



Argyll Community Housing Association (ACHA) completed its first Passivhaus development in the centre of the Helensburgh and Lomond village of Garelochhead.

The 10 family and special needs homes were designed to a specification to maximise energy efficiency and reduce fuel cost to a minimum.



Linn Walk, Garelochhead

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THE CHIEF EXECUTIVE

Argyll Community Housing Association's Chief Executive, Alastair MacGregor, announced his retirement in December with a view to leaving in May 2022.

Following recruitment, the Association appointed Michelle Mundie as the Group's new Chief Executive. Michelle took up her post in June 2022 and we welcome her to the Association.



A WORD FROM THE CHAIR

Welcome to Argyll Community Housing Association's Annual Landlord Report for 2021/22.

There have been a number of highlights during a busy year for the Association:



We officially opened the **Glenshellach development which provides 107 new homes in Oban.**



The opening was carried out by Jenni Minto, MSP for Argyll and Bute. The project, which lasted seven years, was completed in November 2020 but the official opening was delayed due to Covid 19.

We installed **three electric charging points at our offices in Oban, Bowmore and Helensburgh.**



The ACHA Group has 60 vans and trucks run by its subsidiary Argyll Homes for All (AHFA). The Group decided to trial electric vans as part of its ongoing work in terms of carbon neutrality.

Our Board of Management approved a budget of **£40,000 for a Tenant Grant Assistance Fund.**



The purpose of the fund was to assist any tenant experiencing financial vulnerability between January and March 2022 who did not qualify for other financial assistance.

Senior Staff held a series of Rent Consultation 2022/23 tenant engagement events during November and December.



There was a poor turnout and the Association will be considering different approaches to consultation.

I would like to give sincere thanks to the Group's Governing Body members for their continued support, commitment, time and experience. Without them, the Association would not be able to operate.

There are tenant vacancies on the Board of Management so please come forward if you would like to get involved—

<https://www.acha.co.uk/get-involved-governance/>

I would also like to thank everyone involved with the Group during the year. Particular thanks are due to staff for their hard work and commitment in ensuring that the day to day operations of the Group continue to be delivered.

Please enjoy reading this report.

Wishing everyone all the very best.

Roddy

THE QUALITY OF YOUR HOME

During 2021/22 ACHA spent



£353,774
on adaptations

Scottish
average

£37,136.979

which is a reduction on the previous year's figure of £401,837. This is in part due to issues arising from the Covid 19 pandemic such as supply shortages, access issues and staff absences.

2021/22

258 referrals for adaptations



we completed 197 adaptations

to tenants' homes giving them access to the aids and adaptations to assist them. At the end of the reporting year, we had **61 referral requests outstanding**, compared to 51 the previous year.
We are working to complete these.

We are happy to report that we have worked with our contractors and significantly reduced the waiting time from a referral being received through all stages to works being completed in

57.24 days
from 74.24 days

We will continue to work together to further improve this figure.

Scottish
average

54.34 days

Before and after adapted bathroom install in Mid Argyll



If you or someone you know would benefit from adaptations to your home, please contact your local Occupational Therapy department to discuss your needs and to arrange an assessment visit:

- Bute 01546 605517
- Cowal 01369 763450
- Kintyre 01586 555811
- Lomond 01436 655052
- Lorn and Islay 01546 605517
- Mid Argyll 01546 703127





Unfortunately, in 2021/22 we saw a drop in the number of tenants who were satisfied with the quality of their home, this reduced from 85.25% in 2020/21 to 78.25%. The Scottish average is 85.44%



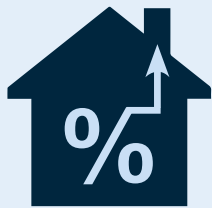
We are hopeful that this figure will improve with the start of the British Energy and Industrial Strategy whole house retrofit project which will see some of our older stock improved with various upgrading works being carried out.

In the last five years we have surveyed 100% of our stock and use this information to plan future improvement works to our tenant's homes. We will continue to work on improving the standard of our tenants' homes in the years to come.

We have also been upgrading kitchens, bathrooms and other elements as required, improving the homes of our tenants.



Before and after of kitchen upgrade in Lorn



In 2021/22 we made a big improvement in the percentage of homes meeting the Scottish Housing Quality Standard (SHQS).

