

# Tenants First

Welcome to your new ACHA home



ACHA are delighted to announce that Ella Kennedy of Loch Riddon class, Tighnabruaich Primary School, was the winner of ACHA's **Welcome to Your New Home Card** competition! Ella's class will receive £50 worth of vouchers as the prize.

There were a wide variety of pictures and designs in the 160 entries received from schools

around Argyll, everywhere from Port Ellen in the west to Rosneath in the east.

Entries were judged by the ACHA Group Board of Management and Chair of the Board, Cathy Grant, said:

"The board had a very difficult time choosing the winner of the competition due to the very

high standard of entries. Huge congratulations to Ella on her well-deserved win, we especially liked her colourful balloons. We would like to thank everyone who took the time to enter and for all the work they put into their entries. It's very much appreciated. I'm sure Ella and her classmates will enjoy spending their vouchers".

# ACHA Estate Walkabouts

## Can you spare some time?

The aim of an Estate Walkabout is for residents to be able to meet with ACHA staff on site. The walkabouts also ensure that our estates are being maintained to an acceptable standard - we walk and talk about issues in the area, pick up on repairs. We also discuss ideas for environmental improvements and feed these back through the organisation, to highlight priorities for our Estate Action Plans for the coming year.

Your Housing & Neighbourhood Services Assistants, Housing Officer and Property Services Officer will be carrying out Estate Walkabouts during July. Please see below for the dates and times that they will be in your area.



Date	Meeting Point	Homes and Estates Visited	Time
17/07/2024	Bus turning point at Grammar School	Ralston Road, Crosshill Avenue, Range Road, Limecraigs	9.30am
17/07/2024	Fisher Row (outside block 2)	Kirk Street, Fisher Row, Shore Street	10am
17/07/2024	Glebe Street (outside block 3)	Glebe Street	10.15am
17/07/2024	Barochan Place (outside No 6)	Barochan Place	10.30am
17/07/2024	Opposite Castlehill School	Smith Drive, Castleacres	10.45am
17/07/2024	Castlepark car park	Witchburn Road, Castlepark	11am
17/07/2024	Meadowburn (outside block 2)	Meadowburn Place	11.15am
17/07/2024	Drumore Gardens	Drumore Gardens	11.30am





Park Terrace, Campbeltown

Information on future walkabouts can be found on our website –  
**[www.acha.co.uk/services-estate-management/](http://www.acha.co.uk/services-estate-management/)**

Don't worry if we are not in your area for this phase of walkabouts we will schedule you in for a later phase.



## Your local team in Kintyre:

- **Katie Anderson**, Housing and Neighbourhood Services Assistant
- **Fiona Paterson**, Housing and Neighbourhood Services Assistant
- **John Souter**, Property Services Officer

If you would like to find out more information about the estate walkabouts, or wish to ask them to knock on your door when they arrive, please give us a call on **01546 605880**.

# We are here to help you



The Welfare Rights team played an important role during the financial year of 2023/2024 assisting 1,403 tenants with a wide range of enquiries. The total client gain for the year 2023/2024 was recorded at **£4.2 million**, bringing extra money into our tenant's homes, making a difference to their lives.

In May 2023, ACHA was awarded £20k from a Lottery Grant – Warm & Well Argyll & Bute and this enabled us to assist 372 tenants with goods to alleviate the cost of living crisis.

This has been a challenging time for our tenants and the Association with the continued Cost of Living Crisis and the migration to Universal Credit for working age tenants who receive legacy benefits such as Housing Benefit, Income

Related Employment & Support Allowance, Income based Job Seekers Allowance, Child Tax Credits, Working Tax Credits and Income Support. Any tenants in receipt of these benefits who receive a Migration Notice from the Department of Works & Pensions asking them to make a claim for Universal Credit should contact our Welfare Rights Service on the number below if they are uncertain as to what they have to do. If you do not make a claim for Universal Credit your benefits will stop.

Almost £19 billion in income-related benefits goes unclaimed each year. A free benefit check may unlock benefits that could help with your living costs. Call us on **0800 028 2755** to arrange yours.

## Case Study

An ACHA tenant had lost her husband and was struggling to cope with his passing and the financial pressure she was facing. Her own State Pension was very low but had been topped up with her husband's pension and other benefits.

