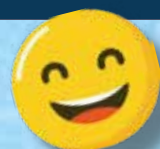


Bringing Communities together



Throughout September and early October, Argyll Community Housing Association (ACHA) brought communities together across Argyll and Bute to celebrate Scottish Housing Day 2025 and its theme, "Everyone Needs Good Neighbours" (see page 3 for more information).

2025 Garden in bloom



1st place, Caledonia Walk, Rothesay



2nd place, Longhill Terrace, Rothesay

2025 Garden in bloom winner!



Mrs Akers, winner of the 2025 Garden in Bloom competition in Bute and Cowal, is pictured with her trophy alongside Angie McArthur from ACHA.

Upcoming Events



Participation Event	Meeting Point	Dates	Time
Rothesay Recovery Hub	Rothesay Christian Fellowship, 31-33 Bishop St, Rothesay, Isle of Bute	6 th January 2026	12-1pm
Live Argyll Learning Hub	Upper floor, Moat Community Learning Centre, Rothesay.	3 rd February 2026	10.30am – 11.30am
Rothesay Recovery Hub	Rothesay Christian Fellowship, 31-33 Bishop St, Rothesay, Isle of Bute	3 rd February 2026	12-1pm
Live Argyll Learning Hub	Upper floor, Moat Community Learning Centre, Rothesay.	3 rd March 2026	10.30am – 11.30am
Rothesay Recovery Hub	Rothesay Christian Fellowship, 31-33 Bishop St, Rothesay, Isle of Bute	3 rd March 2026	12-1pm
Live Argyll Learning Hub	Upper floor, Moat Community Learning Centre, Rothesay.	7 th April 2026	10.30am – 11.30am
Live Argyll Learning Hub	Upper floor, Moat Community Learning Centre, Rothesay.	5 th May 2026	10.30am – 11.30am
Live Argyll Learning Hub	Upper floor, Moat Community Learning Centre, Rothesay.	2 nd June 2026	10.30am – 11.30am

Everyone needs good neighbours

We organised a series of community events championing connection, kindness, and local pride. These events were made possible through a strong network of partnerships, including MECOPP, Strathclyde Police, Dochas Centre Lochgilphead, Dove Centre Oban, Carers Centres, Jean's Bothy, Plastic Free Helensburgh, Bute Advice Centre, Argyll and Bute Council's Resettlement and Environmental Teams, Argyll Advocacy Service, ALI Energy, Scottish Fire & Rescue, and local foodbanks.

The events aimed to spark meaningful connections and highlight the value of inclusion



and belonging. Attendees were welcomed with tea, coffee, cakes, and a friendly atmosphere, alongside a range of information stands facilitated by our partners, offering support and resources. Children enjoyed craft and colouring activities, while adults took part in our "Everyone Needs Good Neighbours" survey and had the

chance to meet and chat with others in their community.

Michelle Mundie, ACHA's Chief Executive, commented:

"This year's Scottish Housing Day is a great reminder that communities thrive when people come together, not just through housing, but through kindness, trust and shared purpose. A huge thank you to everyone in the community and to our partners, who helped make these events such a success."

Pension Age Winter Heating Payment (PAWHP)

Pension Age Winter Heating Payments help people of State Pension age pay their heating bills. It's paid once a year and replaced the Winter Fuel Payment for people in Scotland.

Who can get a pension age winter heating payment?

You can get a pension age winter heating payment if you live in Scotland and you are pension age currently 66 or over.

Most eligible people get the payment automatically and do not need to apply. You will get a letter to confirm your payment.

How much is a pension age winter heating payment?

The pension age winter heating payment is a single annual payment of £203.40, if you are between pension age and 79 inclusive in the qualifying week or £305.10, if you or your partner are aged 80 or over in the qualifying week.

Social Security Scotland will send the payment to the same account as your State Pension, or any Social Security Scotland benefits you get.

A small number of people will need to apply. Check if you need to apply by clicking on the link below - <https://www.mygov.scot/pension-age-winter-heating-payment/check-if-you-need-to-apply>.

How the income threshold works?

If your income is over £35,000, HMRC will take your Pension Age Winter Heating Payment back. To check if your income is over the threshold and how HMRC will take it back, please click on the link - <https://www.tax.service.gov.uk/guidance/check-if-hmrc-will-take-back-your-winter-payment>

If you need any help or assistance or wish further information please contact us on **0800 028 2755** or e-mail **Welfarerights@acha.co.uk**



Bereavement Support Payment

Bereavement Support Payment is a benefit paid to widows, widowers, surviving civil partners or unmarried parents who are bereaved and is non-means tested.

