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INTRODUCTION FROM THE CHAIR

Dear Tenants and Customers,

Argyll Community Housing Association's mission is to provide quality, affordable, sustainable homes. Some of my personal highlights from 2022/23 have been:



- Appointing a local firm to **build 4 new homes**, 3 of which were designed to meet specific needs at Eton Avenue, Dunoon. The homes were designed to a high standard of energy efficiency, including air source heat pumps;



- Completing **10 new homes** in Inveraray;



- Completing the conversion of the former grade C listed Millknowe Stores and the flat above into **2 x 2 bedroomed dementia-friendly homes**, the first of its kind in Campbeltown. Each flat was carefully designed by architects in consultation with Argyll and Bute Council and Argyll's Health and Social Care Partnership colleagues to make the flats suitable for tenants with an early dementia diagnosis or for tenants with sensory issues;



- Agreeing a **10-year strategy for repairs and maintenance** with our subsidiary Argyll Homes for All (AHFA). A key driver of that strategy was investment in repairs and maintenance for the future of the stock. An important part of that strategy was ensuring the right workforce are in place which resulted in AHFA budgeting for 5 apprentice posts for young people;



- Our Project Manager Warm Homes Team, Lachlan Wood, was awarded the **National Energy Champion of the Year** at the National Energy Efficiency Awards in Birmingham. Our thanks go to Lachlan and all staff involved for delivering some of the Association's largest projects including the Warm Homes Argyll; Business, Energy Industry Strategy Social Housing Decarbonisation Demonstrator programme; Home Energy Efficiency Programme Area Based Schemes (HEEPS) and Social Housing Net Zero fund;



INTRODUCTION FROM THE CHAIR (Continued)

- Argyll Community Housing Association (ACHA) asked its contractors and suppliers for donations to fund Warm Packs for tenants in need during the winter due to the cost of living crisis. **Our contractors and suppliers, gave generously helping us to raise over £9,600**, which enabled us to purchase 420 warm packs. Some of the Warm Packs were passed to Carr Gomm, to help with getting the packs to the tenants who need them most. I would like to thank all contractors and suppliers for their contributions to the initiative;



- Introducing new office opening times to trial a new way to deliver customer services to tenants and stakeholders. We hope the scheme delivers a more focused service delivery framework, tailored to individual needs, with customers being able to pre book appointments with staff.



While the last year has been a difficult time for us all with the cost of living crisis, we have to enjoy as many moments of happiness as possible. Caledonia Court, in Ardrishaig, opened its doors to tenants on 19th October 1982 and held a party to celebrate the sheltered housing complex's 40th Anniversary. It was a wonderful afternoon, full of happy faces.



On the subject of happy faces, it was great to see the happy faces of the children from Stramash Outdoor Nursery in Oban. Volunteers from Argyll Homes for All gave up some of their free time to help with some improvement work to the grounds. Every winter, the nursery experienced issues with over 120 metres of pathways they have around their hilltop site becoming boggy and muddy, making it difficult for the young children to run about freely. However, this has now changed thanks to the Argyll Homes for All volunteers.

The Group's success is directly linked to the hard work of our staff and voluntary governing body members, and I would like to take this opportunity to thank each and every one for their energy, commitment and consistency.

In June 2022 we welcomed the Group's new Chief Executive, Michelle Mundie, into post. One of the focuses for the upcoming year will be working alongside Michelle as the Association goes through a transformation programme which I look forward to.

Thank you to everyone who has contributed to the Group's ongoing successes.


With very best wishes,


Cathy Grant, Chair

YOUR NEIGHBOURHOODS AND COMMUNITY

Our staff complete regular inspections of our estates and encourage all our tenants to take pride in the community in which they live.

ACHA is not the sole landowner or landlord with responsibilities for maintenance of open spaces, such as grass cutting or fencing, and whenever possible, we will work with other owners for the benefit of our estates and the wider community.

 The results of our 2021 tenant satisfaction survey showed that **77% of our tenants are satisfied with the management of the neighbourhood that they live in.** The Scottish average is 84.3%.

 We are continuing with our programme for improvements in our estates, and ACHA's Board of Management agreed to commit **£1.5million** to improving our estates. We are in the fourth year of the 5-year Exemplar Estate programme. We also completed 22 projects through our Estate Management Action Plan budget which enhanced the appearance of our estates.

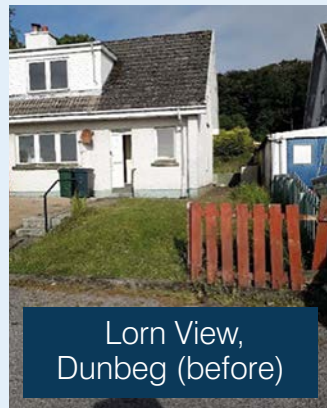
Fencing upgrades under our Estate Management action plan



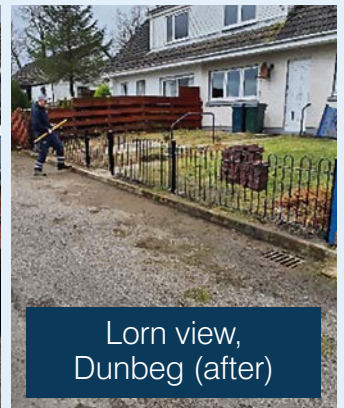
Dunmar Court – before



Dunmar Court – after



Lorn View, Dunbeg (before)



Lorn view, Dunbeg (after)

251 cases of anti-social behaviour were reported to ACHA in 2022/23, compared to 221 cases last year.