80.35%
2021/22

=



60.43%
2020/21

=



Scottish
average

74.57%

This improvement is due mainly to the works being carried out by our **Warm Homes Project Team**. Works carried out included upgrading heating systems to Air Source Heat pump systems and installing external wall insulation to properties, making our tenants' homes more energy efficient.



Before and after external wall insulation carried out by the Warm Homes Project Team — Longsdale Crescent, Oban (rear view)

ENERGY EFFICIENCY

2021/22 saw an improvement in the percentage of homes meeting the Energy Efficiency standard for Social Housing.

✓ **82%** | **62.5%**
2021/22 | 2020/21



This improvement is in part due to works being carried out through our **Warm Homes Fund project** which will see older inefficient storage heating replaced with air source heat pump heating systems.

External wall insulation is further benefiting tenants in older properties. We are working on a further project of retrofitting properties which will help increase this figure further in future years.

We have eleven properties which we think will be exempted from EESSH due to the properties being Listed Buildings.



Before and after external wall insulation carried out by the Warm Homes Project Team — Longsdale Crescent, Oban (front view)

GYPSY/TRAVELLERS

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

We carry out biannual walkabouts with site tenants to identify any issues requiring attention. We also publish an annual Gypsy/ Traveller newsletter. Every year we carry out consultation with our Gypsy/Traveller tenants which covers a range of topics. Unfortunately, residents at the sites were unable to participate or declined to do so this year, resulting in no Gypsy/Traveller tenants answering the question of how satisfied they are with ACHA's management of their site.

Our average weekly rent for a pitch at one of our two Gypsy/Traveller sites is **£55.18**, which compares favourably to the **Scottish national average of £75.97**.



Dunchologan Gypsy/Traveller Site, Lochgilphead

REPAIRS AND MAINTENANCE

We saw a slight increase in the time taken to complete emergency repairs. This has been in part due to staff resources and the pressures resulting from the end of Covid 19 restrictions. Despite this compares favourably to the **Scottish average of 4.16 hours**.

Over the course of the 2021/22 we will work with our subsidiary AHFA to further improve the time taken for emergency repairs.

EMERGENCY REPAIRS
3.05 hours 2021/22
2.54 hours 2020/21

Scottish
average

4.16 hours



NON EMERGENCY REPAIRS

19.44 days 2021/22
12.18 days 2020/21

Scottish
average

8.87 days



Our performance for non-emergency repairs has also fallen. This is a result of the backlog of repair which has built up over the course of the pandemic. No access to properties due to infections or other factors also contributed to the drop in performance. Staff isolation due to Covid 19 has also impacted on the service provided to our tenants.

REPAIRS COMPLETED 'RIGHT FIRST TIME'

76.1% 2021/22
97.10% 2020/21

Scottish
average

88.37%



We are disappointed that our performance for repairs slipped in 2021/22, we will continue to work with AHFA and our other contractors to improve the overall repairs performance for our tenants.



In 2021/22 there were ten properties which we were unable to provide a gas service to within a year of the last service. This figure equates to less than 1% lower than the previous year.

There are different reasons for these services not being carried out within the year, some were due to tenants isolating due to Covid 19, and therefore we were unable to gain access. All the outstanding services were completed by the end of April 2022.

It is important that access is given to contractors for gas, solid fuel and other Health and Safety checks, these checks are vital to ensure properties are safe.