You are entitled to the **higher rate** if you were pregnant at the time your late spouse or civil partner died; or you were entitled to Child Benefit at the time your late spouse or civil partner died or since your spouse or civil partner died, you became entitled to Child Benefit for a child or young person who was living with you or your late spouse or civil partner immediately before they died.

If you are entitled to the **higher rate**, you will receive an initial lump sum of £3,500 followed by

up to 18 monthly payments of £350. If you are not entitled to the higher rate, you will receive the standard rate instead.

The **standard rate** is an initial lump-sum payment of £2,500 followed by up to 18 monthly instalments of £100. The law has changed to allow unmarried **parents** to claim.

Bereavement Support Payment depends on the national insurance contributions of your husband, wife or civil partner. It does not matter if you have not paid national insurance contributions yourself. You cannot get Bereavement Support Payment if you were divorced or your civil partnership was dissolved when your husband, wife or civil partner died.



Bereavement Support Payment can be paid for up to 18 months from your husband, wife or civil partner's death but if you reach State Pension age before the end of the 18 months, you will no longer qualify.

If you need any help or assistance, please contact us on **0800 028 2755** or e-mail us at **Welfarerights@acha.co.uk**. You can make a claim direct to the Department for Works and Pensions (DWP) Bereavement Service via telephone number **0800 731 0469**.

The Festive Season isn't Always Easy

We often hear that Christmas should be joyful and magical but for many people it's a time that can feel overwhelming, lonely or painful. If you're finding things difficult, even if you're not in crisis, you don't have to face it alone. Talking to someone who will listen can make things feel a little lighter.

Here are some organisations that are here for you:

- Samaritans: **116 123** | www.samaritans.org
- Breathing Space: **0800 83 85 87** | www.breathingspace.scot
- Childline: **0800 1111** | www.childline.org.uk
- Telephone friendships from Age UK: www.ageuk.org.uk/services/befriending-services



Alertacall



Earlier this year we introduced Alertacall, a service that will make it easier for you to keep in touch with ACHA, to receive important news and information, report repairs, as well as protect your independence. Used by over 50 UK housing providers and honoured with the Queen's Award for Enterprise in Innovation, Alertacall brings together thoughtful technology and caring human support.

Key Features of Alertacall:

- A portable touchscreen device, powered by its own built-in 4G SIM card—no internet required.
- Report repairs, anti-social behaviour or any issues easily, using a simple button on the screen.
- Stay in touch with your housing team via text, voice messages, or even video calling.
- Optional daily check-ins using the "OK Each Day" button. If you don't press it, a friendly team will reach out to make sure you're okay.
- Special adaptations are available if needed, including larger icons, audio messages, stylus pens, and handles for easier handling.
- It uses very little electricity, typically costing just 7–14 pence per week.

Cost and Eligibility

- Thanks to funding available, the service will be completely free for you.

Why It Matters

- Many residents feel safer knowing someone checks in regularly, and it makes it easier to stay independent in your home.

- It also helps the housing team respond faster to repairs or concerns, and gives you more control-like messaging or reporting directly from your device.

What Happens Next?

This service is being successfully piloted in some of our Sheltered Housing complexes and we have received great feedback from tenants at Ferfadd court, Rothesay:

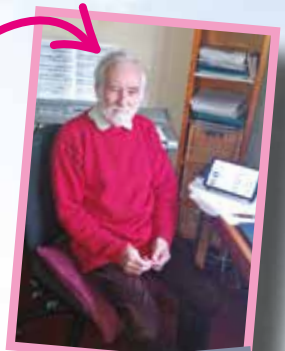
Angus said *"the monitor is simple to use and I found the callback facility very good"*.

Martha said *"It's very convenient and the Alertacall staff are really friendly when I forget to press my 'ok each day' button"*.

Tenants receive a portable touchscreen that makes messaging ACHA incredibly easy – whether this is general updates, reporting repairs or giving feedback on the services you receive.

Tenants also have the option of regular contact from a friendly team 365 days a year. Having the choice to press an OKEachDay® button in their own time or otherwise receive a call from the team. This means you are always guaranteed someone to speak to and prevents anyone from becoming isolated or left alone.

