

Annual Report 2010



1st April 2009 - 31st March 2010

www.acha.co.uk

Chief Executive's Overview



It is hard to believe that 3 full years have passed since the stock transfer was legally concluded in November 2006. During the last year we saw the Association complete our first new build housing in Garelochhead and Campbeltown and site starts begin in Oban and Ardrishaig. We hope these much needed initiatives will be the first of many to provide affordable housing throughout the communities of Argyll and Bute. The Association has also developed a number of housing feasibility studies to allow further new build projects to go ahead if and when funding becomes available from the Scottish Government.

The Association's home modernisation programme, to bring all of our properties up to the Scottish Housing Quality Standard by 2015, was supplemented last year by programmes of improvements to roads, footpaths and car parks in our estates. It is our hope that this work will, in tandem with home improvements, make our communities more attractive to live in with well-maintained common areas.

During the year the Association contributed to the Housing Scotland Bill which should become law in 2011. If passed in Parliament this legislation should remove the right to buy for any new homes and new tenancies. It will also introduce a Social Housing Charter which is intended to provide additional rights in law for tenants. The Association has wholeheartedly supported the development of these two initiatives through the legislative process.

The Association has also supported a pressured area designation application involving the Council and other associations in Argyll and Bute to the Scottish Government. If successful this application will protect housing stock in certain parts of Argyll and Bute from the right to buy, where demand is high and numbers of affordable homes are low.

During the year the Association continued to support community organisations through the Community Action Fund. The Association's fund of £10,000 assisted over 30 organisations with grants of £300 to help them with their activities.

The Association also continued with its zero tolerance policy with respect to criminal activities within our tenancies. Since stock transfer in 2006 over 20 tenancies have been terminated in Association homes where residents have been caught drug dealing or being involved in serious anti-social behaviour. The Association is of the view that the successful delivery of this policy has helped in ensuring that our communities have become safer places to live and work in.

In conclusion, I would like to thank everyone involved with the Association, whether they be staff, tenants or voluntary members for all the hard work in delivering positive things in our communities during 2009/10.

Alastair MacGregor

Chief Executive

ACHA's Board of Management



This is our third Annual Report and I wish to give a summary of how the Board views the performance of ACHA during the year, with particular reference to areas of work which have been highlighted for attention and to our plans for the future direction of the Association.

We are a closely regulated body and have now undergone our first inspection by the Scottish Housing Regulator - this is a detailed and extensive process carried out periodically for all Housing Associations. I am pleased to say that the result was positive and encouraging, with favourable comment about governance matters involving both the Board and Senior Management. Where areas were identified for further work and development we are gladly pursuing this - our ongoing emphasis being on continuous improvement to the way the organisation is run and the service provided to you, our customers.

The level of new house building and refurbishment of existing properties has exceeded the Board's plans and expectations in the prevailing financial climate. At the same time, our modernisation programme involving new kitchens, bathrooms, heating systems, etc. is on target and has had very positive feedback. Where any problems are encountered by Tenants when this work has been carried out, this should be reported to the staff immediately. In the course of these contracts, emphasis has been given to the employment, wherever practicable, of local labour (including apprentices).

A matter given a good deal of attention by the Board has been the reduction of void times – namely the amount of time for which properties remain vacant between lets. Progress has been steady and this will continue to be monitored.

Of ongoing concern is the relatively small proportion of Tenants who have contents insurance, both from the point of view of cover for the basic house contents, and cover for damage which could be caused to neighbours by incidents such as flooding. This was brought sharply into focus during the severe winter temperatures. The staff will now bring this to the attention of all new tenants.

Our guarantee of rent increases being capped at inflation plus 1% continues to apply. We will, at the same time, strive to maintain a high level of service. To do both can only be achieved by efficient working methods.

May I thank all involved in making it a successful third year for ACHA – our staff, Board, committee members, voluntary and private sector partners, the Scottish Government and finally and most importantly, our tenants and customers.

Norman Beaton

Chairman



Some of the members of the Board at the 2009 AGM in Inveraray

Improving Houses



The Investment Programme has delivered many significant improvements to our tenants' homes and ACHA remains committed to delivering a good quality product. Our heating and rewire contract ended but we will be putting new arrangements in place at the end of 2010 to catch up with this important improvement to our tenants' homes.

