

# Landlord Report 2017/18



By Ethan Hughes, age 7



**Putting Our Tenants and Our Communities First**

# Contents

Thoughts From The Chair	Page 3
Welcome From The Chief Executive	Page 3
Participating In The Decision Making Process	Page 4
Your Community and Neighbourhood	Page 5
Your Rent and Tenancy	Page 8
Accessing Housing and Support	Page 9
Factoring	Page 10
Gypsy/Travellers	Page 11
How We Communicate With You	Page 12
Handling Your Complaints	Page 13
Equality and Diversity	Page 14
Maintaining Your Home	Page 15
Investing In Your Home	Page 17
Getting Value For Your Rent	Page 20
How We Spend Your Rent	Page 21
And finally ...	Page 24

## Cover Story - Colouring Competition Winner

Little Ethan Hughes attended ACHA's first Tenants & Members Conference in February 2018 with his family.

Ethan entered into our colouring in competition and won first prize which was an Amazon voucher and his picture on the front of ACHA's Landlord report.

Pictured right: Ethan Hughes, holding his winning colouring in picture.



## ACHA Board of Management 2017-2018

Back row—left to right, Douglas Prophet (Vice Chair), Cameron Grant, Bruce Marshall, Ray McIntosh-Walley, Roddy McCuish (Secretary), Neil MacKay, Lorraine-Anne Drysdale, Jim Milne (Chair), and Danny Kelly (Chair of Audit Committee). Front row—left to right, Malcolm Campbell, Donnie McMillan, and Sandra Glazsher

At 31st March 2018 ACHA's Board of Management had 4 tenant and 1 independent vacancies.

## Thoughts From The Chair, James Milne, MBE

I read a quote by Sally Thomas, the Chief Executive of the Scottish Federation of Housing Associations, which I believe best sums up what we as your landlord should be providing to you, our tenants – ‘A good home for all in a successful community which puts a high quality roof over everyone’s heads and gives everybody the opportunity to make the absolute best of their lives’. Every ACHA Group employee strives to meet the aspirations in that quote, from the apprentice tradesman in AHFA, to the Chief Executive. Of course, reading through your Landlord’s Report you will find areas where ‘we need to do better’, such as re-letting properties. We are aware and we are planning improvements. You will notice on the opposite page that there are 4 tenant vacancies on our Board of Management. The Board relies on feedback and advice from tenants. Could you spare a few hours every six weeks to assist the Board to provide ‘a good home for all in a successful community which puts a high quality roof over everyone’s heads and gives everybody the opportunity to make the absolute best of their lives’? The only qualifications you need is to believe in that quote and be a team player. Enjoy reading the rest of your Landlord Report for 2017- 2018.



## Welcome From The Chief Executive, Alastair MacGregor

I hope you find this year’s Landlord Report relevant and informative.

Evidence would suggest we have high levels of tenant satisfaction with overall services but in particular we are scoring well in repairs satisfaction, in rent collection, anti-social behaviour resolution, factoring and Gypsy Traveller services. Where we need to make progress is in the areas of void relet times, routine repair times, property refusals and evictions.

The Association’s focus going forward will be to build on where we are doing well and improving as a priority where we are not.

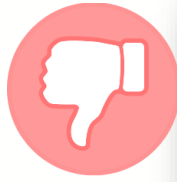
In terms of community participation in ACHA the Chairman, Jim Milne, and I will be holding a series of volunteering Roadshows from October to December with the purpose of getting more members of the community involved in what we do. ACHA is your housing association, be part of its future going forward.





# Participating In The Decision Making Process

85% of our tenants told us that they were satisfied with the opportunities given to them to participate in ACHA's decision making processes. This is slightly below the Scottish Average at 86%.



ACHA's first Tenants & Members conference was held in the Inveraray Inn, Inveraray on Saturday 17th February 2018. The conference gave tenants and members the chance to have their say on the way services are delivered and feedback on how ACHA can improve.

37 delegates attended the conference which focused on three participative strands. Firstly, a presentation on the history of ACHA and the achievements/challenges of the first 10 years from ACHA's Chief Executive, Alastair MacGregor, followed by a question and answer session.

Secondly, participants reviewed the Association's current strategic objectives and provided input from their perspective. All comments were considered by ACHA's Board of Management during strategic planning days.

The third strand involved opportunities for 1-2-1 discussions with various staff members and the further opportunity to meet staff from ACHA and other agencies in the information room, which provided stalls from Get Involved with ACHA, Investment & Regeneration, ACHA Services, Scottish Fire and Rescue, Alienergy and Argyll and Bute Council's Amenity Services.



Pictured above is Shirley MacIver and Tove Gray-Stephen, from Mid Argyll who said "A very interesting day and very well organised"



Mr and Mrs Owen, ACHA tenants, talking to Yvonne Angus, from ACHA, at the ACHA Services table



Bobby Beggs, from the 'Your Voice' tenant scrutiny group, David Rae, from ACHA and Danny Kelly, member of the ACHA Board, at the ACHA's Get Involved information stand.