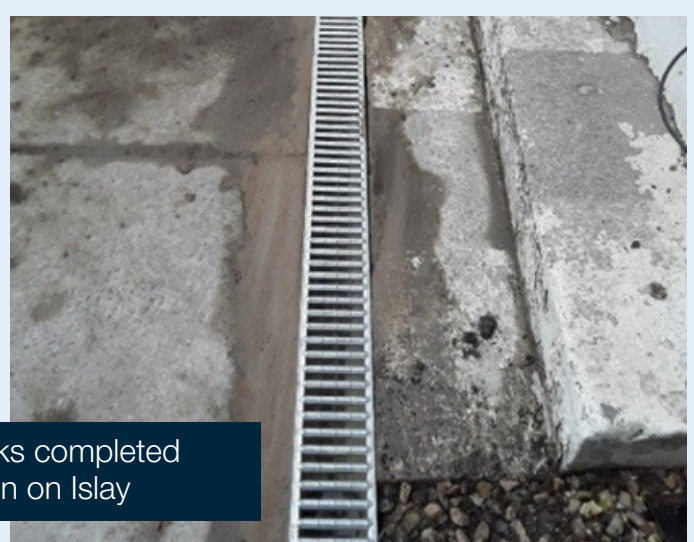
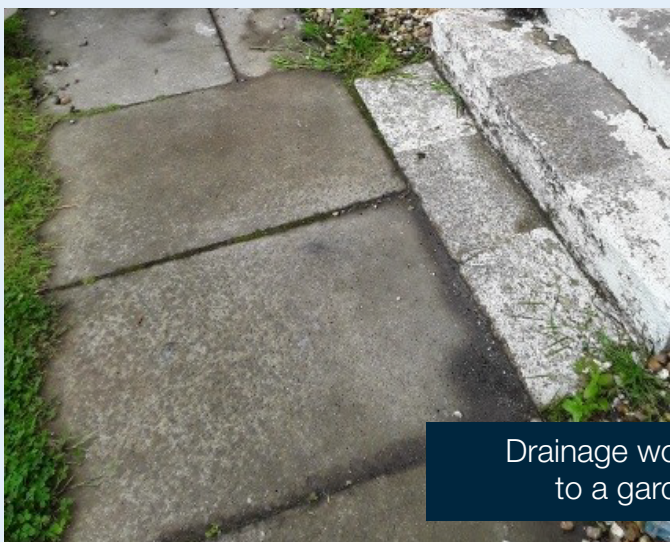


In 2021/22 satisfaction with the repairs and maintenance service fell to **83.81% from 97.86% the previous year. The Scottish average is 88.01%.**

This is a disappointing figure to report and is due in part, to longer waiting times for repairs to be carried out as a result of the backlog of repairs caused by the restrictions in place during the pandemic. We are committed to working with our subsidiary AHFA and all other contractors to clear the backlog and restore our performance to pre-Covid 19 levels.



Before and after photographs of path repair works in the Lorn area



Drainage works completed to a garden on Islay

ACCESS TO HOUSING

During the year ACHA made 523 offers of accommodation to applicants on our waiting lists. Unfortunately, 143 of these offers were refused, which equates to 27.34%.



Yet, it is above the Scottish average, which is 32.93%.

It is important that applicants make the correct choices for rehousing when they submit their online housing application. When an applicant refuses 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 like. Applicants must regularly check their online application, to ensure that their choices are up to date.

OFFERS OF ACCOMMODATION

523 offers
143 refused
= 27.34%

Scottish
average

32.93%

ACHA offered **175 statutory homeless people accommodation during 2021/22** and **97 of these applicants accepted the offer of accommodation which equates to 55.11%.** This is fewer than last year, where 64.29% of applicants accepted an offer of accommodation.

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



During 2021/22 we initiated 16 court actions, of which only one was because the rent had not been paid, and resulted in eviction.

ACHA operates a robust but fair Arrears Monitoring and 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 worried about paying your rent, please contact us via your local **Housing office**, or **achacustomerservicecentre@acha.co.uk**.

Anti-social behaviour is persistently acting in a manner that causes or is likely to cause alarm or distress to other people. During 2021/22 the Association raised two actions for serious anti-social behaviour, one of which resulted in eviction. **This equates to 12.5% of the total number of court actions initiated, which is above the Scottish average of 5.59%.**



Criminal damage caused to a property in Cowal

ANTI-SOCIAL BEHAVIOUR CASE REPORTS

221 2021/22 **287** 2020/21

91.4% resolved

97.21% previous year

Scottish average

94.67%

ACHA recognises the impact anti-social behaviour has on people's lives and we continue to have zero tolerance for serious anti-social behaviour and crime in the neighbourhoods that we manage.



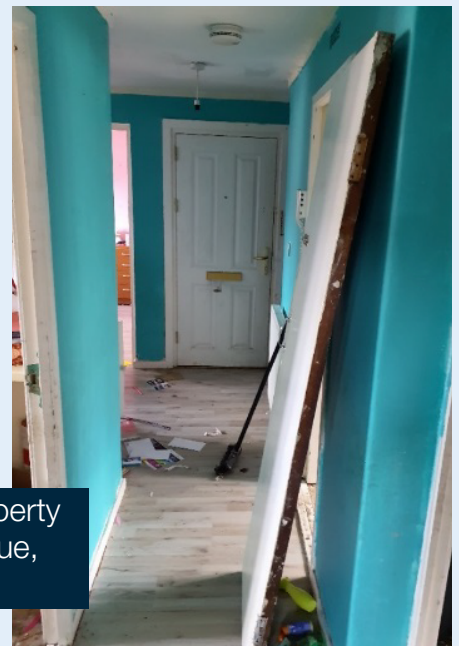
During 2021/22, 14 tenants abandoned their property without telling us that they were leaving. This is 1 less than last year.