The Funeral Director applied for a Funeral Support Payment from Social Security Scotland but because all benefits had been in the name of her late husband she was advised she did not fit the criteria and the application was refused. The Welfare Rights Officer applied for HB and CTR

in her own name and made an application for Pension Credit to top up her pension to £218.15 per week. Her application was processed and she was awarded full HB. We made a claim for Attendance Allowance as her son was living with her, as she is in receipt of a disability benefit.

With the benefits now in place Social Security Scotland reconsidered the Funeral Payment, and a payment of £3399.75 was sent to her. She now feels financially independent and secure.

ACHA's Welfare Rights Officers are here to help tenants with all aspects of Income Maximisation, including benefit advice. If you need help and assistance, please contact

Fiona Evamy, Welfare Rights Officer for the Mid Argyll and Kintyre area, she can be contacted by telephone on **01546 605878**, or by email at **fiona.evamy@acha.co.uk**.

Alternatively you can visit our website - **<https://www.acha.co.uk/services-think-money/>**, send an email to **WelfareRights@acha.co.uk**, or contact our Customer Service Centre on **0800 028 2755**.

# Are you an Unpaid Carer?

An Unpaid Carer is someone who provides unpaid support to a friend or family member needing support, perhaps due to illness, older age, disability, a mental health condition or an addiction. Unpaid carers provide invaluable support to the people they look after. This is often a rewarding experience but can be very demanding and, for many carers can impact on their health and wellbeing. Most of us will

likely become a carer at some stage in our lives.

Argyll and Bute with the support of Carer Organisations have launched their Carers Strategy - Carer's Strategy (<https://tinyurl.com/3473w5y4>)

If you are an unpaid Carer, there is support, information, and advice available for you. Please make contact with your nearest Carer Centre.



## Cowal & Bute

Crossroads Cowal & Bute (<https://www.crossroadscowalandbute.org.uk/>)

## Helensburgh & Lomond

Helensburgh & Lomond Carers Centre (<https://www.hlcc.org.uk/>)

## Mid Argyll and Kintyre

Young Carers 5-18yrs **MAYDS** (<https://www.mayds.org.uk/>)

Adult Carers 18yrs+ Dochas Carers Centre (<https://dochas.scot/>)

## Oban Lorn & Islands

North Argyll Carers Centre (<https://www.northargyllcarers.org.uk/>)

Unpaid Carers in Argyll & Bute can also access support, advice, and information via the Carers UK (<https://www.carersuk.org/>) and have free access to the Jointly App (<https://www.carersuk.org/help-and-advice/technology-and-equipment/jointly-app-for-carers/>) using the free access code **DGTL1530**



care can live a full and satisfying life.

With a new 'right to a break' in development, it has never been more important to put carers voices at the heart of decision-making. That's why Shared Care Scotland, the national carer organisation with short

Our vision is for a Scotland where everyone who receives support or provides unpaid

breaks and respite at its core, is undertaking a comprehensive survey on unpaid carers' experiences of short breaks and respite services in Scotland.

Full details of the survey including more detail on how the data will be used, and the link to the survey can be found on the Shared Care Scotland survey page:

<https://www.sharedcarescotland.org.uk/policy-practice-development/2024-carers-survey/>





# Are you a registered charity?

Have you heard about ACHA's **Community Action Fund**? The fund is open all year round for registered charities in Argyll and Bute to apply for up to £500 to assist with projects and initiatives. In 2023/24, 21 registered charities received an award to help bring their plans and ideas to fruition.

Oban Toy Cupboard used their funding to repair and replace toys which are borrowed by families. This vital resource provides children with access to critical developmental tools for play, whilst supporting parents to play more with their children, which is of great benefit to all.

Another charity which benefitted from a donation was Bute Community Media who operate Bute Island Radio. The award from the Community Action Fund was spent moving their aerial when they moved to new premises last year. After receiving the award, one of the charity's committee members told us "they were very happy in their new premises and the radio station was doing well and had the capacity to reach more listeners".

Another very worthwhile and exciting project the Community Action Fund contributed to was the Beyond Boundaries & Sidekick Additional Needs Activity Week on Islay. The week-long event consisted of land and water based outdoor activities for children and adults with additional needs who live in the local community.