# Your Community and Neighbourhood

Just under **88%** of our tenants told us that they are satisfied with the management of the neighbourhood that they live in. The Scottish Average is 88%.



During 2017 ACHA's tenant scrutiny group **Your Voice** reviewed ACHA's Estate Management Service, with the theme "A place fit for living". This involved them "shadowing" a member of staff as they carried out estate inspections and allowed them the opportunity to get a greater insight into ACHA's processes and the services it provides. They suggested a number of recommendations for improvement, which were approved by the Board of Management.

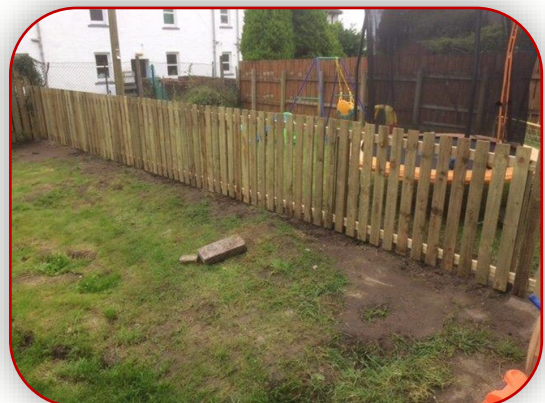
In response to your feedback we will shortly be setting up a Group who will consult with tenants and owners about the appearance of estates. The Group will have the remit of developing plans and ideas which will make positive improvements to the common and communal areas within estates. This will include fencing, back courts and other shared areas.

Your local ACHA Area Committee also has an input into smaller projects which help improve the appearance of your local neighbourhoods. Each year the Area Committees consider and approve requests such as fencing and other environmental works.

Fencing in the Oban area—before and after



Fencing in the Helensburgh area—before and after



If tenants have a concern about their estate they can contact us via [my.estates@acha.co.uk](mailto:my.estates@acha.co.uk), or if you wish to speak to a member of staff about these concerns please contact our Customer Service Centre on **0800 028 2755**.

## Your Community and Neighbourhood

ACHA continues to have a zero tolerance to anti social behaviour and, whenever possible, will take action against perpetrators. ACHA does not have sole responsibility for dealing with anti social behaviour and very often will rely on the assistance of Police Scotland or other agencies to either take direct action against those who commit anti social acts or, at the very least, assist ACHA to take action. During the year we dealt with 256 reports of anti social behaviour, ranging from minor nuisance to reports of drug dealing from ACHA properties. One ACHA tenant was evicted. This was a slight increase in the number of anti social behaviour cases that were reported to us in the previous year, which was 244 cases.

During the year we were able to resolve 95% of cases within locally agreed targets. This is a similar achievement to the previous year and keeps us ahead of the Scottish average of 88%.



Vandalism, Graffiti and noisy neighbours all impact negatively on the lives of everyone. With your assistance we can help make all of our communities great places to live. If you spot anything you think we should know about send us the details and we'll investigate via [my.estates@acha.co.uk](mailto:my.estates@acha.co.uk) or contact our Customer Service Centre on **0800 028 2755**.

The pictures below demonstrates some examples of fly tipping issues we had to deal with last year:



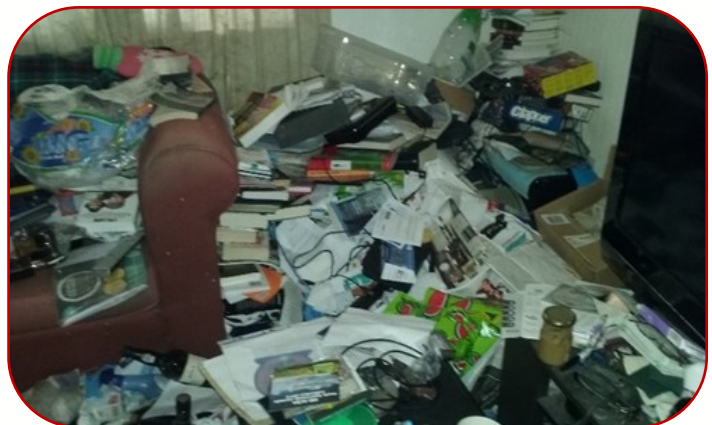


## Your Community and Neighbourhood

Tenants are required to give ACHA Notice of their intention to terminate their tenancy. During 2017/18, 20 ACHA tenants failed to give the required Notice and abandoned their property without telling us that they were leaving. This is down from the 30 who abandoned their properties the previous year.



Properties that are abandoned cost the Association in terms of clearing costs, unpaid rent and often a large number of repairs required to be carried out before it can be relet again .