*We had a target that **18%** of our homes would reach the Scottish Housing Quality Standard by 31st March 2010 and we are pleased to confirm that we achieved over **22%**.*



Linda Haig

Director of Investment and Regeneration

Table of completed elements up to 31st March 2010

	Kitchens	Bathrooms	Windows	Doors	Heating	Rewire	Roofs	External Walls	Total
Bute & Cowal	660	616	286	254	212	229	36	37	2,330
Lomond	606	557	129	138	182	125	12	4	1,753
Lorn & Isles	770	686	243	220	195	255	15	0	2,384
Mid Argyll & Kintyre	641	581	372	368	268	235	20	16	2,501
Total	2677	2440	1030	980	857	844	83	57	8968



| New windows being installed at Chalmers Court, Inveraray



~ New doors and windows installed in Oban

Repairs



A work placement for a Rothesay pupil (Lewis Craig, centre) for 6 weeks was mentored by our in house repairs team on the island. Lewis learned joinery and plumbing skills with the assistance of Harry Hutton (left) and John Chisholm (right).



I am pleased to see the continued improved performance to meet our repairs targets. Comments received by tenants on the repairs service have been very encouraging and where there have been problems these comments help us to quickly address issues.

Christine Johnston

Director of Housing and Neighbourhood Services

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

16,449 repairs were carried out to ACHA homes in 2009/10. The graphs below show the percentage of these repairs that were completed on time. The graphs include averages for ACHA's peers (these are other similar housing associations), and for all RSL's (registered social landlords) in Scotland.

During 2009/10 we recorded 6,758 repair satisfaction surveys through telephone calls, inspections and from postal satisfaction cards from tenants. From these, 96.4% of Tenants reported that they were satisfied with their repair.

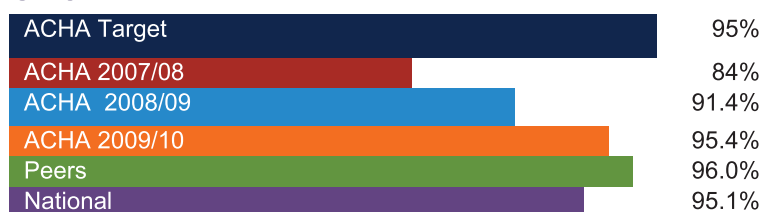
When a Tenant advises us that there has been a problem, we will investigate it and aim to resolve the problem as quickly as possible. Our appointment system continues to be popular, and this now includes many of our contractors. We made 9,533 appointments with Tenants for repairs.

Repairs completed on time

EMERGENCY



URGENT



ROUTINE



New Homes

ACHA have made a significant start with the programme to provide good quality new homes. We completed 22 new homes in Campbeltown, 8 in Garelochhead and refurbished 5 flats in Inveraray. We also started building 18 flats in Ardrishaig and 8 in Oban and 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

Director of Investment and Regeneration

Refurbished flats at Relief Land, Inveraray. These 'A' listed flats were built in 1775 making this one of the oldest buildings ever modernised by a housing association. Pictured is Sandra MacKenzie, the Chair of the Mid Argyll & Kintyre Area Committee.



~ The opening of new homes at Whistlefield, Garelochhead by Jackie Baillie MSP



| MacMillan Court, Ardrishaig (under construction)



Croft Avenue, Oban } (under construction)

Ä New Parliament Place, Campbeltown



Rent, Allocations etc.

Average Void Times (empty homes)

National Average	31 days
Peer Average	36 days
ACHA Target	25 days
ACHA Performance	2007/08 68 days
	2008/09 43 days
	2009/10 42 days



During 2009/10, following consultation, the Home Argyll partnership reviewed the allocations policy and carried out its first major review and update of the waiting lists. There are currently 3,343 applications for re housing by ACHA.

