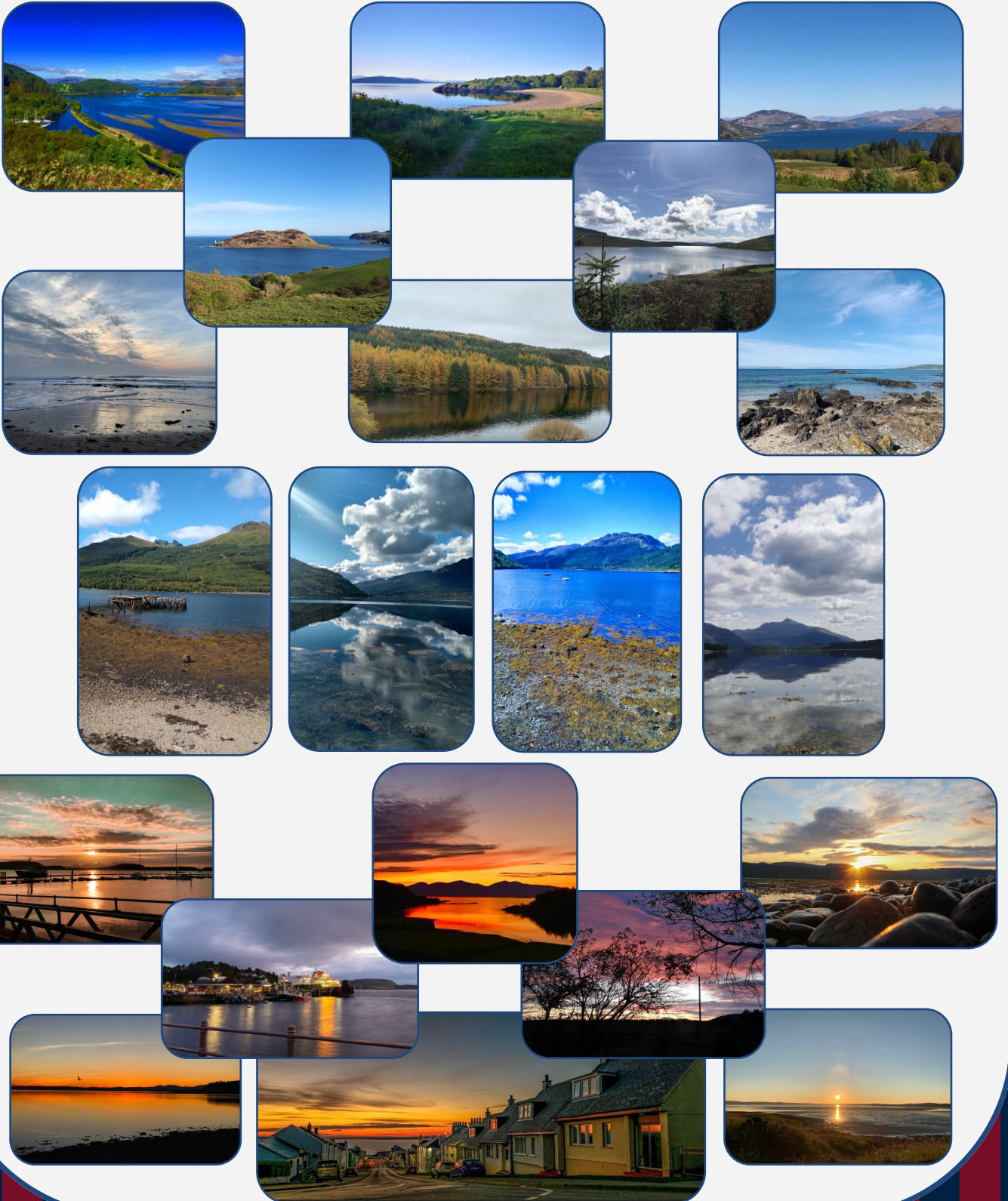


Putting Our Tenants and Our Communities First

Landlord Report 2019/20



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New Build — Powell Place, Connel

Thoughts from the Chair

Reading my 'Thoughts' from the last Landlord Report I note the Tenants and Members Conference, the improvements in the environment in the ACHA estate and the benefits from the Warm Homes Fund were all mentioned which has reminded me how much the current pandemic has affected all our lives.

'Thoughts' this year are straightforward. Tribute should be paid to the staff of ACHA who have endeavoured to enable tenants to live as 'normal' a life as possible under lockdown. Every staff member from the Chief Executive down has endeavoured to maintain as normal a service as possible given the restrictions placed on them. I have been proud to have been your Chair during this period and been humbled by the efforts made by the staff, many 'over and above', to keep a safe roof over the heads of our tenants.