ACHA aims to limit the length of time our properties remain empty. Where possible, we will pre-allocate these properties in order to reduce the length of time that they are empty. Last year we relet 489 properties which was an increase from 2016/17 during which we relet 399.

At the end of March 2018:

- **87** properties were empty
- of these, **27** had been empty for more than 6 months;
- on average it took **73** days to re-let a property (this includes properties that are low demand);
- excluding low demand properties we took **23** days to re-let properties.

Some of our properties need significant works to be carried out to them before they can be relet, and we continue to have properties that are of low or not low demand. The Scottish average for the time to take to relet properties is 31 days and at **73 days** we are still some way off from this target. We continue to work on improving our processes to improve our figures.





## Your Rent and Tenancy

As a Registered Social Landlord ACHA's primary objective is to provide affordable housing. We do understand that from time to time tenants may struggle financially and may get into debt, including rent arrears. If you find yourself in difficult circumstances, please talk to us – we have a team of fully trained Welfare Rights Officers who can assist. If you do fall behind with rent payments our staff will work with you to agree a repayment plan. Appointments can be made to speak to staff by calling our Customer Service Centre on **0800 028 2755**.

In 2017-18 the amount of current and former tenants gross rent arrears was **4.14%** of rent due. This is a significant improvement on last year's figure which was 6.93% and is also below the Scottish Average of 5.18%. Out of the gross rent arrears of £850,493 (4.14%), the former tenant arrears amounted to £527,727 (2.57%), with the current tenant rent arrears being £322,766 (1.57%).



Unfortunately, despite our best efforts to assist, a small number of tenants fall into rent arrears and do not repay their debt leaving us no alternative but to initiate Court Action which potentially can lead to eviction. During the year ACHA raised 122 court actions for rent arrears and 1 for anti social behaviour. Even after raising Court Action, staff will continue to try to work with tenants with the ongoing objective of preventing eviction and were successful in doing so in 63% of cases. Unfortunately this still meant that 44 tenants were evicted due to rent arrears (36% of court actions initiated).

In line with our zero tolerance to anti social behaviour we evicted one tenant for whom we obtained an eviction decree against.

The Scottish average for evictions as a percentage of Court Actions Initiated for 2017/18 is 17% which is significantly lower than the ACHA figure of **37%**. Staff will continue to work closely with all tenants who face financial difficulties.

There are many ways in which you can make rent payments - Direct Debit, standing order, via our apps 'allpay' and 'pingit', by contacting our Customer Service Centre on **0800 028 2755** or via our website at [www.acha.co.uk](http://www.acha.co.uk). Just choose the option which suits you best.



## Accessing Housing and Support

ACHA are part of the HOME Argyll partnership – Housing Options Made Easy. The partnership is made up of 5 partners which include Dunbritton Housing Association, Fyne Homes, West Highland Housing Association and Argyll & Bute Council. We operate a common housing register and a common allocations policy, which means applicants only have one on-line application form to complete. This can be accessed from any of the partners' websites. They can choose to be rehoused by any of the Registered Social Landlords (RSLs). Applicants are also required to complete a Housing Options questionnaire. There is a series of questions that applicants are guided through, explaining the different options they can explore to enhance their housing situation. The questions asked are to ensure applicants are provided with the correct information in relation to their personal circumstances. This helps them make informed decisions regarding their housing options.

As at 31<sup>st</sup> March 2018 there were a total of **2731** applicants on the HOME Argyll waiting list. This is largely the same as the previous year of 2750.

To apply for rehousing or for information on a mutual exchange please visit our website at [www.acha.co.uk](http://www.acha.co.uk)



Everyone who wishes to be rehoused by ACHA must complete a HOME Argyll application online at [www.homeargyll.co.uk](http://www.homeargyll.co.uk) or via our website [www.acha.co.uk](http://www.acha.co.uk). Applicants are able to choose where they wish to live and the type of property and, if they have enough points, are eligible to receive up to two offers of rehousing. During 2017/18 **557** offers of rehousing were refused by applicants which resulted in lost rent for ACHA and longer waiting times for other applicants waiting for rehousing.

The top three reasons for refusals were:-

- ⇒ No response to the offer letter **27%**
- ⇒ Change in circumstances (which made the offer unsuitable/no longer valid) **22%**
- ⇒ Area unsuitable **16%**

During the year we changed the way we communicate offers to prospective tenants in order to ensure that their choices are still correct and this has resulted in the number of offers being refused reducing from 63% in the previous year to **53%**. This improvement of 10% is very encouraging as it was achieved with the new communication process being in place for only the second half of the year. We are still some way behind the Scottish Average of 36% for refusals but are encouraged by the improvements made so far.



## Factoring

This year saw an increase of 31 owners joining the formal Factoring Service giving a total of **318** private owners in 98 blocks. The blocks are shared with our tenants, and owners are committing to a service which arranges maintenance and repair to shared parts of the building.