<https://www.alertacall.com/>



ACHA is keen to provide a flexible service to all our older customers, not just those in Sheltered Housing. So, following the pilot, we would like to expand this service offer, going live with other customers in April 2026.

Are you over 80? Or do you have a disability or vulnerability that would mean this system would be of benefit to you? To register your interest or to receive any further information please get in touch with your local housing team who will be happy to help.

A Year of Meaningful Engagement

Over the first year of our Customer Involvement Strategy we worked hard to strengthen connections with our tenants and the wider community. From hosting local events and volunteering in the community to gathering feedback through surveys and conversations, every initiative was designed to listen, learn, and respond. Your ideas and suggestions have helped shape and change the way we deliver our services.

We hope you have noticed our growing presence in communities, strengthening relationships and making involvement more accessible.

A few examples of our activities are shown below:

- We held Techy Tea Parties in our Sheltered Housing complexes. Tenants learnt how to get online safely, send emails, and order shopping, thereby removing some of the key barriers to digital access.
- The Feedb@ck Forum is made up of residents who have expressed an interest in sharing their views from the comfort of their own home.

The Forum played a vital role in shaping our policies and strategies, ensuring they reflect tenant priorities. We recently consulted members on our Pet Policy (see page 12) and Gypsy/Traveller Strategy (see page 13).

- Our “You Said, We Are Listening” newsletter feature continues to highlight how tenant feedback directly influences our services. It’s one of the many ways we show that your voice matters (see page 12).
- We continued our 10 10 10 Schools Award Scheme, supporting local schools through small grants. This year, 11 schools were awarded a combined £9,571.36. The final round of awards will take place in 2026.
- Our Community Action Fund continues to support local charities across Argyll and Bute for a range of community projects (see page 15).

For the year ahead, we are focusing on widening this work, continuing to act on feedback and demonstrate the value of involvement with ACHA.



Christine MacDonald and Winifred Somerville



Andrew Failes and Elisabeth Hopcraft

Save Your Energy!

Everyone is aware that energy costs are a major concern for all of us and even more so as the days get shorter and temperatures drop. Below are some simple hacks that can help us make our money go further and keep our homes warmer this winter.

The most comfortable and efficient temperature for homes is between 18 and 21 degrees. Turning thermostats down by just 1 degree will save up to 10% on your annual heating bill. This also has a green benefit of reducing energy consumption and carbon emissions.



Switch to low energy devices such as LED lightbulbs and when buying appliances, check the energy consumptions ratings.



Some devices – known as ‘vampire’ devices – will continue to draw power when in ‘standby’ mode. Consider switching these devices off at the socket.



Remember that certain health conditions will be made worse if you become too cold and when your house is too cold, you may increase the risk of burst pipes so experiment by turning the thermostat down by 1 degree and see if the temperature remains comfortable for you.



Make sure you get the best value when using your washing machine or dishwasher by running full loads rather than half loads. When boiling the kettle, make sure you fill it only with the water you need and consider taking shorter showers or having a bit less water in your bath.



If your radiators have a thermostatic valve, turn these down – not off – in rooms you are not using. Remember to consult a healthcare professional if you have a health condition to ensure you aren't putting your own safety at risk.



Keep your heat a prisoner! Draft proof seals for your doors can be a cost effective way to stop that heat escaping.



Do you have a smart meter?

These provide near real time information about energy use through either the display of apps offered by energy suppliers and other organisations. Smart meters help you identify the most energy intensive appliances and habits so you can adjust them and make savings. They also mean your energy bills are accurate meaning you are only paying for the energy you actually use. Some suppliers offer reward schemes offering benefits including ‘free’ electricity at certain off peak hours.



Would you like more information and help?

You can contact ALenergy on **01631 565183** or find them online at <https://alienergy.org.uk/>

Servicing

The safety of our tenants is very important to us here at ACHA and we require to gain access to your home to carry out essential servicing visits. It is very important that you give access to Argyll Homes for All staff and any contractors employed by us to enable them to carry out these essential works. If you receive an appointment and it is unsuitable please contact us as soon as possible to rearrange. If access is not given after three attempts forced access will be arranged. This will involve locks being changed and possibly tenant recharges for costs.