Normally I would say a few words about the future and possible new developments. **We will come through this crisis**, but the way ACHA operates will probably be different and some changes will depend upon medical advances over the next few months and possibly years. It would be wrong to speculate on the future at this moment in time.

On the good news front, two applications to Scottish Government funds which will enable the Association to continue to help vulnerable people and enable existing tenants to remain in their homes have been successful. There are more details elsewhere in this report. It goes without saying that the Association will continue to use any available grants or other sources of funding to the advantage of you, our tenants.

Enjoy reading this Landlord Report which despite everything happening around has some positive messages. Here is hoping for a brighter future for us all.



Chief Executive comments

As you will see from this year's Landlord Report the Association has had a considerable focus on energy efficiency and external improvements during 2019/20.

This has not come about by accident. In ACHA's early years, there was a direction of travel which concentrated quite rightly on internal improvement to tenants homes. This came out of tenant's priorities in survey after survey in the lead up to the stock transfer in 2006. That focus was on internal works such as kitchens, bathrooms, heating systems and internal insulation. That work has now been largely completed and the Association's shifting priorities is now to external works. This includes external wall insulation, re-roofing and our Exemplar Estates initiative which commits £350k per year to environmental improvements in communities.

It is my hope that this work will bring to completion a substantial part of our overall investment priorities for our stock.

Best Wishes

Alastair



Opportunities to participate

Ensuring that we keep tenants informed about services and decisions is so important to ACHA. In February 2020 ACHA held its third Tenant and Member conference in Inveraray. Attendees were able to put questions to senior ACHA staff and participate in the planning of future conferences. There were three interactive sessions during the conference where attendees were asked in groups to consider questions on “Involving young people”, “How do we improve performance” and “Investing in your home”. Almost 300 comments and suggestions were received during these sessions and the summary of themes were considered by the Board of Management during ACHA’s Strategic Planning days in February 2020 when setting the Associations objectives for the coming year.



We also inform our tenants about services and decisions via the Tenants

First newsletter, our website

www.acha.co.uk, press releases to local papers, ACHA’s Facebook page and via letters, emails and text messaging.



In 2018 we carried out a large scale tenant satisfaction survey with 400 tenants. We were pleased that

89.25% of those who took part felt that ACHA were good at keeping them informed about our services and decisions. Whilst the figure appears high we want to do better and meet the Scottish average of 91.98%. There are many ways to get involved with ACHA and keep informed about services and also to be at the heart of decision making. Visit www.acha.co.uk and click on our “[Get Involved](#)” page.



89.25% of the tenants who took part in our satisfaction survey in 2018 stated that they were satisfied with the overall service ACHA provides, compared to the 2019/20 Scottish average of 89.19%.



We value positive and negative feedback from customers to help enhance and develop services. Complaints information is used as a learning tool, along with feedback from surveys, conferences and benchmarking of performance indicators help build an accurate picture of how services are performing in order to make improvements.

If you have a comment or suggestion on how we can improve our overall service, please visit <https://www.acha.co.uk/resources/ACHA-Suggestion-Form.pdf> or contact **0800 028 2755**.



Opportunities to participate

ACHA seeks to involve our tenants and customers in the running of the organisation and the development of services in as many ways as possible. Our Governing Body (Board and Local Area Committees) is entirely made up of tenants, members of the local community and representatives from Argyll and Bute Council. ACHA staff do not form part of the Governing Body. In addition to the Board and Area Committees, tenants and other interested parties are able to participate and get involved with ACHA's decision making in a variety of ways including:



- Attending our Tenant and Member Conference;
- Becoming a member of ACHA for just £1 for life and attending our Annual General Meeting;
- Becoming a member of a local Registered Tenant Organisation - ACHA currently supports two such groups, one in Cardross and the other in Campbeltown;
- Joining our Feedb@ck Forum;
- Joining the "Your Voice" tenant scrutiny group;
- Taking part in consultation and other surveys.

During 2018, almost **85%** of those tenants who took part in our Tenant Satisfaction survey felt satisfied that ACHA had provided them with the opportunity to take part in the decision making process. This is below the Scottish average of 87.21% but we strive to improve with your help!

Handling your complaints

We received 80 Stage 1 complaints in 2019/20, **100%** were responded to in full, compared to 98% the previous year. The Scottish average is 97.74%.



The average time taken to respond was 3.66 working days, slightly more than the 3 working days the previous year, but still within the Scottish Public Services Ombudsman (SPSO) target of 5 working days, and is better than the Scottish average of 4.81 working days.

We responded in full to **94.55%** or 52 of the 55 Stage 2 complaints we received, which is an improvement compared to 88.46% the previous year. The Scottish average is 92.14%.



The average time to respond to the Stage 2 complaints was 16.13 working days, which is the same as the previous year, and is better than the Scottish average of 17.91 working days.