Each year we carry out a satisfaction survey to find out how customers feel about the service they receive and what works well. We also look for as much feedback as possible to allow us to consider any improvements or changes that would make a difference to the service received by customers.

This year, for the first time, owners were invited to make use of our Welfare Rights Team – this was developed as part of the Money Skills Argyll project - to offer confidential support and advice on income maximisation, money management and income maximisation with advocacy, with referrals being made through Money Skills Argyll for debt advice, computer skills and fuel poverty.

We are delighted that more customers provided feedback through this year's customers satisfaction survey which was completed in March 2018, we would like to see even more taking part next year.

**70%** of customers that responded to the survey are very or fairly satisfied with the overall factoring service provided by ACHA. This has shown a decrease of 5% since the 2016/17 figure of 75%. The Scottish Average is 66% and we are still higher than the average.



With the support of ACHA, Argyll & Bute Council, The Energy Savings Trust and the owners of 3 blocks in Campbeltown were able to participate in a major works project. This joint working allowed the entire building to be re-roofed, installation of external wall insulation and refurbishment of chimneys. All residents now receive the benefit of this upgrading work and the photos show the difference this has made to the visual appearance as well as overall improvements to the property:-



Before and after pictures of Burnbank and Kinloch Road, Campbeltown

The average property management fee for factored owners is £90.54 which is above the Scottish average at £86.79. The annual property management fee is for providing a comprehensive management service to owners.



Factored owners also receive a Newsletter each year to give customers reminders, up to date information, feedback from surveys and changes as a result of feedback. The layout has been updated to make it easier to read.





## Gypsy/Travellers

Our average weekly rent for a pitch at one of our two Gypsy/Traveller Sites is £48.14, which compares favourably to the Scottish Average at £68.06. Our Gypsy/Traveller tenants are consulted annually on the rent increase along with all other ACHA tenants.



Ledaig, Oban

ACHA has sites at Ledaig, Oban and Dunchologan, Lochgilphead, and is the only Housing Association in Scotland to own Gypsy/Traveller Sites. We carry out a survey each year with our Gypsy/Traveller Site tenants to capture their views on a wide range of issues. There has been a welcome continued improvement in tenant satisfaction with ACHA's management of the two sites which was just under 92% last year to **100%** during 2017/18. This compares very favourably with the Scottish Average of 80%. Full details of the latest survey are available on our website [www.acha.co.uk](http://www.acha.co.uk) along with copies of the annual Gypsy/Travellers newsletters.



Dunchologan, Lochgilphead



ACHA's Rachael MacIndeor and Sandy Cameron (Tenant)

## How We Communicate With You

Every aspect of the work we do is aimed at providing our tenants and other customers with the best possible service.

In February we ran our first ever Tenant and Members conference during which we were able to receive face to face feedback about our services. We don't always get everything right but we are always willing to listen and look at ways of doing things better. Some of the suggestions from the conference have already been put in place such as earlier and improved communications with tenants regarding major work to their homes.

Feedback from our 2016 tenant satisfaction survey revealed that almost **90%** of our tenants were satisfied with the overall service provided by ACHA. This is on par with the Scottish Average of 90%. We will be carrying out an updated satisfaction survey during 2018/19 and hope to see that our tenants still have a high level of satisfaction with ACHA.



During our last major tenant satisfaction survey, which took place in 2016, **88%** of you told us that you felt that ACHA was good at keeping you informed about services and decisions. This was an improvement on previous feedback but is still almost 4% below the new Scottish Average figure. In order to help promote our services and inform tenants about how and why decisions are made in a more meaningful way we asked attendees at our 2018 Tenant and Members Conference what they wanted ACHA to provide more information on. We received really useful feedback and suggestions and it has been agreed that our next conference, to be held early in 2019, will focus on three key issues:-

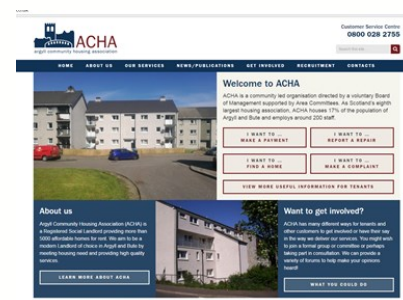


- ⇒ Tenant Participation
- ⇒ Is your rent value for money, and
- ⇒ Planning services for the future

# How We Communicate With You

## Website Redesign

In September 2017, we launched our redesigned website. The refreshed design is inviting and friendly to users and retains the links to make external payments as well as the recruitment system which we use. The website is now responsive, which means the size reacts to the size of the screen that you have. It also means that if you view the website on a mobile device you will be able to access the same information as anyone using a laptop or a tablet, but in a view that ensures you don't have to zoom in or out to read the content.