If your charity could use some funding, please think about submitting an application to ACHA's Community Action Fund. Awards of up to £500 can be made and used for initiatives across Argyll and Bute. Applications are considered by ACHA's Board of Management who meet every 6 weeks.

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

Photo credit: Rae Mackenzie, Islay

# ACHA secures funds for tenants' comfort

In September 2023 ACHA was awarded **£25,457** from the Social Housing Support Fund. This fund is funded by the Scottish Government and the purpose of this was to provide social landlord with funds to assist their tenants with managing or reducing fuel costs through the purchase of small appliances and essential warmth items.

Staff within our Property Services and Housing Neighbourhood Services teams contacted tenants throughout Argyll and Bute who would benefit from items such as high tog duvets, air fryers and thermal curtains.

The funding was spent within the six months timescale, and during this time 825 items were purchased from which 618 households benefited.

ACHA staff will continue to look at identifying further funding sources to assist our tenants in the future.



## Why not become a shareholder (share member) of Argyll Community Housing Association

Shareholding Membership of Argyll Community Housing Association is open to anyone over the age of 16.

What are the benefits of being a shareholder?

Being a shareholder of Argyll Community Housing Association entitles you to be involved in our activities and have a say in how we run the business. You will:

- Be invited to attend the Annual General Meeting (AGM), which is held each September. You will receive an agenda for the meeting and a copy of any reports that require approval. In addition, a copy of the annual accounts for the previous financial year, which require to be approved at the AGM will be available on the website.
- Be invited to any Special General Meeting (SGM)
- Be able to vote at the AGM on:
  - The appointment of the external auditor
  - Election of Board members
  - Other matters on which a vote may be called

**Membership  
for Life costs  
only £1**



- Be able to stand for election to become a member of the Board of Management (see leaflet on Eligibility)
- Be able to nominate other shareholders for election
- Receive a copy of the Association's Rules and Share Certificate
- Be invited to any shareholder meetings
- Be entered into the Share Members Annual Prize Draw

To become a share member of Argyll Community Housing Association, please complete an application form, which can be found on our website <https://www.acha.co.uk/get-involved-membership/> or you can pick up an application form at any of our offices.





## CALLING ALL ACHA SHARE MEMBERS

# Save the Date: Wednesday 18th September 2024

The Association's Annual General Meeting will be held on **Wednesday 18th September 2024 at 2.00pm.**

Members will have the opportunity to join the meeting either virtually or in person from our office in Lochgilphead or Helensburgh.

It would be great to see a good turnout of members attending. We look forward to seeing you, whether it be virtually or in person.

The first invitation to attend the Annual General Meeting will be issued in July 2024

Front row: Jan Brown (Councillor), Mike Brown, Cathy Grant (Chair), Betty Rhodick, Jim Milne (Vice Chair) and Esther Hughes.

Back row: Mark Irvine (Councillor), Dan Hughes, Ian McIntyre, and Pat McVey.



## Welcome to our Senior Management Team

Allan MacDonald took over as Director of Finance and IT for the ACHA Group in January 2024, having joined the Association in 2012 as Finance Manager. Allan has been a qualified accountant for 18 years and before joining ACHA he worked in local government finance for 9 years across a number of roles.

Born and brought up in Oban, Allan attended Oban High School before moving to Glasgow to go to University, where he achieved an honours degree in Accountancy. Allan's responsibilities at ACHA include strategic financial planning, financial governance and leading the delivery of the strategic IT plan for the Association.





# TV Licensing scams

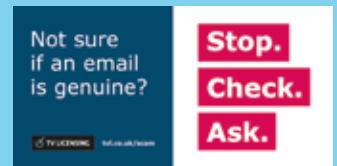
Follow advice from @tvlicensing and help keep your friends and family safe from scams.

Check out how to spot and report email, text, and phone scams at <https://www.tvlicensing.co.uk/faqs/FAQ288>.

**STOP – CHECK – ASK** if you receive any suspicious communications that appear to be from TV Licensing:

- **STOP** – Scammers will attempt to trick you into giving away your personal or bank details. Always be wary of letters, emails, texts or phone calls that promise you money or a refund.
- **CHECK** – Has the sender spelt your name correctly, and are there any grammatical errors? Have they included the correct licence number? You can check this on the TV Licensing website.