Item requiring servicing	Frequency
Solid Fuel Heating systems	6 Monthly
Air Source Heating Systems	Annually
Oil Heating systems	Annually
Gas Heating systems	Annually
Electrical checks (EICRs)	5 yearly
Smoke and heat detectors	5 yearly

Property Services Department update

Investment works in our tenants homes continues, below is a list of the works completed so far this year and those planned for completion by the end of March 2026.

Improvement	Numbers completed to date	Planned
Kitchens & Bathrooms	26	18
Windows & Doors	12	42
Heating & Rewires	45	52
Aids & Adaptions - (not including smaller items such as handrails)	48	30
Gutter cleaning (low Level)	221	2583
Gutters (High Level)	31	152

ECO4

In addition to the investment works, we have been successful in securing funding of up to £13 Million, to be used to continue to improve the energy efficiency of our properties. Properties with EPC ratings of E, D and low C have been identified with each property undergoing independent assessment to determine eligibility and specify energy efficiency improvements. We have so far installed energy efficiency measures to 679 of our tenants homes. These properties have had Solar Photovoltaic Panels (SPV) fitted.

Energy efficiency measure	Number installed
Solar Photovoltaic Panels (SPV)	679
Air Source Heat pump heating systems	74
Quantum Storage heating systems	15
Room in Roof insulation (RIR)	16
loft insulation	22
Total installs	806



Battling Blockages - The winter gutter clean has commenced

Over the coming weeks, our Repairs and Maintenance teams will be carrying out routine gutter cleaning across Argyll. Keeping gutters clear is an important part of preventing leaks, damp and water damage, especially with our climate.

Our teams, across Argyll will be working externally, using specialist equipment, to safely remove leaves and debris build up. This year, they will again be utilising The SkyVac gutter cleaning machine, which has an

impressive reach of up to 40ft, thereby removing the need to work from ladders. As a result we can work in more diverse weather conditions allowing our maintenance crews to tackle more properties each day, throughout the winter months.

It's really important that any overflowing gutters, water running down exterior walls or blockages are reported to us through our usual repairs line **0800 028 2755**. We will then arrange an



inspection prior to carrying out the works. Regular gutter cleaning helps to protect your home. The ACHA group is committed to keeping your property well maintained all year round.

Riding out the storm

How our repairs and maintenance team responds when Argyll is hit hard

When storm Éowyn tore across western Argyll it brought more than high winds, leaving behind damaged roofs, broken fences and power failures. In the hours that followed both ACHA and AHFA faced one of the largest surges in emergency repairs. Within a week of Éowyn, 580+ storm damage repairs were requested by ACHA tenants, and after storm Amy, 125+ were logged. The vast majority in both cases were damaged roofs including missing tiles & lost ridges.

Storm Amy in October, although not quite so devastating brought further disruption and destruction of her own. Within hours of the storms ending our front line call centre staff, planners and operatives set about prioritising, making safe and repairing as many damaged

properties as we could as quickly as possible.

We are delighted to report that the vast majority of damage was repaired within weeks.

As an ACHA tenant you can rest assured that we will do everything within our power to keep you warm and safe even when the weather has other plans.



Why not become a share member of ACHA?



Shareholding membership is now open to anyone over the age of 16.

You no longer need to reside within Argyll and Bute.

Membership is open to all our tenants and anyone who has an interest in our work and objectives.

The Association belongs to all of us and we are keen to encourage you to participate - so if you want to influence the direction of the Association the best way to do so is to get involved.

When applying for membership you must complete and sign an application form and pay the £1.00 membership for life fee (this will be returned to you should your application not to be approved by the Board of Management).

You can download an application form from our website (www.acha.co.uk) or pick one up from any of our offices.



ACHA Customer Portal

Check your
balance

Make a payment

Update
personal details

Log a
communication/
query



Check existing
repairs

Request a
new repair

Update
contact details

Report
anti-social
behaviour

Register at acha.co.uk or phone **0800 028 2755** for assistance

Direct Debit prize draw

Mr J Irving and Ms P Grahame from Oban entered our prize draw and were very happy when they heard they had won £100 in vouchers.

If you would like to enter our annual draw, and have a chance to win £100 of High Street vouchers, contact your local office.



You said

We listened

We received a complaint from a tenant in Rothesay, who wasn't happy with our Grounds Maintenance team using pesticides to control the weeds on the path within a shared garden area.