Our Factored Service

331 private owners were part of ACHA's comprehensive factoring service in a total of 102 blocks in Argyll and Bute.

Our Survey with Factored owners, which was carried out in 2018/19, shows that ACHA continue to exceed the Scottish average figures as detailed below:-

74% of owners are very or fairly satisfied with the overall factoring service provided by ACHA – the Scottish average is currently 66.84% and, for the fifth year running, we have continued to exceed the average.



The average Property Management fee is £103.59 – the Scottish average is £101.64

Our last Survey asked for feedback on items that we were looking to review and develop individually. This year we have progressed two items:-

- **Block Inspections:** An entire review has taken place and a new block inspection sheet created to simplify information to owners and provide a planned approach to work needed to buildings. We are finalising procedures before programming inspections going forward.
- **Owners Conference:** Investigations are being carried out into holding a factored owners conference – this will be taken forward when it is safe to do so.

Owners received a copy of our annual Factored owners Newsletter in August 2019 and all owners who pay by direct debit were entered into a prize draw. One owner from Lorn was delighted to receive £50 of high street vouchers.





Argyll Community Housing Association

Issue 5 - Aug 2019

Factored Owners Newsletter

Welcome to the 5th Edition of your Newsletter

This newsletter will give you results of our recently completed survey and an update on progress that's being made with feedback from you. It includes:-

- Direct debit prize draw—2018 winner & new £50 draw
- Annual Factoring Survey
- Factoring Survey—Prize Draw winner
- Factoring Policy Review
- Know your Block

- Updates, reminders and general information
- Investment Work
- Home Energy Scotland
- Are you a private landlord?
- Keep us up to date with changes



GIVEAWAY WINNER

Mr and Mrs Munro of Helensburgh won last years prize draw, this was available to all owners that pay by monthly direct debit.

Mrs Munro collected a £50 voucher from our offices in Helensburgh and said "it was a nice surprise and I'll enjoy spending it!"

To win £50 of high street vouchers all you have to do is have an existing direct debit or set up a new one by Monday 30th September 2019 and you will be entered into the free draw.

The winner will be drawn at ACHA's Strategic Planning Review on Thursday 10th October 2019.

Phone the Customer Service Centre on 0800 026 2755 to discuss a monthly payment and set up the direct debit to spread the cost of work.



GOOD LUCK!

Remember: If paying by direct debit you will still get quarterly invoices to query any charges.



OSCR
Office of the Scottish
Registrar of Companies



SCOTTISH GOVERNMENT
PROPERTY FACTORING
SCHEMES

Page 1



Our Gypsy/Traveller sites

ACHA is the only Housing Association in Scotland to own Gypsy/Traveller sites. These sites are located at Bayview, Oban and Dunchologan, Lochgilthead.

We carry out twice yearly walkabouts with site tenants to identify any issues requiring attention. We also publish Gypsy/Traveller newsletters and we carry out regular consultation with our Gypsy/Traveller tenants which covers a range of topics. We are pleased to report that **100%** of tenants told us they were satisfied with ACHA's management of their site. This is higher than the Scottish average of 68.93%



Taking account of the launch of '[Improving the Lives of Scotland's Gypsy Travellers \(2019/2021\)](#)', by the Scottish Government, we have embarked on a series of discussions with the Scottish Government, Local Authority partners and Minority Ethnic Carers Of People Project, along with former, current and potential residents of our sites. This is to ensure we understand the accommodation needs and preferences of Gypsy/Travellers to inform future provision.

Our average weekly rent for a pitch at one of our two Gypsy/Traveller sites is £52.02, which compares favourably to the Scottish average at £72.14.