- **ASK** – If you are ever unsure about a communication you have received, it is always best to ask someone – perhaps a friend or trusted advisor. You can go to the TV Licensing website and sign in to your licence at <https://www.tvlicensing.co.uk/> to check if anything is wrong or call TV Licensing on **0300 303 9695** to speak with someone who can help.



## Not sure a TV Licensing email is genuine?

Here's an example of a real TV Licensing email. We've marked it up to help you spot if an email you've received is a scam

Find out more information at <https://www.tvlicensing.co.uk/faqs/FAQ288>.

How to check  
if an email  
from  
@tvlicensing  
is genuine?

- Check the sender's email address
- If it's genuine it will include a partial postcode
- Does it have your name
- Check the spelling and grammar
- Check the links

- Show a fake licence number

Scams are on the increase. Always CHECK the sender.

Emails from @tvlicensing only come from: **donotreply@tvlicensing.co.uk** OR **donotreply@spp.tvlicensing.co.uk**

**On a phone/tablet?** – Tap the sender's name/ email to see the true email address.

**CHECK your licence number** – scammers may use a false one and hope you don't notice.

Scam emails relating to the TV Licence are on the rise and will often....

- Ask you to make an urgent payment
- Say you can get a refund or a cheaper licence



# Please Keep Your AHFA Appointments



Missed appointments impacts not only the work required to keep your home safe and maintained, but also appointments for your neighbours.

Missed appointments mean we have to try and find other works for our Operatives and this can mean bringing forward other appointments or taking on work that can put later appointments at risk.

It is very important to make sure you're available and keep to the appointments agreed with AHFA. We understand things can unexpectedly happen and you may not be available for the appointment that you previously agreed to. If this is the case, please phone us straight away to let us know. This allows us to reschedule your appointment for another day and also to allocate your original appointment time to another tenant.

When we attend your property and can't get access to carry out the work required it costs the Group approximately £50 each time. In the

year 2023/24 we had in the region of 3500 no access visits to tenant's homes, totalling an estimated cost of £175k.

**The financial impact of not keeping agreed appointments affects all tenants as these are funds that could be better spent elsewhere.**

**Sometimes if we're not able to reach you on the phone we will post out an appointment card, it is important that you contact us if that appointment doesn't suit. Please keep ACHA updated with any new phone numbers or email addresses you have.**

If you need to rearrange any appointments, please contact us on **0800 028 2755**.

## What to do in an Emergency

**Emergencies sometimes happen! Don't worry, we're here 24/7!**

### Reporting emergency repairs

Emergency repairs are ones which are needed to avoid serious health and safety risk, or prevent serious structural damage to your home.

If you are in doubt, you should phone and give the operator as much information as possible, and they will be able to advise you if your repair is an emergency.

All emergencies must be phoned in on the Freephone number **0800 028 2755** – this service is open 24 hours a day, 365 days a year.

If you need to phone us with an emergency:

- Please have your postcode ready, it helps us to quickly locate your property and confirm that it belongs to ACHA.
- Operators will talk you through the problem and try to find a fix if possible (e.g. tripped fuse switch). If we cannot find a fix we will arrange for someone to visit you.
- Please remember that we are here to help – emergencies can be worrying, but the more information you can give us then the faster we can help you.
- We can't guarantee to complete a full repair when we attend but we will at least make it safe, and provide further support as needed.



# Bleeding your radiators

Summer can be an ideal time to both bleed and clean your radiators, as there's probably a good chance that you won't be using your radiator or using it as much during the warmer months.

It is recommended that radiators should be bled at least once a year, to ensure they are operating efficiently. This can save you money in the long run as built-up air in radiators can

stop you from benefiting from the radiator's full heat potential. This may tempt you to turn your heating up or keep it on for longer, which can add to your heating bills.

Bleeding your radiators can help reduce energy bills by up to 10% as your radiators will be able to work more efficiently.

## Keeping your communal open spaces tidy

Now that Spring is here, we can spend more time enjoying the outdoors. It's important to look after the shared areas where we live so that everyone can make use of them.

We work with our Grounds Maintenance teams to assist our tenants with communal areas which can at times become neglected. Work is carried out between April and September each year and includes grass and hedge cutting, weed killing and planted bed management.