We listened to the tenant who has offered to manage the weeds himself, and we will no longer control any weeds on the path by spraying.

Tenants at Ford Spence Court, Benderloch requested we assist with the purchase of a treadmill and dart board for their lounge to support their health and wellbeing.

Following risk assessments, equipment was purchased and installed and tenants are enjoying the additional activities and companionship this has encouraged.



Bill Lighterness, tenant at Ford Spence Court, Benderloch.

We recently introduced a new **Pet Policy**, which provides a clear and consistent approach to pet ownership across our homes, ensuring that everyone can enjoy their home peacefully.

Why the new policy?

Pets can bring significant benefits to our tenants, including companionship and improved wellbeing. However, it's important that pet ownership is managed responsibly so that it does not affect the rights of other tenants or their enjoyment of their home.

What does the policy cover?

Respect for others, ensuring pets do not cause nuisance or disturbance. Welfare and wellbeing,

promoting happy, healthy lives for pets. Safety, keeping both pets and people safe in our communities.

We believe this balanced approach allows tenants to enjoy the benefits of having pets whilst maintaining harmony and safety for all.

For more details, please visit our website <https://www.acha.co.uk/news-policies/> or contact your local housing office





Community event at our travelling persons site at Duncholgan in partnership with MECOPP (minority ethnic carers of people project) and Fire Service.

Our Gypsy Traveller Strategy

Our Board of Management Board has approved a new Gypsy Traveller Strategy for the period 2025 to 2030. This strategy reflects our commitment to equality, inclusion, and improving services for all our customers, and is available to download from our website - <https://www.acha.co.uk/services-gypsy-traveller>.

The key priorities of the strategy are:

- **Enhancing Existing Sites** - We will focus on upgrading our Gypsy Traveller sites so they meet the same high standards as our settled accommodation. This includes creating accommodation which is durable, sustainable, flexible, safe, secure, warm, affordable and a pleasant place to live.
- **Strengthening Engagement and Satisfaction** - We aim to build stronger relationships with our Gypsy Traveller customers, ensuring their voices are heard and their feedback shapes the services we provide.
- **Promoting Equality of Opportunity** - Our goal is to remove barriers and create fair access to housing and services, enabling Gypsy Travellers to enjoy the same opportunities as other tenants.

The strategy marks an important step forward in delivering quality, fairness, and respect for all communities we serve.

Report a Significant Performance Failure

A significant performance failure is a serious concern about a landlord which significantly affects a number of tenants. A group of tenants or an individual acting on behalf of tenants, such as a representative of a registered tenants' organisation, can report a significant performance failure to the Scottish Housing Regulator.

When a service failure affects only one tenant or

a small number of tenants, this will be dealt with as a complaint.

Further information on significant performance failures can be found [here](https://www.housingregulator.gov.scot/for-tenants/read-our-factsheets-for-tenants/significant-performance-failures-information-for-tenants-of-social-landlords/) or you can contact us to request a hard copy of the factsheet - <https://www.housingregulator.gov.scot/for-tenants/read-our-factsheets-for-tenants/significant-performance-failures-information-for-tenants-of-social-landlords/>

Strategic Planning Day

It was a busy day for board members and senior staff from ACHA and AHFA's management team when they came together in October for the group's strategic planning day. A range of subjects covered including an analysis of performance figures from the Scottish Housing Network, a presentation from AHFA's Managing Director, Lisa Deane and a presentation on AI from ACHA's IT Manager Vivienne Litster and Shaw consultants, fittingly delivered via our new state of the art video conferencing facilities. Finally, Chief Executive Michelle Mundie and Transformation Manager AJ Cunningham gave updates on key elements of ACHA's Transformation Program.



The day also marked the first anniversary of the Dunoon office move to the Fairmile Building in Sandbank and staff shared a celebration cake to mark the occasion.



Pictured: Local Manager Melony Maclean with Area Administration Officer Garrick Collier



Argyll Community Housing Association Annual Membership Prize Draw

Every year, we hold a prize draw for members of the Association. One share member from each of ACHA's four operating areas is picked to receive a hamper of delicious festive goodies.

Life membership of ACHA is available to anyone over the age of 16 residing in Argyll and Bute for just £1. Application forms for ACHA membership are available in all ACHA offices, at www.acha.co.uk and by telephoning **01546 605971**.