## Handling Your Complaints

From time to time tenants and other customers may feel that the services provided by ACHA has not met their expectations and will submit a formal complaint. We operate a Complaints Procedure which complies with the guidance and requirements of the Scottish Public Services Ombudsman. This guidance also provides the timescales in which we are required to respond to formal complaints which is 5 working days for Stage one complaints and 20 working days for Stage 2 complaints. If the complaint received is particularly complex or requires to be investigated it will be immediately classed as a Stage 2 complaint.



During 2017/18 we fully responded to **76 (100%)** Stage 1 complaints and **40 (100%)** Stage 2 complaints. Of those complaints, we upheld 43 (56.6%) Stage 1 complaints and 17 (42.5%) Stage 2 complaints.

In 2017/18, **73 (96%)** of Stage 1 and **39 (97.5%)** of Stage 2 complaints were responded to within the timescales set by the Scottish Public Services Ombudsman (SPSO).

Performance within timescales continues to be above the Scottish average response times which are; 86.27% Stage 1 complaints and 83.36 % Stage 2 complaints.



# Equality and Diversity

## Ethnic Group demographics and disability data

Detailed population estimates by ethnic group are available through Scotland's 2011 census.

The size of the minority ethnic population in 2011 was just over 4% of the total population of Scotland (based on the 2011 ethnicity classification); This has doubled since 2001 when just over 2% of the total population of Scotland (based on the 2001 ethnicity classification) were from a minority ethnic group.

Our ethnicity statistics are as follows:

	Staff	Existing tenants	Waiting list applicants	New tenants	Board members
Scottish	125	1941	2483	133	9
Other British	29	143	489	19	3
Irish, gypsy/traveller, Polish, other white background	5	61	208	5	0
Mixed or multiple ethnic background	1	13	15	0	0
Asian, Asian Scottish, Asian British	0	5	17	0	0
Black, Black Scottish, Black British	0	5	8	0	0
Arab, Arab Scottish or Arab British	0	0	13	0	0
any other group	0	14	5	1	0
Unknown	0	2746	64	340	0
Total	160	4928	3302	498	12



We are continually looking to improve and provide accessible and adaptable housing, to assist people to live independently.

Our records on the number of people who consider themselves to have a disability are as follows:

- \* Staff 11
- \* Tenants 786
- \* Applicants on housing list 800
- \* Governing body members 2

## Maintaining Your Home

Our performance in completing emergency repairs has improved again this year. During the year we attended to 4820 emergency repairs and, on average, we were able to attend to emergency repairs in **3.52** hours compared to 3.87 hours last year. Which will put us ahead of the Scottish average of 3.96 hours.



Our performance for completing non emergency repairs took a slight dip during 2017/18 with repairs taking **8.79** days – 0.42 days longer than last year. We are working hard with our repairs contactors to improve this figure and aim to at least meet the Scottish Average of 6.38 days in the coming year.



We are delighted to report that we have achieved again a **100%** performance in carrying out the gas safety checks. This is ahead of the Scottish average of 99.81%. Gas safety is of critical importance to the Association as your safety is paramount to us, please continue to work with us to ensure that we gain access to carry out these checks when we contact you.



We also have to report that we have had a decline in performance in the repairs that we carry out to your home that is “Right First Time”. We managed to achieve **84%**, which is a reduction on last year’s figure of 87% which is also behind the Scottish average of 92%.



## Maintaining Your Home

There has been a decline in performance in the percentage of repairs appointments kept with a decrease from last year of 91% to **87.04%**. This is below the Scottish Average at 95.54%. We are currently reviewing our processes to ensure that we improve on this performance for next year.



We carried out 18,066 repairs to your homes in 2017/18 and we again are pleased to report that just over **97.22%** of our tenants were satisfied with the service received. This is above the Scottish Average at 92.13%. We value your opinion on the service that we provide and are continually looking at how we can improve so please help us by returning the survey card that is left for you to complete.



Kenny MacInnes, AHFA  
Joiner, based in Oban

Robert Long, AHFA  
Plumber, based in Mid Argyll



Although ACHA spent £400,000 on adapting your homes to meet specific needs this year, we carry a growing waiting list. At the start of the year we had 352 requests for adaptations and within our budget we carried out 234 adaptations. Due to the growing number of requests and the limited budget we only managed to carry out **66.48%** of the requests which is below the Scottish Average at 84.3%. It took us an average of **82.19 days** to complete these adaptations which is out with our target of 40 days and below the Scottish Average at 51.28%.





## Investing In Your Home

We spent over £4 million investing in our properties to increase the energy efficiency of your homes. **95.33%** of our homes met the standard this year, which is an improvement on last year's figure of 91.17%. The Scottish average is 97.58% and we are slightly behind this average.