There are 3 levels of grass

maintenance. High is 14 cuts, medium is 7 cuts and low is 2 cuts per year.

We ask for your help in maintaining these areas by:

- Keeping communal areas tidy and clear of any obstacles. Having to clear up any fly tipping or obstacles adds to costs.
- Do not litter the areas. It creates a higher risk for our operatives. Also picking up litter creates more work, meaning higher costs.
- Do not allow your pets to

foul in these areas, but if they do please clean up after them. It is an offence in Scotland not to clean up after your pets.

- Keeping a safe distance from our operatives while they are using machinery to carry out their work. This is for everyone's safety as the machinery used can cause serious injury even from a distance.

With your help, we can keep you and our workers safe while maintaining our shared outdoor areas.

### Fly Tipping

Fly tipping can be a problem on some of our estates, and can be very unsightly for residents in the surrounding area. We encourage tenants to keep any items they wish to dispose of inside until it is due to be collected!

Argyll and Bute Council have an uplift service, they can be contacted on **01546 605514**

Overflowing bins are very unsightly and can cause issues with vermin in an area. Please be respectful to neighbouring residents and dispose of rubbish in an appropriate manner.

### Refuse collection

Argyll and Bute Council carry out 3 weekly collections for green bins and fortnightly collections for blue bins.

You can check your bin schedule by visiting— <https://www.argyll-bute.gov.uk/rubbish-and-recycling/household-waste/bin-collection>

You can also check your next bin collection day by calling 01546 605514 and pressing option 2 for a 24/7 response, or one printed calendar can be requested by calling **01546 605514** and choosing option 3.

# AHFA - Assisted Garden Works

In addition to the work involved in maintaining our communal areas, AHFA also carry out the work for ACHA's Assisted Gardens Scheme. The scheme recognises that some tenants may need support to cut their grass.

AHFA's Grounds Maintenance Team usually carry out these works but in some instances it could be carried out by a contractor acting on our behalf.

If you currently receive this service, please take note of the following information:

- Assisted garden work provides a total of 8 grass cuts in one season, this is equivalent to roughly one cut per month.
- The service provided is grass cutting only, it doesn't include other garden tasks for example weeding or hedge trimming.
- Our Grounds Maintenance team or contractors working on our behalf are unable to move garden furniture or accessories (seats, garden toys, plant pots etc.) as part of this service.
- The operatives who arrive to cut the grass will be unable to cut the grass if your pets have fouled in the garden.



- It's important that while our operatives are cutting your grass that you stay indoors for safety reasons until the cut is finished.

If you'd like to apply for this service, please contact ACHA directly on **0800 028 2755** and they'll confirm if you're eligible.

Please note this service is popular so there may be a waiting list.

For information on how often we cut specific areas on your estates or if there are any areas causing concern, please contact your local area office via telephone or email, whose details can be found on the back page of this newsletter.

## Garden in Bloom 2024

ACHA are pleased to announce that entries for ACHA's Annual Garden in Bloom competition are now being accepted. You can find details and an entry form on our website <https://www.acha.co.uk/news-garden-in-bloom/> or contact your local ACHA office for an entry form.

Each year we are impressed by the standard of entries and how much work goes into our tenants gardens. As with previous years, there will be additional categories for planters and tubs, tallest sunflower, allotments and wild gardens.

Check with your local office for which ones are being run in your area.

Once you have returned your entry form, we will send one of our staff members to take photographs and then the entries will be judged by ACHA's Board of Management. There are prizes, including vouchers and trophies, for the winners in each category.

The closing date for entries in 26 July 2024  
– good luck!



## Email Address Prize Draw

Do we have your email address? if you register your email address with us you will be entered into a prize drawer to win £100 of vouchers. To register your email address, contact one of our local offices (as per the contact details on the back page).

## Annual Membership Prize Draw

Every year we hold a prize draw for our members, one member from each of our four administrative areas will be the lucky winner of a Christmas food hamper.

Membership forms are available from your local office, via [www.acha.co.uk](http://www.acha.co.uk), or by phoning Lesley Lindsay on **01546 605971**

# Good Neighbour 2024

## Do you have a good neighbour?

Someone who has gone above and beyond the call of duty during these challenging times?