It is a condition of your tenancy to provide ACHA with notice of your intention to leave your home. Abandoned properties can be very costly to the Association as often they require to be cleared of belongings that are left by the outgoing tenant. Often rent is left unpaid and it can take time to carry out repairs to get the property back to a condition for it to be re-let again.

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



Abandoned property in Dewar Avenue, Rothesay



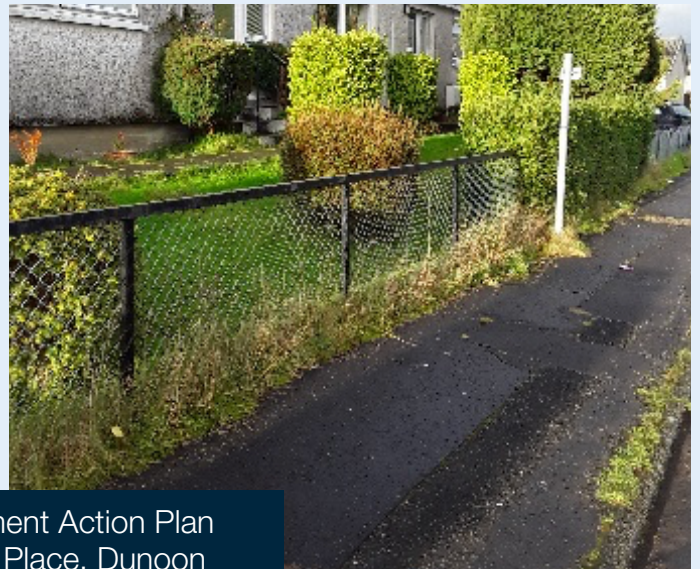
NEIGHBOURHOOD AND YOUR COMMUNITY



Our last satisfaction survey took place in 2021 and showed that **77% of our tenants are satisfied with the management of the neighbourhood that they live in.** Unfortunately, this is a drop in satisfaction from previous years, and is below the **Scottish average of 85.09%.**



We are continuing with our programme for improvements in our Estates following the Board of Management agreeing to commit £1.5million for us to spend on improving the external appearance. We are in our third year of a 5 year programme. We are allocating **£300,000 per year** to be spent on improving our estates.



Estate Management Action Plan
works at Cowal Place, Dunoon

Before and after



Work was carried out at Cowal Place in Dunoon – the old bushes were cut back, the old chain link fencing and gates were replaced with bow top fencing and gates along the front of the properties, and palisade fencing was installed at the rear. Various trees and hedges were planted along the front fencing, and handrails were installed at the front doors.

5,100
properties
for rent

371

re-let from
last year
1% decrease



relet in 55 days

2021/22
previous to 81 days

Scottish
average

51.57 days



**31% reduction in rent
loss** with properties
being empty

To minimise any rent loss to the Association, we try to re-let properties as quickly as possible, while ensuring all works are carried out to meet our Letting Standard. This can be challenging at times as some of our properties require significant works to be carried out before a new tenant can move in.

The Scottish average for the time to take to re-let properties is 51.57 days and whilst we are still some way off from this target we continue to work on improving our processes to improve on these figures.

By the end of March 2022, it took an average of 55.6 days to re-let a property, and we lost almost £256,332 of rent through properties being empty during the year.

This equates to 1.06% of rent due for all of our properties.



Exemplar estates

Work was carried out at Elizabeth Avenue, Dunoon, to install fencing and edge off grassed areas. Previously there was no fencing and the gardens were used as a short cut.

FACTORED OWNERS



During the financial year 2021/22 ACHA experienced an increase in the number of owners that joined our comprehensive factoring service.

353 owners in a total of 110 mixed tenure blocks are now part of the formalised arrangement throughout Argyll and Bute. This service arranges repairs, maintenance and upgrading work to common blocks to maintain and improve the property for all residents and provides customers with access to the repairs service and customer service centre to report work required.