You can find out more at:
www.homeargyll.co.uk

% of Rent Lost due to Empty Houses
2.15%

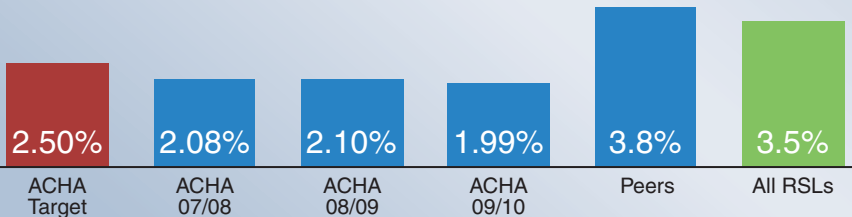
During 2009/10 ACHA re-let **494 properties** - 40 of which were new homes built in Garelochhead and Campbeltown.

ACHA does all it can to help people who struggle to pay their rent. Staff will always speak to a tenant face to face to discuss rent arrears and hopefully find solutions to prevent tenants from losing their home. We worked hard during 2009/10 to bring forward the new Welfare Rights project (see page 7) which helps tenants receive all the benefits they are entitled to. In addition to this, staff always encourage tenants to seek advice from independent organisations to resolve debt issues or to seek help from other organisations for any other problems they experience.

“As the largest Registered Social Landlord in Argyll & Bute, ACHA strives to provide good quality, affordable homes. We are very conscious that there is a huge demand for housing and during the coming year we plan to introduce a number of initiatives which will help us re-let empty properties even faster.”

Christine Johnston
Director of Housing and Neighbourhood Services

Rent arrears as a % of rent due



For the third consecutive year ACHA has improved its performance on rent arrears.
RSL's = registered social landlords in Scotland.
Peers are housing associations in the same category as ACHA.

Working with Communities



Pictured above are the new Welfare Rights officers from left to right Garrick Collier, Corrina MacKenzie, Fiona Evamy and David Kelly



ACHA developed a new **welfare rights** service for tenants in partnership with Dunbritton Housing Association and West Highland Housing Association. Building on the success of the FISH project from last year, the partnership of housing associations have obtained grant funding of £261,000 from the Scottish Government and the Henry Smith Charity for four new welfare rights officers for an 18 month period until July 2011. Many tenants are not claiming the benefits and credits which they are entitled to including those in part time or low paid work, tenants caring for other people or those who have had a change in their personal circumstances.



Sheltered Housing - A Burns Supper at Chalmers Court, Inveraray and a Coffee Morning at Cragroy, Dunoon were both supported by ACHA



ACHA staff in Campbeltown attending a meeting of the Dalintober and Millknowe Tenants and Residents Association meeting. The group are working on an action plan of activities for their local community and staff are assisting with this.



Working with Communities



It was a fun 'Fun Day' in Soroba, Oban for these youngsters who enjoyed the multi use games area, the 'Gladiator Inflatable' and face painting. All part of our Youth Outreach project being carried out by 'Streetlinks' and in partnership with West Highland Housing Association. Staff came along and helped out on the day and also on some of the evening outreach sessions.

During 2009/10 the Tenants' Panel underwent a review of their Constitution and decided to widen the access for tenants to the group. Previously, members had come from the 8 tenants associations within Argyll but the group decided to open membership up to those tenants who are on ACHA's Tenants Consultation Register. There are now 12 members of the Tenants Panel from all over Argyll and Bute.



The national body TPAS (Tenant Participation Advisory Service) awarded accreditation to ACHA in recognition of our commitment to good quality tenant participation.

ACHA has also been involved in a Youth Outreach programme in Helensburgh. Pictured are some of the young people who have been involved in mentoring projects, such as golf, football and the girls had a go at wall climbing! This is a partnership project with Dunbritton Housing Association and carried out on our behalf by Streetlinks. Youth Outreach projects are designed to engage with young people who often don't attend youth clubs or other activities for young people and Streetlinks work with local youth facility providers to ensure that there is no duplication of services.



ACHA Passes First Inspection

On the 22nd January 2010 the Scottish Housing Regulator published its inspection report on the Association. This was ACHA's first inspection since stock transfer in November 2006 and the Regulator found that ACHA, as a relatively young organisation, had made good progress on its commitments to tenants since transfer. The Regulator also praised ACHA for its new build housing, estate management, financial reporting and access to its housing lists. The Regulator was of the view that some parts of the investment programme were behind, and that ACHA should continue to improve its business planning and performance management framework. The Regulator acknowledged that ACHA was committed to continuous improvement. The Regulator's overall ranking for the Association was a C grade, which is regarded as fair. ACHA's Board of Management has used the inspection as a tool to assist continuous improvement. Areas within the inspection that ACHA agree need to be progressed, will be reported to the Board on a quarterly basis to measure progress. The full inspection report is available on both the Scottish Housing Regulator's and ACHA's website (www.acha.co.uk).