Whether they are always on hand when needed, provided to others or modestly bring joy to your neighbourhood, you can nominate them for ACHA's Good Neighbour Award.

The winner will receive a **£100 worth of vouchers**. The closing date for nominations is **Friday 29th August 2024**.

Link to nomination form:

**<https://www.surveymonkey.com/r/5PXGGYW>**

Nominees must be ACHA tenants. Unfortunately, we cannot accept nominations from relatives or anyone living in the same property.



## Are your household details up to date?

To ensure that your tenancy rights are protected it is very important that you advise us of any changes to your household.

This includes telling us about anyone who moves in or out of your property.

**If you need to let us know about any changes to your household or if you are unsure if you had already told us about changes, please enquire by:**

- Writing or contacting your local Housing office
- Calling our Customer Service Centre on **0800 028 2755**
- **Updating your tenancy information on our website at [www.acha.co.uk](http://www.acha.co.uk)** Click on the link "Managing your Tenancy" and from there you can submit your details on-line to us.

We will acknowledge receipt of your notification.

# You Said

# We Did

Following concerns identified by our tenants that our rent arrears letters were too harsh and did not offer enough support, the letters have been completely revised and the new versions will be going out to tenants soon. To make sure that the new versions fully addressed the concerns raised, two tenants who had complained about their tone were involved in the rewrite.

The tenants found the new letters "far less confrontational" and thought that their focus on offering advice was "less threatening to the tenant".

## Initially our letter stated:

"As you have failed to pay your rent you are in breach of the tenancy agreement and accordingly we may take steps set out in paragraph 1.9 to terminate the tenancy and seek your eviction

Paragraph 1.9 state:

If you break any part of this Agreement, we may:

- Take legal action against you (including eviction proceedings) AND
- Charge you for any resulting losses we have suffered including any legal expenses as assessed by the court."

"If you are experiencing financial difficulties or wish to discuss your payments, please contact our office immediately. Our contact details are at the top of this letter. We will always try to work with you to agree a payment plan to help you to pay the arrears that you owe."

## Are you struggling financially? Do you need advice?

As a result of tenants input, ACHA's list of free support agencies now includes **Lomond & Argyll Advocacy service** who have offices in Campbeltown, Dunoon, Lochgilphead and Dumbarton. Visit their website at <https://laas.org.uk/>, for more information on the help available people over 65 or who have learning disability or mental health issues.



**Lomond & Argyll Advocacy Service**  
- making sure your voice is heard

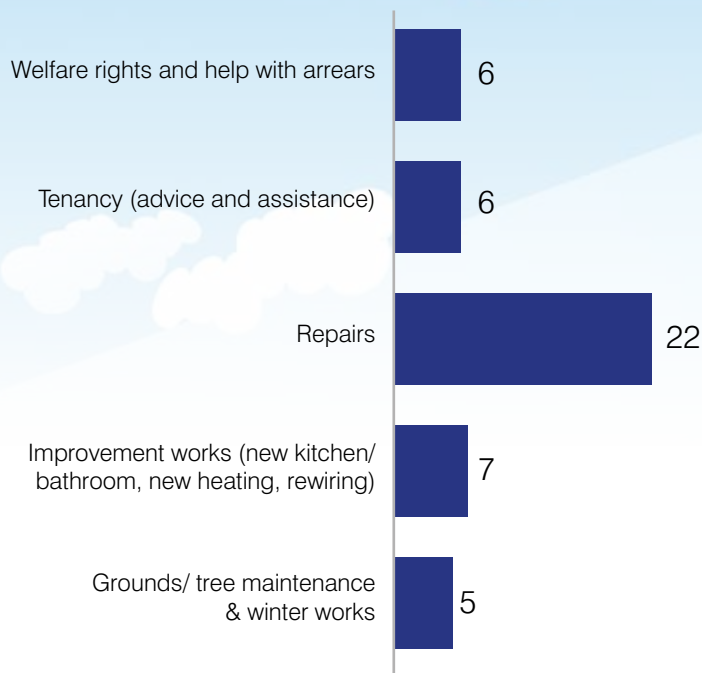
We want our tenants to feel supported rather than threatened when they struggle financially.