Dunchologan, Lochgilthead

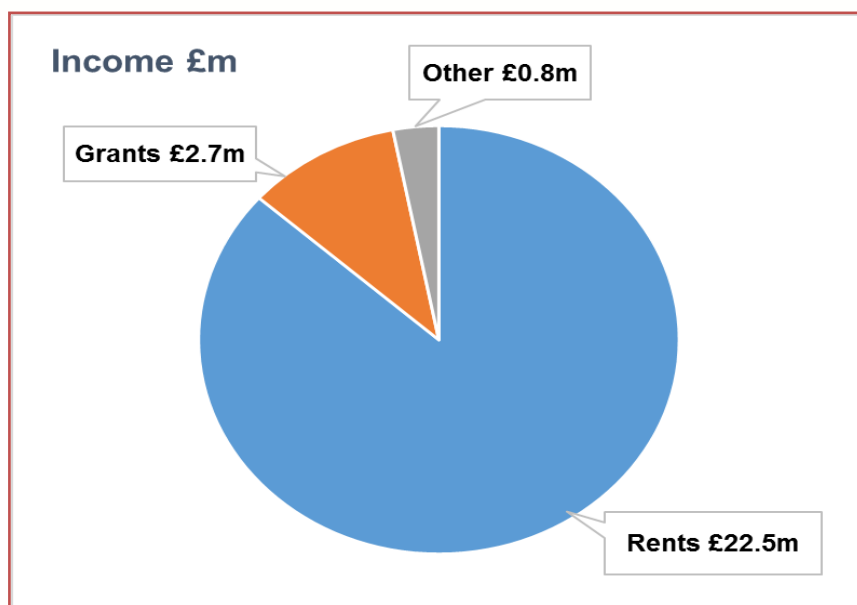


Bayview, Oban

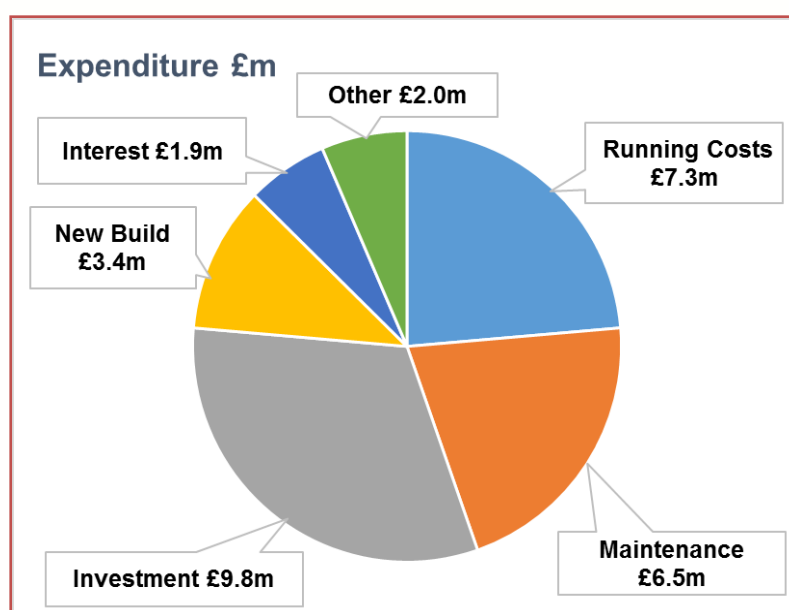


How do we spend your rent

The pie charts below reflect the amount of money that flowed in and out of ACHA during the year. This is all accounted for in the statements of comprehensive income and financial position, on the next page. On this page the pie charts deal only with the overall flow of money in and out of ACHA. A total of £56.9m passed through ACHA in 2019/20 with £26.0m income and £30.9m expenditure resulting in a net cash outflow of £4.9m. This excludes the loans taken in the year of £10.0m and loans repaid of £0.2m which result in an increase in cash at the bank of £4.9m



Income during the year totalled £26.0m. Most of this £22.5m was from rents but we also received £2.7m in grants mainly for new build houses and £0.8m of other income.



Over the year we paid out £30.9m. Of this, £16.3m was spent on the existing houses, £9.8m through the investment programme and £6.5 on repairs and maintenance. We spent £7.3m on services and running the organisation, £3.4m was paid out on building new houses, there is £2.0m of other costs and we paid £1.9m of interest on loans we have borrowed.

How do we spend your rent

Statement of Comprehensive Income	2019/20 £m	2018/19 £m	Day to day income and running costs
Turnover	26.7	25.7	Income from rents and other activities
Operating costs	(21.4)	(21.2)	Costs of running ACHA including repairs and maintenance
Gain/(loss) on disposal of fixed assets	(0.2)	0.0	Income less costs from disposing of capitalised assets
Finance income /charges	(2.0)	(1.8)	Interest paid to the bank
Surplus for year	3.1	2.7	Income, less running costs and interest
Actuarial gain / (loss) on pension scheme	3.8	(2.2)	The change in the valuation of the pension scheme liability
Total comprehensive income	6.9	0.5	Funds retained for future maintenance and loan payments

In 2019/20 turnover increased due to the rent increase and new build houses that were let during the year. Operating costs increased slightly through extra expenditure on repairs and maintenance and the cost of spreading the capital costs of investment in existing houses and new build (called depreciation) offset in part by a reduction in management costs. There was an increase in interest costs due to higher borrowing. An assessment of future pension costs saw these reduce by £3.8m due to changes in assumptions. Overall ACHA's reserves increase by £6.9m.