A customer satisfaction survey is carried out every two years with factored owners to enable owners to influence decision making and give feedback on the service ACHA provides. The results of the survey carried out in January and February 2021 showed that:



75% of Owners were Very or Fairly Satisfied

with the overall factoring service provided by ACHA

Scottish average

65.38%

For the sixth year in a row, we have continued to exceed the average.

ACHA have been working on a number of matters behind the scenes which continue to develop the factoring service in order to modernise and improve service delivery to all customer, these include: -

Developing new IT system which includes: -

- ✓ Dedicated section for factored owners;
- ✓ Automating accounting systems;
- ✓ Amended referencing to include private owners;
- ✓ Development of shared references to streamline repairs to shared properties;
- ✓ System generated debt recovery process.

Complying with Property Factors legislation: -

- ✓ Completing 3 yearly renewal;
- ✓ Completing annual update;
- ✓ Reviewing Code of Conduct and amending written statements of service to comply with new legislation;
- ✓ Updating owners on changes to IT systems;
- ✓ Updating owners on changes in legislation and sending a new written statement of service and summary of changes.

The Factored Owners' newsletter was postponed due to development of the new system and will be issued in 2022/23.

ACHA's average property management fee is £106.35, with the Scottish average being £104.67.

VALUE FOR YOUR RENT

We are pleased that **5 out of every 6 ACHA tenants** consider their rent to be value for money with **84.25%** of tenants being satisfied that their rent is value for money.

We were disappointed this was a reduction from 89.75% in 2020/21.

But are pleased it is still above the **Scottish average of 82.51%**.

ACHA continues to seek to improve tenants' satisfaction and considers carefully the need to balance investment in houses and service with the affordability of rents to its tenants.



The rent increase for 2021/22 was 3.5%. This compares to the Scottish average increase of 2.98%. No increase is ever welcome and we recognise the challenging cost of living crisis affecting the country but the increase of 3.5% is modest in comparison to current levels of inflation.

Balancing the need for investment in houses and services, with business plan commitments and rent affordability is always a challenge which ACHA considers carefully and we always encourage tenants to contribute to that through the annual rent consultation - <https://www.acha.co.uk/news-rent-consultation/>.

We are delighted to report a further reduction in gross rent arrears to 2.47% at March 2022 compared to 2.74% for March 2021. This is also less than the Scottish average of 6.34%. In a period of financial and economic difficulties we really appreciate that the vast majority of our tenants continue to pay their rent on time.

Former tenant arrears accounted for £415,798 (1.72%) of the gross rent arrears of £598,435 (2.47%) which means current tenant rent arrears were £182,637 (0.75%). Former tenant rent arrears of £97,970 were written off as a bad debt during 2021/22 which was 23.56% of the former tenant rent arrears.

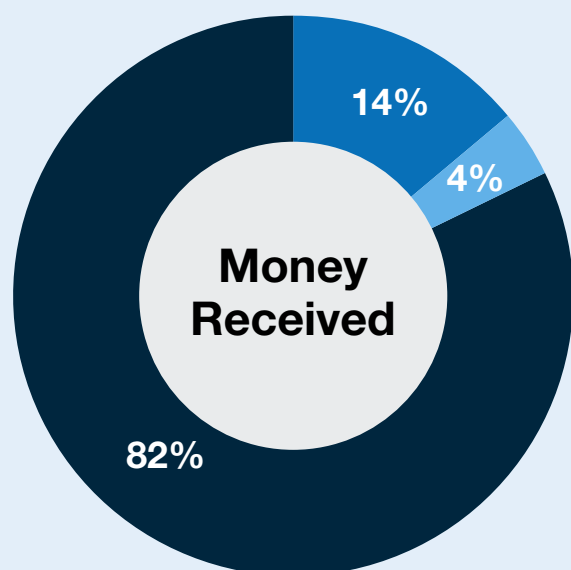
A total of 98.51% of rents and service charges was collected for 2021/22. This is a small reduction from 98.72% in 2020/21. It compares to the Scottish average of 99.28%.

There was slight increase in the number of tenants whose rent was paid (in full or part) directly to us by housing benefit or universal credit – rising to 2,985 tenants in 2021/22 from 2,931 tenants in 2020/21. The amount received of £11.4m remained the same as 2020/21 and this represented 47.2% in 2021/22 of rent compared to 49.2% in 2020/21.

