hand and undertaking surveys of the TP sites to make sure they meet tenants’ needs.



Keep up to date with Tenants First – our quarterly newsletter

We will be continuing our improvement programme to make sure all our houses meet the Scottish Housing Quality Standard by 2015. A survey of our houses will let us target resources more effectively.

If you would like this document in larger print, in an alternative language, in an audio format, on paper or in an electronic format please contact Rob Tigear on 01496 301307.

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Kintyre

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Oban, Lorn & Isles

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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.

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

argyll community housing
association ltd

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ACHA Repairs Hotline
(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