Statement of Financial Position	2019/20 £m	2018/19 £m	What we own and what we owe
Housing properties	176.7	169.7	Money spent on building and improving ACHA houses
Other fixed assets	1.7	1.8	Offices and IT
Debtors	2.0	1.4	Money owed to ACHA
Cash	8.6	3.7	Cash at the bank
Creditors	(6.4)	(7.2)	Money we owe others
Loans	(61.7)	(49.1)	Our 'mortgage' - loan funding for building and improving our houses
Deferred grants	(81.4)	(85.3)	Grants received, spread out over the life of the asset it relates to
Pensions	(3.9)	(6.3)	What we would need to pay if all our pensions were due now
Capital and reserves	35.6	28.7	Our assets less liabilities

In 2019/20 the value of our housing properties increased due to money spent on investing in existing houses and new build. There was an increase in cash in the bank as we borrowed £10m of loans during the year, some of which was unspent at the year end and held in the bank account. The deferred grants reduced as some were credited to the statement of comprehensive income. The estimated cost of future pensions decreased.

Getting Value for your rent

We are delighted to report that **89.75%** of our tenants feel that the rent they pay represents good value for money. This is the same as 2018/19 and although down a little bit from 90.25% in 2017/18 it is still 6.19% better than the Scottish average of 83.56%. We are working hard to improve the quality of your home and deliver excellent service for you.



This year we managed to collect **98%** of all rent due. This is less than the 102% collected in 2018/19. It compares to the Scottish average of 99.30%. ACHA offers a variety of convenient ways for you to pay your rent—just ask at your office or email us at customerservicecentre@acha.co.uk for more information.



The rent increase for the year from April 2020 to March 2021 was 3.0%. This was based on our business plan and allows us to continue to invest in our houses and estates. The Scottish average rent increase was 2.49%.



We consulted with tenants during November and December 2019 on the rent increase and we are grateful to the 116 tenants who took the time to respond.

There were 2,856 households (54.97% of tenants) who had part of their rent paid by housing benefit or universal credit. The total received of £10.1m represents 46% of the rent collected in the year. Did you know that ACHA has staff who can help you with organising your rent payments or help you make sure that you are receiving all of the benefits you are entitled to with one of our Welfare Rights advisors. If you would like some help, get in touch on **0800 028 2755**, through your local office, or welfarerights@acha.co.uk



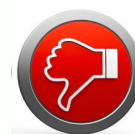
In 2019/20 the amount of current and former tenants gross rent arrears was **3.11%** of rent due. This is a significant improvement on last year's figure which was 3.94% and is lower than the Scottish average of 5.81%. Out of the gross rent arrears of £706,465.00 (3.11%), the former tenant arrears amounted to £434,715.00 (1.9%), with the current tenant rent arrears being £271,750.00 (1.2%).



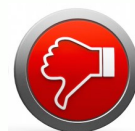
Some tenants leave without having paid all the rent due. Although we try to recover these amounts, it isn't always possible to track them down. The amount being written off has been reducing each year.

Making your home energy efficient

In November 2019 we completed an up to date stock condition survey. The updated information we received as part of the survey in turn resulted in a reduction in the percentage of ACHA's stock achieving the Scottish Housing Quality Standard, this has fallen from 83.42% the previous year to **54.77%** in 2019/20. We will use the data from the new stock survey to focus our future energy efficiency works and improve the energy efficiency of our stock. ACHA have the budgets to improve on this performance and we should be able to complete all of the works within the next two years.



The stock condition survey included a full assessment of ACHA properties against the Scottish Housing Quality Standard. We are disappointed to report a significant fall in compliance to **56.93%**, against the Scottish average of 94.36%.



We have enough money within our budgets to recover this position and we will be working hard to improve on this figure, addressing all of the fails identified within the stock condition survey. Hopefully this work will be complete in 2021/22. We will use this information to plan for future works to bring our tenants' homes up to the required quality standard.

As part of this we have been installing energy efficiency measures, new kitchens, bathrooms, windows and doors to improve on our performance.

External wall insulation works – Tobermory, Isle of Mull



Before



Insulation boarding being completed



After



Radiator from Air Source Heating Pump System



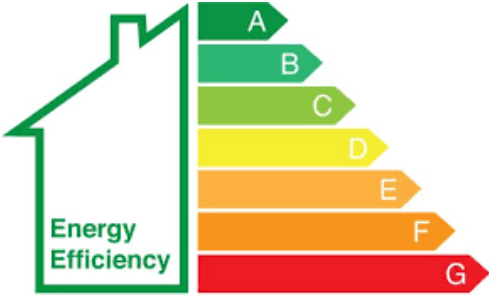
Thermostat Control

Air Source Heating Pump



ACHA was successful in securing funding of £5.1 from the Warm Homes Fund, and as a result, is able to deliver improved heating systems, roofing and external wall insulation to work towards improving the energy efficiency of our tenants' homes.