Share members are welcome to attend the Association's Annual General Meeting and elect members on the Board of Management, ACHA's governing body.

There is an opportunity for all current members annually, in the run up to Christmas, to win one of the hampers. So please join us to be entered into next year's draw.



ACHA's Community Action Fund

ACHA's **Community Action Fund** continues to support registered charities across Argyll and Bute, helping them to deliver projects that benefit local people. The fund offers grants of up to

£500 to assist with community initiatives. So far in 2025/26, several organisations have received funding:

MACPool Activity Hub, Lochgilphead

MACPool Activity Hub used their grant to fund equipment for the Learn to Swim programme, including swim fins, coloured noodles, and sinking rings. These items have helped children build confidence in the water and develop essential swimming skills.



Garelochhead Support Trust

This charity, which supports military veterans and their families, used its grant to help cover transport costs for a trip to the Military Museum in Perth. One member shared with us how much he enjoyed the visit, describing it as both interesting and friendly.

Could Your Charity Benefit?

The **Community Action Fund** is open all year round for registered charities in Argyll and Bute. Applications are considered by ACHA's Board of Management, which meets every two months.

Apply today and let us help you make a difference!

Further information and an application form is available at <https://www.acha.co.uk/services-community-action-fund/> or contact us on **01546 605922**.

Our Performance

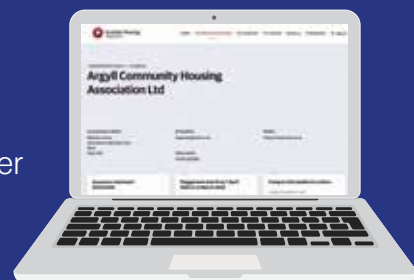
Our 2024/2025 Annual Landlord report, which provides tenants with information on our progress towards meeting the performance requirements of the Scottish Social Housing Charter, is available to download from our website - <https://www.acha.co.uk/news-landlord-report/>.

In collaboration with tenants, we produced and published the 2024-2025 edition of our annual landlord report in line with the Scottish Social Housing Charter. Every year we consult with our tenants on the content and layout of the report to ensure it reflects their preferences.

You can also view and compare ACHA's performance against other landlords on the Scottish Housing Regulator's website at

www.scottishhousingregulator.gov.uk.

A copy of the ACHA Engagement Plan for the forthcoming year is available via the following link — <https://www.housingregulator.gov.scot/landlord-performance/landlords/argyll-community-housing-association-ltd/>



Due to the Christmas and New Year holidays, Argyll Community Housing Association will be closed from 2pm on Wednesday 24th December, until 9am on Monday 5th January 2026. Please note our staff will be unavailable via email or telephone over this period.

Reporting Emergency Repairs

We will have staff available to assist with any emergency repairs. If you wish to report an emergency repair please contact **0800 028 2755** or visit **www.acha.co.uk**



Best Wishes for 2026 and a peaceful and prosperous New Year from Argyll Community Housing Association's Board of Management and Staff.

If you would like this newsletter in larger print, in an alternative language, in an audio or electronic format or you would like someone to read it or explain any of it please contact us via **01546 605855** or **communications@acha.co.uk**.

All our newsletters are available on our website **www.acha.co.uk**

Bute

Haig House, 13-16 Longhill Crescent, Rothesay, Bute, PA20 0JT,

☎ **telephone 01546 605870**

✉ **e-mail: housing.bute@acha.co.uk**

Cowal

Fairmile, Highland Avenue, Dunoon PA23 8PB,

☎ **telephone 01546 605950**

✉ **e-mail: housing.cowal@acha.co.uk**

Helensburgh & Lomond

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

☎ **telephone 01546 605920**

✉ **e-mail: housing.lomond@acha.co.uk**

Islay

11 Flora Street, Bowmore, PA43 7JX,

☎ **telephone 01546 605890,**

✉ **e-mail: housing.islay@acha.co.uk**

Kintyre

Old Quay Head, Campbeltown PA28 6ED,

☎ **telephone 01546 605880,**

✉ **e-mail: housing.kintyre@acha.co.uk**

Mid Argyll

Dalriada House, Lochgilphead PA31 8JL,

☎ **telephone 01546 605800**

✉ **e-mail: housing.midargyll@acha.co.uk**

Oban, Lorn and Isles

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

☎ **telephone 01546 605930**

✉ **e-mail: housing.lorn@acha.co.uk**



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