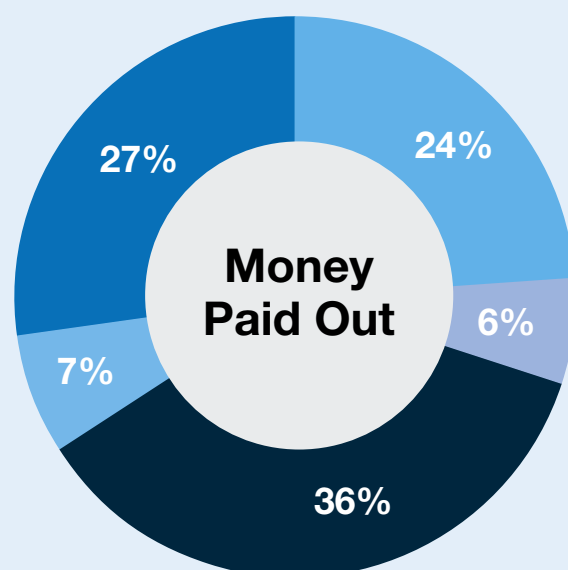


SPENDING YOUR RENT

The charts below reflect the amount of money that flowed in and out of ACHA during the year. This is accounted for in the statements of comprehensive income and financial position, on the opposite page. On this page the charts deal only with the overall flow of money in and out of ACHA. A total of £60.3m passed through ACHA in 2021/22 with £29.2m income and £31.1m expenditure resulting in a net cash outflow of £1.9m. No new loans were taken during the year.



Rents	82%
Grants	14%
Other	4%



Major Repairs and Investment	36%
Maintenance	27%
Management	24%
New Build	7%
Interest	6%

Income during the year totalled £29.2m, with £24.0m of this relating to rental income. A further £4.1m was received in grant funding, mainly to support investment works in existing houses and to support new build development.

Over the year we paid out £31.1m. Of this, £19.7m was spent on our existing properties (£8.3m on repairs and maintenance and £11.4m on major repairs and investment) with a further £2.2m spend on building new properties. It cost £7.5m to run the organisation during the year, with a further £1.7m spent on loan interest for previous borrowing.

Our turnover increased in 2021/22 mainly due to the rent increase and new build houses but offset by lower grant income. Operating costs increased as a result of additional maintenance expenditure, management costs and depreciation. The loss on disposal of fixed assets relates to replacement of heating systems under the **Warm Homes Fund**. The valuation of the pension fund resulted in an actuarial gain of £5.7m rather than a loss of £2.4m due to changes in financial and economic assumptions. Overall ACHA's reserves increased by £6.6m.

Statement of Comprehensive Income	2021/22 £m	2020/21 £m	Day to day income and running costs
Turnover	29.1	28.7	Income from rents and other activities
Operating costs	(25.1)	(22.9)	Costs of running ACHA including repairs and maintenance
Gain / (loss) on disposal of fixed assets	(1.2)	(1.2)	Income less costs from disposing of capitalised assets
Finance income / charges	(1.9)	(1.9)	Interest paid to the bank
Surplus for year	0.9	2.7	Income, less running costs and interest
Actuarial gain / (loss) on pension scheme	5.7	(2.4)	The change in the valuation of the pension scheme liability
Total comprehensive income	6.6	0.3	Funds retained for future maintenance and loan payments

Money spent on investing in existing houses and new build increased the value of housing properties. ACHA also invested in a new housing management computer system. Cash balances reduced and ACHA also owed less money either as creditors or on its loans. The deferred grants reduced as some were credited to the statement of comprehensive income. The estimated cost of future pensions also reduced. Overall shareholders' funds increased by £6.6m

Statement of Financial Position	2021/22 £m	2020/21 £m	What we own and what we owe
Housing properties	181.6	178.0	Money spent on building and improving ACHA houses
Other fixed assets	1.8	1.6	Offices and IT
Debtors	1.9	1.9	Money owed to ACHA
Cash	7.2	9.1	Cash at the bank
Creditors	(5.7)	(6.0)	Money we owe others
Loans	(61.5)	(61.6)	Our 'mortgage' - loan funding to support our business plan
Deferred grants	(79.6)	(79.9)	Grants received, spread out over the life of the asset it relates to
Pensions	(3.2)	(7.2)	What we would need to pay if all our pensions were due now
Shareholders' funds	42.5	35.9	Our assets less liabilities

PARTICIPATION

The 2021 Tenant Satisfaction survey showed that **83.75% of the 400 tenants** who took part stated that they **were satisfied** with the overall service that ACHA provide.