Improving the quality of your home

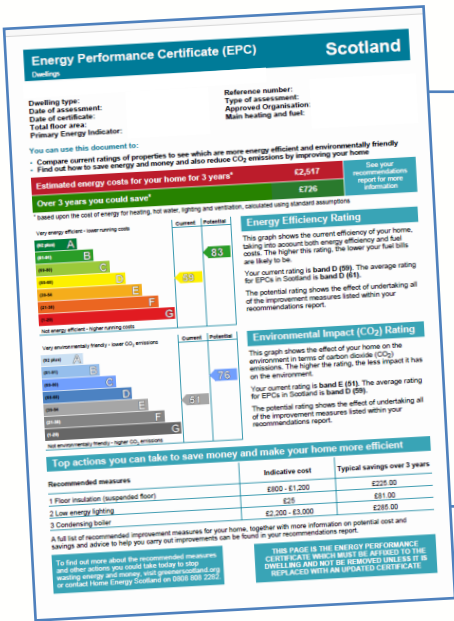


Whilst carrying out the stock condition survey, the energy efficiency information about your homes was also measured. Almost £2 million has already been spent on energy efficiency improvements, which hasn't yet been reflected in an improvement in the Energy Efficiency Standard for Social Housing performance, as the data has still to be updated within the stock condition survey results.

Therefore we have **64.15%** of our stock meeting the required standard for Social Housing, this is a slight fall in performance from last year due to the stock condition survey information now available to us. The Scottish average is 87.34%.



As part of the stock condition survey we have reviewed our process in assessing properties that do not meet the Energy Efficiency Standard for Social Housing. Currently ACHA has no such properties, however this will be reviewed when more work is completed in blocks which are home to both ACHA tenants and private owners.



ACHA are working hard to increase the number of valid Energy Performance Certificates, which are held for our properties. More staff have now received training to carry out energy performance surveys and will help further increase the number of valid certificates ACHA hold. The certificates provide a recording of the energy performance of your homes, and helps us by showing what improvements will help reduce heating and power costs for our tenants.



Bush Avenue, Rothesay, before external wall insulation and roofing works.



Bush Avenue, Rothesay, after external wall insulation and roofing works.

Improving the quality of your home

The number of tenants who are satisfied with the quality of their home has remained the same as 2018/19 at **85.25%**, this is due ACHA's tenant satisfaction survey being carried out on a two yearly basis. The Scottish average is 87.15%.



We will continue to work to improve the quality of our homes, by installing new windows, doors, kitchens, bathrooms and new heating systems.

Window Replacement Cragroy Sheltered Housing Complex



Before



After

ACHA were awarded £394,069 in Aids and Adaptations funding from the Scottish Government in 2019/20. ACHA also carried out additional Adaptions to the value of £7,768 through our own funding. This brings the total spend on Adaptions to our tenants' homes during 2019/20 to £401,837.

The adaptations completed include; access ramps, level access showers, stair lifts and numerous small adaptations such as handrails, to enable our tenants to remain in their own homes.

During the year ACHA had 233 applications for adaptations, all of which helped improve the quality of life of our tenants. During the year, we were able to complete a total of 199 adaption requests, which included 30 households that received multiple adaptations. At the end of the year we had 22 tenants' households awaiting 34 adaptations to be completed. ACHA work along with Occupational Therapists and other health professionals to complete these much needed works.

If you are struggling to manage and feel you may benefit from adaptations to your home please contact staff by email: investmentandregeneration@acha.co.uk for further advice and information.

In 2018/2019 we reported the average time for adaption requests to be completed was 129 days, we are happy to advise that this figure has improved significantly to **73.98** days, which is more than the Scottish average of 41.51 working days. Although we have improved we will continue to work with Argyll and Bute Council, Occupational Therapists and contractors to further reduce the time taken to complete these essential works to assist our tenants remaining safety in their own homes.



The adaptations completed include access ramps, level access showers, stair lifts and numerous small adaptations such as handrails. In some cases planning or building warrants are required which adds to the time taken to complete adaptations.

Repairs and maintenance

During the year ACHA, via our in-house repairs team—Argyll Homes For All, completed **5449** emergency repairs - this was a small increase on the previous year's figure. The average time taken in 2018/19 to complete emergency repairs was 2.94 hours, we are delighted to report that we have further improved our response time for emergency repairs to **2.54** hours for 2019/20. This figure is better than the Scottish average of 3.63 hours.



This is a huge achievement considering the vast area that ACHA covers and we will continue to work hard this year to maintain this response time ensuring our tenants get the best possible service.

If you have an emergency repair please contact our Customer Service Centre on 0800 028 2755.



Peter MacAllister (AHFA Solid fuel engineer)

We also completed 11,502 non-emergency repairs. In 2018/19 we took an average of 7.82 days to complete these repairs, this year we took an average of **7.68** days. Although this is an improvement, the figure is higher than the Scottish average of 6.42 days.