We spent over £9.8 million improving our homes in 2017/2018. Carrying out energy efficiency works including various insulation contracts, window and door replacements, installing new roofs and replacing roughcast. We also carried out small programmes of kitchen and bathroom replacements and several large heating and rewire contracts. We had planned to carry out 1078 replacement items but we actually carried out replacement of 1289 items. This meant that we were able to replace an additional 216 items (20%) over and above our original target.



Fairway, Garelochhead before and after



During 2017/18 ACHA completed 22 new homes supported by the Scottish Government's Housing Grant and Argyll & Bute Council Strategic Housing Fund. New homes were built in Bowmore on Islay, Connel and Glenshellach in Oban and on the Island of Coll. As shown on the pictures below.



Powell Place, Connel,  
Oban



Catalina Avenue,  
Glenshellach, Oban



Bac Mor and Bac Beag  
Carnan Rd, Coll

Over the last three years ACHA has completed 129 homes and currently has 95 units being built on site being built at various locations. These new homes will be completed during 2018.

## Investing In Your Home

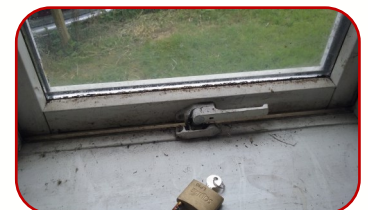
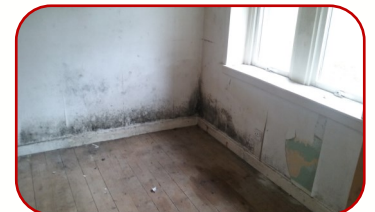
In 2017/2018 we planned to bring a further 170 of our homes up to Scottish Housing Quality Standard (SHQS). These properties were part of a small number of homes which had not previously met the standard due to exemptions and abeyances from work as a result of ongoing negotiations with adjoin owners or other exceptional circumstances. We exceeded this target and brought 188 homes up to the SHQS target. We improved our performance to **83.48%** of our stock meeting the target, but unfortunately we are still behind the Scottish Average of 94.2%.



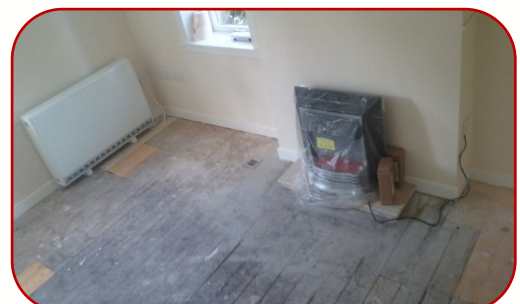
Our reported level of satisfaction with the quality of your home remained at **79%** for this year. But we are still behind the Scottish average of 87.9%. We are reviewing our processes to see how we can work to improve the homes we offer for rent.



Albyn Avenue,  
Campbeltown



Church Terrace, Tarbert





# Investing In Your Home

We are pleased to report that **93.2%** of our new tenants were satisfied with the standard of their homes when moving in. This is above the Scottish Average of 90.2%; however, is a slight decrease on last year where the figure was 93.7%. All comments and feedback from new tenants regarding their homes are welcomed and where necessary are investigated by housing managers, to ensure our tenants are happy in their new homes.



Trudi McIntosh, of St Oran's, Connel said "I am delighted with the property I was allocated and I have settled in to my home very well".



The tenant of Machair Cottages, Toward, was very satisfied with their new home, saying " ACHA have been spot on, absolutely delighted with our new home and all work completed."

In 2016/17 we carried out a 10% stock condition survey to ensure that the information we hold about your homes is up to date and accurate. Our local teams are in your homes helping with queries and issues and we also use this opportunity to update our records



Victoria Park, Dunoon  
Before and After

## Getting Value For Your Rent

The income from rents is used to pay for repairs and maintenance and also the significant improvements in the housing stock with over £136 million being spent since 2006. Around £15m is spent each year on repairs, maintenance and investment of the housing stock.



New build, Ceol A Chuain, Bowmore



Roof works at Alma Crescent, Oban

Every year we consult with all tenants on the proposed rent rise for the coming year. This year the increase was **4.2%**. The annual increase in the Retail Price Index (RPI) for December 2017 was 4.1%. ACHA's business plan is based on increasing rents by RPI+1% which would have resulted in a 5.1% increase for April 2018 but it was agreed to restrict the rent increase to 4.2% to balance ACHA's business plan viability with tenant affordability.

The table below sets out the number of houses and flats by size and the average weekly rent for each. The overall average weekly rent is **£79.13**. The Scottish average weekly rent for 2017/18 was £76.23 and the average weekly rent for Registered Social Landlords in 2017/18 was £82.28. ACHA rents are 3.8% below the average for Registered Social Landlords.