During the cold snap a total of 1120 letters were sent to tenants with solid fuel central heating, giving advice on how to deal with frozen pipes. Staff also contacted all elderly/vulnerable tenants offering assistance.



ACHA staff gritted footpaths and used ACHA tipper trucks to help the Council deliver grit in Helensburgh, Rothesay, Oban and surrounding areas. Staff also phoned elderly vulnerable/Tenants to make sure they had food and heating. This was the coldest winter in 30 years and when the thaw came there was quite a bit of damage caused by burst pipes.



A new initiative by ACHA to recognise and reward staff for going above and beyond the call of duty has been introduced. The Employee of the Season scheme looks for nominations from staff and tenants for those who demonstrate a commitment to their role in the organisation.



Colette Benham

Director of HR & Corporate Services

ACHA staff ran a pilot survey in its mid Argyll and Campbeltown offices to ask tenants who came into each office what they thought of the reception area and of the service they received. A prize draw of completed surveys resulted in two lucky winners who both got £25 shopping vouchers. Pictured left is Angela Burnett from Inveraray receiving her vouchers from Alex Westerby. The winner in Campbeltown was Hannah McManus. The survey has now been extended to all our other offices to increase the input tenants have to our continual improvement



Area Round Up

Housing & Neighbourhood staff helped regenerate the Strachur play park as part of Connaughts 'Community Initiative' programme. Three members of staff from the local ACHA office volunteered and helped out by shifting gravel, lifting litter and painting benches.



Pictured above are students from Dunoon Grammar at the official opening of the Ardenslate shop project. ACHA was involved in the refurbishment of an area near the school with these unusual new railings and bins based on designs done by local young people. Members of the ACHA Bute and Cowal Area Committee attended, along with project partners from the Council's Community Learning and Regeneration Dept.

2009 saw successful garden competitions being run for tenants in Oban and on Mull. Pictured right is the winning garden in Oban (Mrs McNeil and Mr Rasmussen both of Ulva Road). Right is Alastair MacGregor presenting the trophy for Mull to Judith Donaldson from Aros.



In 2009 ACHA had stalls at the Salen Show, Mull, the Islay Show and a stand at the Charities Day in Oban. Pictured right is Moira McQueen at the Salen show.



ACHA was heavily involved in the consultation process for the Council's application for Pressured Area Designation.

Financial Information

Income and Expenditure

	2009/10	2008/09	2007/08	2006/07
	000's	000's	000's	000's
Turnover	26,502	16,937	16,369	5,400
Operating Costs	(28,797)	(25,361)	(19,999)	(5,468)
Other income	-	-	-	454
Operating (Deficit)/Surplus	(2,295)	(8,424)	(3,630)	386
Surplus on disposal of Housing fixed asset	173	126	177	61
Interest receivable	28	156	254	37
Interest payable	(709)	(240)	(28)	(10)
(Deficit)/Surplus on ordinary activities before Taxation	(2,803)	(8,382)	(3,227)	474
Taxation on Ordinary activities	-	14	3	(158)
(Deficit)/Surplus on Ordinary activities	(2,803)	(8,368)	(3,224)	316
Actuarial (Loss)/Gain on pension scheme	(3,763)	(646)	575	826
Total deficit for the year	(6,566)	(9,014)	(2,649)	1,142

Factoring

In March 2010 ACHA had 52 properties located within tenement buildings being actively factored with a further 22 in agreement to working with the Association for estate maintenance services to common ground and pathways. The Association and owners in tenemental properties are now working together to enable repairs and maintenance to be carried out to buildings. ACHA are carrying out a study of private owners' title deeds to check maintenance responsibilities before consulting owners to explain their responsibilities and introduce them to the factoring service which will reduce costs currently being met by the Association and enable us to take the lead in instructing common repairs and maintenance to properties with the agreement of owners in advance for certain works.