We are delighted with this further improvement in the time taken to carry out non-emergency repairs and will continue to work on improving this figure.



At ACHA we want to provide all our tenants with the best possible repairs service, we completed 11,502 repairs right first time in 2019/20, which is **84.94%** of repairs completed. This is a slight reduction in the figure of 85.04% from last year and is lower than the Scottish average of 92.36%. Some repairs will require multiple visits to correctly diagnose faults, for example, boilers, and this impacts on our right first time figure. However we will continue to work with Argyll Homes for All and our other contractors on ways to improve on this performance time.



Stephen Millward (AHFA Trade Supervisor)

We completed 16,951 repairs in our tenants' homes, and 2,096 of you kindly returned your satisfaction surveys. **98.81%** of tenants were satisfied with the repairs completed in their homes. This figure is a slight improvement from 98.10% in 2018/19 and is 7.48% above the Scottish average of 91.35%.



Whilst we are happy to achieve this level of satisfaction, we will continue to work with our contractors to improve on this figure to provide the best repairs service that we can. Thank you to our tenants who have taken the time to return the surveys, they assist with identifying where we are doing well and also where we need to make improvements.

Repairs and maintenance

After a slight fall in compliance with gas safety checks in 2018/19 to 99.9%, we are very pleased to report that we have returned to achieving 100% compliance for gas safety checks in your homes in 2019/20.

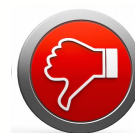


Thank you for continuing to work with us to allow us to gain access to your home to complete these vital checks. If appointments issued for safety checks are unsuitable or if you miss your scheduled appointment, please contact us to arrange an alternative appointment – by phone **0800 028 2755** or by email achacustomerservicecentre@acha.co.uk



Neighbourhoods and Communities

At our last major survey in 2018/19, **82.25%** of our tenants told us that they are satisfied with the management of the neighbourhood that they live in, this is lower than the Scottish average of almost 88%.



ACHA is always keen to work with other owners or agencies who also have responsibilities for common area and open spaces within our estates. Last year our Board of Management agreed to commit £300,000 per annum over the next 5 years to improve the external environment of our estates. This resulted in the Association identifying projects to be part of our 'Exemplar Estates Project'. During the year, we have completed projects at Columshill in Rothesay, Lochnell Street and Rowan Park in Lochgilphead, and Old Luss road in Helensburgh. Further projects are under development for Tiree, Dunoon, Oban and Campbeltown.

Grounds Maintenance team



ACHA's Tenant Scrutiny group, 'Your Voice', made a number of recommendations for improving our services, which were approved by our Board of Management. These include the opportunity for tenants to be involved in estate inspections, an improved inspection regime for monitoring and recording inspections of common areas, and the introduction of Estate Newsletters.



Before and after—Sinclair Drive, Lochgilphead

ACHA's Area Committees have a budget to progress Estate Projects in their areas. These projects involve external works to common areas or gardens and aim to improve the appearance of our estates and provide better facilities for our tenants.



Before and after—Bute



Before and after—Mary Browne Drive, Garelochhead

If you have a concern about your estate, you can contact us via 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**

Neighbourhoods and Communities

9.76% of lettable properties became vacant in 2019/2020. This is relatively similar to our previous years figure of properties becoming vacant, and an improvement on the previous year where 10.10% became vacant. The Scottish average is 8.42%.



One of the Association's key priorities is to let properties as quickly as possible, while minimising rent loss.

One of the Association's key priorities is to let properties as quickly as possible, while ensuring all works are carried out to meet our Letting Standard. This aim is not without its challenges at times which include some of our properties needing significant works and lack of demand in some areas.

The Scottish average for the time to take to relet properties is 31.80 days, however we have continued to improved our performance from last year by nearly 20 days and aim to improve further.

At the end of March 2020 ACHA's void performance was as follows:-

- ◇ on average it took **35.69** days to re-let a property (this includes properties that are low demand.) This is an improvement from last year's figure of 56.12 days;
- ◇ excluding low demand properties we took 22 days to re-let properties.



Re-letting properties quickly keeps income flowing and helps to keep rents low. During the year we relet 509 properties which was an increase of 13 from the previous year. Despite careful planning, work to empty properties might be delayed because properties are returned to us in poor condition. Sometimes, we need to seek approvals from other owners to carry out common repairs or there is simply no demand for properties in certain areas.



Low demand properties in Mid Argyll and Kintyre



Jubilee Terrace,
Lochgilphead



Broad Street, Campbeltown

During the year the percentage of rent due which was lost due to properties being empty was 1.25%. This is an improvement and a decrease of 0.24% compared to the previous year and is 0.33% above the Scottish average of 0.92%.