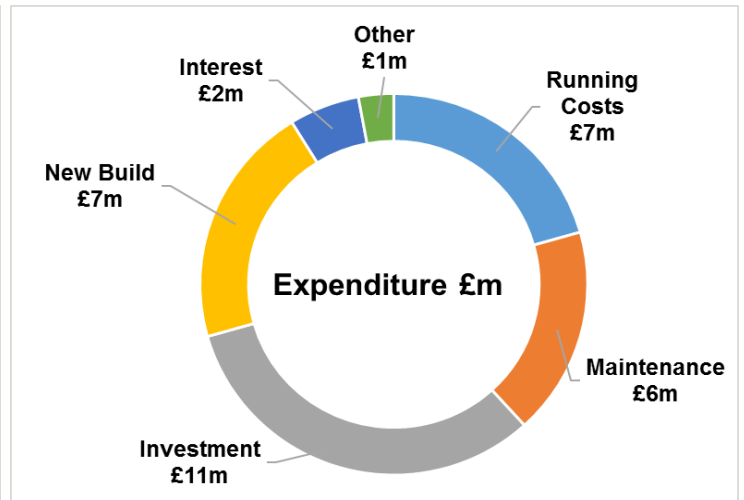
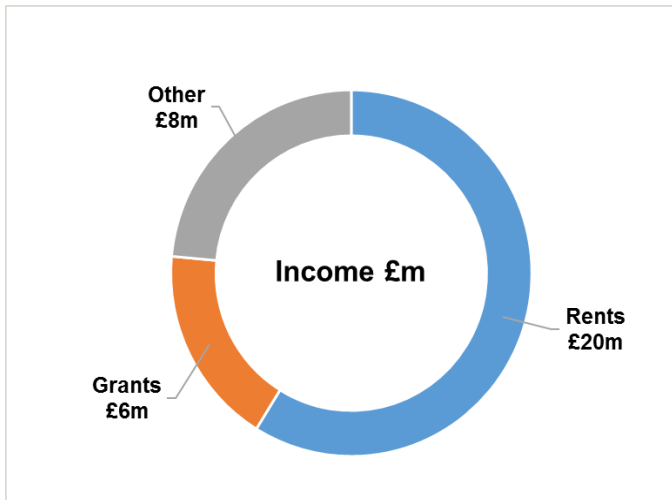
House Size/ Type	House	Flat	Total	ACHA Average weekly rent	Scottish average weekly rent	RSL average weekly rent
1 Apt	2	92	94	£65.64	£67.44	£71.43
2 Apt	401	972	1373	£73.69	£73.33	£79.76
3 Apt	932	1,253	2,185	£77.75	£74.94	£80.39
4 Apt	998	367	1,365	£86.06	£81.37	£88.87
5 Apt +	105	34	139	£93.87	£90.39	£98.47
Total	2,438	2,718	5156	£79.13	£76.23	£82.28





# How Do We Spend Your Rent ?

90.25% of our tenants feel that the rent they pay represents good value for money. This is an increase of 20% from **2014-15** and is 7.06% higher than the Scottish average of 83.19%. We work hard to improve the quality of your home and deliver a wide range of services to our tenants and communities but still keep rents as low as possible.



## Welfare Rights Service

Money Skills Argyll is a partnership of local organisations in Argyll and Bute funded by European Social Fund and BIG Lottery Fund. ACHA is pleased to be a partner in the Money Skills Argyll Project which is about helping people who live within Argyll and Bute, aged 16 and over, living in a jobless household, living in a single adult household with dependent children, or low income employed. We will help you to be more in control of your money with help, advice and support with Debt Advice, Money Advice, Computer Skills, Money Management, Income Maximisation and Affordable Warmth / Fuel Poverty.



From the start of the Project in February 2017, ACHA were able to assist 200 tenants via Money Skills Argyll. We were also able to assist a further 500 tenants with Welfare Benefit issues as part of our service.

Pictured Iona MacPhail (Regional Manager) and Jim Milne (ACHA Chair)

ACHA works hard to help people who are having difficulty paying their rent. We received funding from The Scottish Government, the European Social Fund and the Big Lottery to fund our Welfare Rights Service which can help people claim benefits that they are entitled to, and to help them manage their money.

More information is available at <https://www.acha.co.uk/services-welfare-rights/>

## How Do We Spend Your Rent ?

Rent is ACHA's primary source of income and is used to provide a variety of services to our tenants. Properties lying empty, for whatever reason, reduces the amount of money we will have to provide existing services or develop new ones. All properties, when they become empty will incur a level of rent loss whilst we carry out safety checks and repairs. We always aim to keep the time properties are empty to an absolute minimum and performance on re-letting times are monitored closely. However, some properties will incur a much higher level of rent loss due to a number of issues including:-

- Low or no demand
- The previous tenant leaving the property in a very poor condition
- Significant work required
- ACHA not able to complete required works due to other owner involvement



Watson Place, Rothesay

During 2017/18, following consultation with local communities in Bute and Campbeltown our Board of Management agreed to the demolition of a number of low demand properties which has helped reduce our empty property rent loss from 2.95% in the previous year to **1.76%** - a very welcome improvement of 1.19%. This equates to lost income of **£362,466** during the year and is just over 1% above the Scottish Average



## How Do We Spend Your Rent ?

During the year we collected 99% of all rent due which is in line with the previous year. It compares to the Scottish average of 99.4%.