Further information on the factoring service is available at www.acha.co.uk/factoring



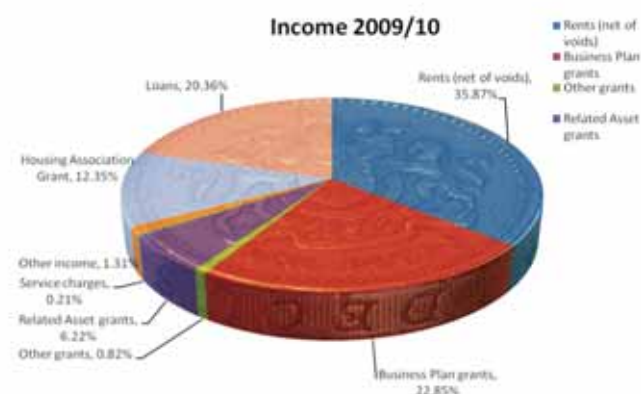
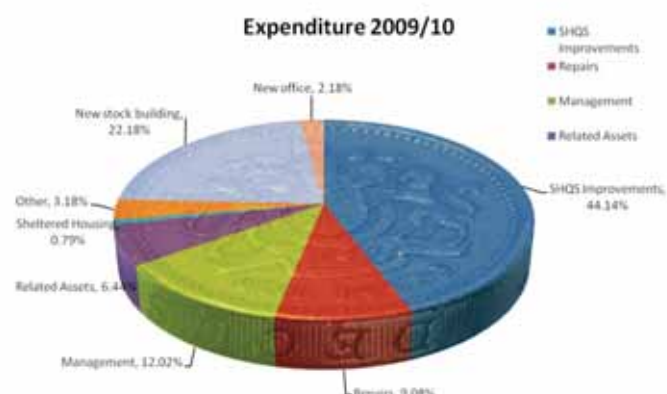
The Association made a loss for the financial year 2009/10 of £2.8 million before adjustments for the pension scheme deficits and a loss of £6.57 million after that adjustment.



Nick Pollard

Director of Finance and IT

Financial Information



BALANCE SHEET (as at 31 March)

	2010 000's	2009 000's	2008 000's	2007 000's
Tangible Assets				
Housing properties net of depreciation	14,110	5,743	1,142	-
Housing Association Grant	(9,792)	(4,929)	(1,065)	-
Other fixed assets	821	92	79	96
	<u>5,139</u>	<u>906</u>	<u>156</u>	<u>96</u>
Current Assets				
Stock and work in progress	24	31	31	41
Debtors	3,508	3,344	2,257	2,484
Cash at bank and in hand	3,390	2,729	2,803	1,626
	<u>6,922</u>	<u>6,104</u>	<u>5,091</u>	<u>4,151</u>
Creditors (amounts falling due in 1 year)	(6,383)	(6,540)	(6,243)	(4,040)
Net Current Assets	<u>539</u>	<u>(436)</u>	<u>(1,152)</u>	<u>111</u>
Total assets less current liabilities	5,678	470	(996)	207
Creditors (amounts falling due after 1 year)	(20,018)	(12,000)	2,000	(3)
Net liabilities	(14,340)	(11,530)	(2,996)	204
Pension deficit (FRS17)	(4,236)	(480)	-	(551)
Net deficiency after pension deficit	<u>(18,576)</u>	<u>(12,010)</u>	<u>(2,996)</u>	<u>(347)</u>
Financed by:				
Capital and Reserves				
Share capital	-	-	-	-
Revenue reserves	(14,340)	(11,530)	(2,996)	204
Pension reserve	(4,236)	(480)	-	(551)
Deficiency in shareholders funds	<u>(18,576)</u>	<u>(12,010)</u>	<u>(2,996)</u>	<u>(347)</u>

The Association's balance sheet demonstrates growth in housing assets which has been achieved through Housing Association Grant support from Scottish Government and private finance from our lender Lloyds Banking Group.

The Association's pension reserve deficit reflects the Financial Reporting Standard FRS 17 requirements.

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 corporate services on 01546 604091

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

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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 any ACHA office or from our website www.acha.co.uk

Argyll Community Housing Association Limited is a Registered Social Landlord (RSL) regulated by the Scottish Housing Regulator registration number 360. VAT Registration Number 988508752.

Industrial and Provident Society - registration number: 2661R (S)

Care Commission - registration number: CS2005093680

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