Accessing housing and support

During the year we made 703 offers of accommodation to applicants on our waiting lists. Unfortunately, 195 of these offers were refused. The main reasons for refusal vary from applicants not responding to offers to applicants not letting us know that their circumstances have changed. Refusal reasons are reviewed and monitored by senior staff every month.

This means that **27.74%** of offers made did not result in someone moving into a new home. This is an improvement on the 41% refusal rate we reported last year. We are pleased to report that this also better the Scottish average of 34.20%.



It is essential that Home Argyll applicants make the correct choices for rehousing when they submit their online housing application and regularly check their application is up to date. It is important that applicants are aware that if they refuse two reasonable offers of housing within one year, their application will be suspended for 6 months. This means they could lose out on a property that they would really like.

For more information on HOME Argyll visit our website at www.acha.co.uk

ACHA operates a robust but fair arrears management policy and staff work closely with our tenants and external agencies such as Argyll and Bute Council's Housing Benefit section and the Department for Works and Pensions to ensure that our tenants have applied for and are receiving appropriate and correct income. Our Housing team, which includes our Welfare Rights Officers, will always assist tenants who are struggling to pay their rent. If you are worrying about paying your rent, please contact us.

During 2019/20 we received 74 Orders for Recovery of Possession of properties, after we exhausted all possible ways to resolve matters, 15 court actions were raised which resulted in eviction. This is a reduction in evictions from 33 the previous year. Therefore, this means that the percentage of the court actions initiated which resulted in eviction is 20.27%. This is more than the Scottish Average of 17.89%.



Part of our Estate Management work includes supporting tenants and other members of the community who are experiencing anti-social behaviour and/or neighbour nuisance. 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. ACHA continue to have a zero tolerance to anti-social behaviour.

During the year, out of 285 cases of anti-social behaviour reported, **95.44%** were resolved, which is an improvement from last year's performance of 91.67%. ACHA has also bettered the Scottish average at 94.11%.



Accessing housing and support

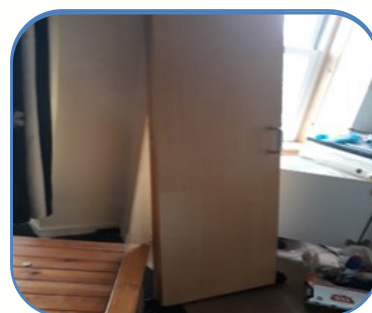
Abandoned properties can be very expensive to the Association as often they require to be cleared of belongings which have been left by the outgoing tenant. Rent is frequently left unpaid and it can take significant time for repairs to be carried out in order to bring the property back to a condition for relet again. In all ACHA tenancy agreements it is a condition that you must provide 28 days written notice of your intention to leave your home. During 2019/20, 20 tenants abandoned their property without telling us that they were leaving. This is 2 less than the previous year.



If you think someone is no longer living in their home please contact: achacustomerservicecentre@acha.co.uk or your local ACHA team.



Examples of abandoned properties



ACHA understands that key to tenancy sustainment is the provision of quality advice from well trained staff including Welfare Rights Officers. Referrals are made by contacting your local housing office and callers will be put through to our Welfare Rights team who will make a convenient telephone appointment.

If you are worried about a change in circumstances due to loss of earnings, please contact our Welfare Rights Service on **0800 028 2755**, through your local housing office or at welfarerights@acha.co.uk.

We can assist with income maximisation and tenancy sustainment issues. Our Welfare Rights Officers (including Bute Advice Centre to our Bute and Cowal tenants) obtained £2,121,645.80 in the last financial year assisting a total of 698 tenants.

Our Housing & Neighbourhood Assistants visit every new tenant after they've moved in to make sure that they are progressing well in their new tenancy and to signpost solutions to assist with any problems they have experienced.



And to finish

ACHA has 163 members of staff and during this year 9.2%, or 15 members of staff left the Association. Compared to the previous year's figure of 10.97%, this is a reduction and is well within our 14% threshold. Scottish average for 2019/20 is 13.85%.



This year 2.27% of staff were sick, which is a reduction on the previous year's figure of 3.77%, and is lower than our threshold of 3%.



The Scottish average for 2019/20 is 4.43%

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, 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.

The pictures of Argyll, on the front page were taken by ACHA and AHFA staff:-
Katie Anderson, Yvonne Angus, Louise Bell, Christine Cameron, Gillian Campbell, Rebecca MacIndeor, David Rae, Gayle Stead and Gary Wilson.

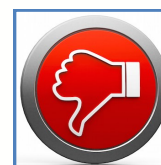
To help you see at a glance we have graded our performance :



Great



Showing
improvement



Could do
better

OSCR

Scottish Charity Regulator

www.oscr.org.uk

Registered Charity
SC042713

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

If you have any suggestions or comments to make about this landlord report please email us at communications@acha.co.uk