<b>Statement of comprehensive income</b>	<b>2017-18 £m</b>	<b>2016-17 £m</b>	<b>Day to day income and running costs</b>
Turnover	24.3	23.3	Income from rents and other activities
Operating costs	(19.4)	(18.0)	Costs of running ACHA including repairs and maintenance
Gain (loss) on disposal of fixed assets	0.0	0.5	Income less costs from selling houses under right to buy
Finance income/charges	(2.0)	(1.8)	Interest paid to the bank
Surplus for year	2.9	4.0	Income less running costs and interest
Actuarial gain/loss on pensions scheme	7.6	(4.2)	The change in the valuation of the pension scheme
Total comprehensive income	10.5	(0.2)	Funds retained for future maintenance and loan payments
Increased income and a reduction in void rent loss were offset by higher pension service costs, depreciation and repairs and maintenance. There was a big gain on the pension fund valuation.			

<b>Statement of financial position</b>	<b>2017-18 £m</b>	<b>2016-17 £m</b>	<b>What we own and what we owe</b>
Housing properties	159.3	147.4	Money spent on building or improving ACHA houses
Other fixed assets	1.7	1.9	Offices and IT
Debtors	2.0	2.7	Money owed to ACHA
Cash	4.4	10.2	Cash at the bank
Creditors	(6.4)	(7.1)	Money we owe others
Loans	(44.5)	(44.5)	Our mortgage
Deferred grants	(85.5)	(83.5)	Grants received
Pensions	(2.7)	(9.4)	What we would need to pay if all pensions were due now
Shareholders funds	28.3	17.7	Our assets less our liabilities
The value of the housing increased due to new build and investment which was paid for from the increased grants received and using our cash balances. There was a big reduction in the pension fund liability.			



## And Finally ...

We've come to the end of the 2017/18 Landlord report and hope that you have found it interesting. The report contains a selection of performance information, chosen by tenants, which has been reported to the Scottish Housing Regulator (SHR). We'll continue to provide you with other information throughout the year via our newsletters and website. Further information on how ACHA compares with other Registered Social Landlords can be found on the SHR's website – [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)



If you have any suggestions or comments to make about this landlord report you can email us at [communications@acha.co.uk](mailto:communications@acha.co.uk)

Did you know that you can phone us on **0800 028 2755**, or email us at [achacustomerservicecentre@acha.co.uk](mailto:achacustomerservicecentre@acha.co.uk) to report a repair, discuss your tenancy or your rent.

### ***Our Commitment***

*Argyll Community Housing Association is committed to providing equal opportunities across all services and to avoid discrimination.*

*If you would like this report in larger print, an alternative language, on audio format or in paper or electronic format, or if you would like someone to read it or explain it to you please contact Corporate Services on 01546 605855, or email us at [communications@acha.co.uk](mailto:communications@acha.co.uk).*

### **Ar Dealas**

Tha Comann Taigheadais Coimhearsnachd Earra-Ghàidheal dealasach a thaobh a bhith a 'toirt co-ionannachd chothroman thar gach seirbheis agus gus lethbhreith a sheachnadh

Ma tha thu ag iarraidh an aithisg seo ann an clò nas motha, cànan eile, air cruth claisneachd no ann am pàipear no ann an cruth dealanach, no ma tha thu airson cuideigin a leughadh no a mhìneachadh dhut, cuir fios gu Seirbheisean Corporra air 01546 605855, [communications@acha.co.uk](mailto:communications@acha.co.uk).

### **Nasze zaangażowanie**

Argyll Community Housing Association jest zobowiązana do zapewnienia równego szans dla wszystkich usług i aby uniknąć dyskryminacji.

Jeśli chcesz tego raportu w większym druku, alternatywnego języka, na dźwięk formacie lub w postaci papierowej lub elektronicznej, lub gdy chcesz kogoś, aby ją przeczytać i wyjaśnić ci to prosimy o kontakt z Działem Obsługi firmowe na 01546 605855, [communications@acha.co.uk](mailto:communications@acha.co.uk)

Registered Office at: Menzies House, Glenshellach Business Park, Oban PA34 4RY  
Registered under the Co-operative and Community Benefit Societies Act 2014, Reg. No. 2661R(S)  
Registered with the Scottish Housing Regulator as a Registered Social Landlord – RSL No. 360  
Vat Registration Number: 155542607, Registered with the Scottish Government, Property Factor  
Registration Number PF000302