# How we are performing

If you want to tell us about an extra special service that a member of staff has provided you, a repair carried out promptly and efficiently, or to thank us for fitting a brand new modern kitchen or bathroom—feel free. **Please Contact our Customer Service Centre—0800 028 2755.**

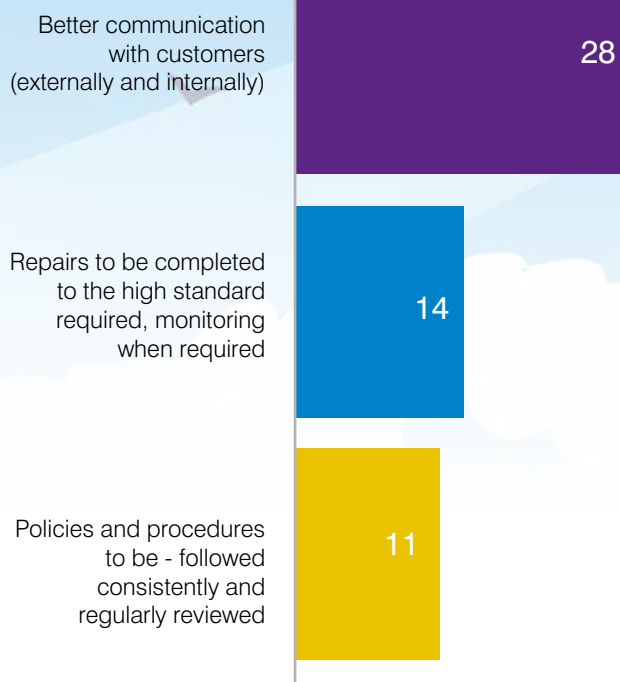
## What we received compliments about



We received a total of **46** compliments between April last year and the end of March this year, the majority of which were from tenants.

Of the 113 complaints dealt with in 2023/24, 62 or 54% identified issues where lessons were learnt.

## Top 3 lessons learnt



As a result of a few complaints received, it was highlighted there were some weaknesses in the training given to staff, or there was a need for staff to receive refresher training on existing procedures and processes.

## ACHA Customer Portal – join us online at [acha.co.uk](https://acha.co.uk)

- Check your balance
- Make a payment
- Update personal details
- Checking existing repairs
- Request a new repair
- Update contact details

Register at **[acha.co.uk](https://acha.co.uk)** or phone **0800 028 2755** for assistance



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 Charlene Munro on **01546 605855** or [communications@acha.co.uk](mailto:communications@acha.co.uk).

All our newsletters are available on our website - [www.acha.co.uk](http://www.acha.co.uk)

Our 2023/24 Annual Landlord report, which provide tenants with information on our progress towards meeting the performance requirements of the Scottish Social Housing Charter, will be available to download from our website in October 2024. Copies of previous Annual Landlord reports are published on our website <https://www.acha.co.uk/news-landlord-report/>.

You can also view and compare ACHA's performance against other landlords on the Scottish Housing Regulator's website at [www.scottishhousingregulator.gov.uk](http://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/>



### Bute

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

☎ **01546 605870**

✉ [housing.bute@acha.co.uk](mailto:housing.bute@acha.co.uk)

### Cowal

Dolphin Hall, Manse Ave, Dunoon, PA23 8DQ

☎ **01546 605950**

✉ [housing.cowal@acha.co.uk](mailto:housing.cowal@acha.co.uk)

### Helensburgh & Lomond

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

☎ **01546 605920**

✉ [housing.lomond@acha.co.uk](mailto:housing.lomond@acha.co.uk)

### Islay

11 Flora Street, Bowmore, PA43 7JX

☎ **01546 605890**

✉ [housing.islay@acha.co.uk](mailto:housing.islay@acha.co.uk)

### Kintyre

Old Quay Head, Campbeltown, PA28 6ED

☎ **01546 605880**

✉ [housing.kintyre@acha.co.uk](mailto:housing.kintyre@acha.co.uk)

### Mid Argyll

Dalriada House, Lochgilphead, PA31 8JL

☎ **01546 605800**

✉ [housing.midargyll@acha.co.uk](mailto:housing.midargyll@acha.co.uk)

### Oban, Lorn and Isles

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

☎ **01546 605930**

✉ [housing.lorn@acha.co.uk](mailto:housing.lorn@acha.co.uk)



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