This is, unfortunately, a drop in satisfaction from the previous survey. **The Scottish average is 87.74%.**

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 to help build an accurate picture of how services are performing in order to make improvements.

Ensuring that we keep tenants informed about services and decisions is important to ACHA. Our survey showed that **85.75% of our tenants** felt that we, as a landlord, were **good at keeping them informed** about our services and decisions.

This is, unfortunately, a drop in the satisfaction from the previous survey. **The Scottish average is 91.15%.**

If you have any ideas or suggestions on how we can do better at keeping you informed please contact us at **communications@acha.co.uk** or via our **Customer Service Centre on 0800 028 2755.**



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.

Covid 19 has meant that key discussion forums such as local Area Committees and the Tenant and Member Conference have not been able to take place. However, there have still been many other opportunities for tenants to give their views – for example via the tenant-led Board of Management, and various consultation exercises that have taken place throughout the year.

Moving forward, tenants and other interested parties are able to participate and get involved with ACHA's decision-making in a variety of ways including:

- ✓ **Joining our Feedb@ck Forum;**
- ✓ **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 the "Your Voice" tenant scrutiny group;**
- ✓ **Taking part in consultations and other surveys.**



81.25% of 400 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 86.81% but we strive to improve with your help!

COMPLAINTS

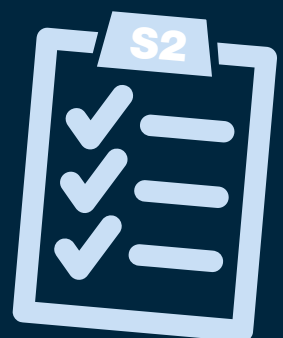
We responded in full to **34 Stage 1 complaints**, by the end of March 2022. This equates to **97.14% of the Stage 1 complaints received**, compared to 100% the previous year.



The average time taken to respond was **3.44 working days**, which is slightly higher than the previous year's figure of 3.34 working days. This is within the Scottish Public Services Ombudsman's target of **5 working days**, and is **lower than the Scottish average of 5.76 working days**.



We responded in full to **30 Stage 2 complaints** by end of March 2022, which equates to **93.75% of the Stage 2 complaints received**, compared to 94.55% the previous year. **The Scottish average is 93.97%.**



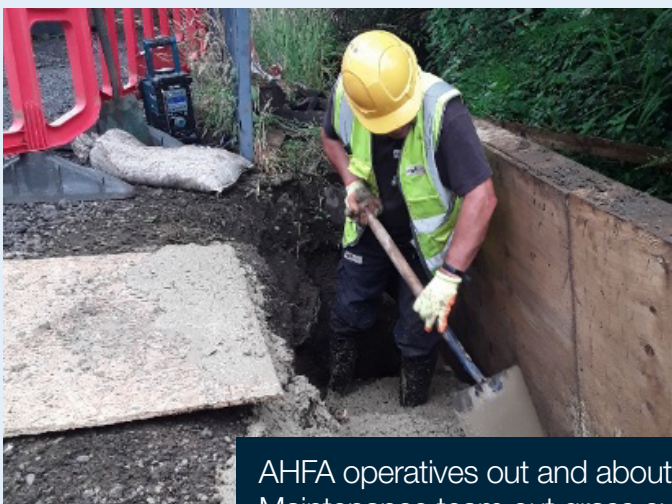
The average time taken to respond was **17.57 working days**, which is slightly higher than the previous year's figure of 17.24 working days and is within the Scottish Public Services Ombudsman's target of **20 working days**. This is **lower than the Scottish average of 27.44 working days**.



ABOUT US

The ACHA group has 282 members of staff, 169 work for ACHA and 118 work for AHFA. In 2021/22 15.6%, or 44 members of staff left the Group, this is an increase on last year's figure of 7.2% and is above our 14% threshold. Eleven members of staff retired during the year which contributed to this figure.

4.35% of our staff were sick, which is an increase on the previous year's figure of 2.86% and includes a number of Covid cases. This is higher than our threshold of 3%.



AHFA operatives out and about – Tim Gray, part of the Grounds Maintenance team out grass cutting and Vinny Fallon building a retaining wall in Glencruitten, Oban.

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.**




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 you can email us at **communications@acha.co.uk**



View of Kyles of Bute

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