We will continue to do all we possibly can to maintain high performance in this area and work closely with our partners including Police Scotland and Argyll and Bute Council.



ANTI-SOCIAL BEHAVIOUR CASE REPORTS

93.65% resolved
91.40% previous year

Scottish average

94.2%

ACCESS TO HOUSING

HOME Argyll is a partnership organisation made up of the following five partners: ACHA, Argyll and Bute Council, Dunbritton Housing Association, Fyne Homes and West Highland Housing Association. By working in partnership, the organisations are hoping to make it easier for applicants to find housing in Argyll and Bute.



During the year 2022/23 ACHA made 606 offers of housing to applicants on the HOME Argyll waiting list. 168 of these offers were refused.

27.72% of offers were refused

Scottish average

30.9%



It is important that applicants make the correct choices for rehousing when they submit their online housing application and update their application regularly with changes to their circumstances or choices.



HOME Argyll are in the process of employing a consultant to review our Allocation Policy. This will involve reviewing the housing options advice that we provide and will help applicants make better informed choices about the areas that they wish to be considered for. For more information on HOME Argyll visit the website at www.homeargyll.co.uk.



ACHA offered 230 Statutory Homeless people accommodation during 2022/23. 117 of these applicants accepted the offer of accommodation.

Offers of accommodation accepted:
50.87% 2022/23 | **55.11%** 2021/22

The main reasons for homeless people refusing an offer were

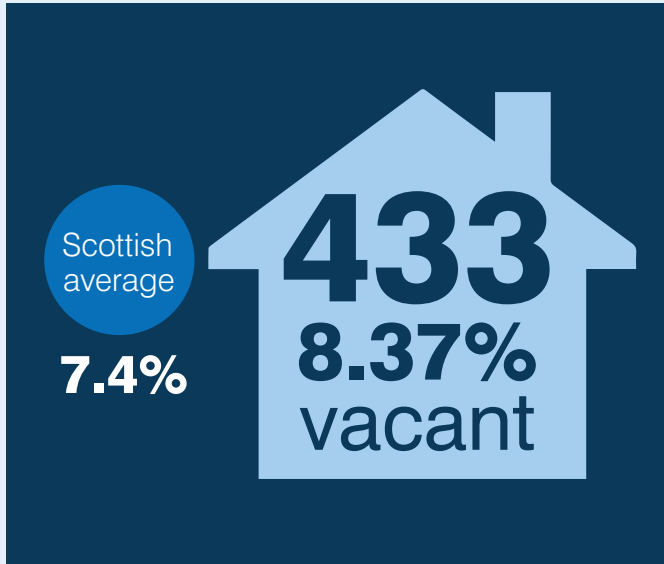
- the area was unsuitable;
- they did not want to be considered for the property;
- they did not respond to our communication.

HOME Argyll currently make 2 reasonable offers to homeless people and this means that on

many occasions the first offer is refused to await a second offer. This process of making 2 offers is currently being reviewed.

At present, if the applicant should refuse a reasonable offer of housing, we will contact them to make sure the information on their HOME Argyll application is correct and provide advice about their housing options. If an applicant refuses a second reasonable offer, we will suspend their application for 6 months.

ACHA currently have 5,175 properties for rent, 433 of these properties became vacant during 2022/23 which is 8.37%. This is an increase on the previous year where we relet 345 properties.



We lost £242,480 of rent through properties being empty during the year. This equates to 0.97% of rent due for all of our properties, and is a 0.09% reduction compared to the previous year.

On average properties were relet in **45 days** 2022/23
56 days 2021/22



Scottish average **55.6 days**

We try to let properties as quickly as possible whilst meeting our letting standard, however there are challenges when properties require major works to be carried out before a new tenant can move in.

During 2023/24 we will carry out a full review of our voids processes in a drive to improve on our performance when re-letting our properties.

During 2022/23, 26 tenants abandoned their property without telling us that they were leaving, which is 12 more than the previous year.

The cost of an abandoned property will vary depending on whether or not the abandonment was planned and the condition the property was left in. ACHA will undertake a lock change, clear the property and carryout required repairs.

It is a condition of your tenancy to provide ACHA with notice of your intention to leave your home. If you think someone is no longer living in their home please contact achacustomerservicecentre@acha.co.uk or your local ACHA team.



ACCESS TO HOUSING (Continued)



During 2022/23 we initiated 32 court actions and 9 evictions were carried out. This means 28.12% of court actions that we initiated resulted in eviction.

Scottish average

17.2%

4 out of the 9 court actions which resulted in eviction were because of **anti-social behaviour**.

Antisocial behaviour is defined as, 'acting in a manner that causes or is likely to cause alarm or distress'. Our Housing team will determine what behaviour constitutes antisocial behaviour following their investigation. For behaviour to be classed as antisocial it must be persistent, this means that 'one off' incidents may not be classed as antisocial behaviour. However, these incidents could still be criminal, so it is important that you contact Police Scotland if you have been the victim of a crime.

5 out of the 9 court actions which resulted in eviction were due to **rent not being paid**.

ACHA operates an Arrears Monitoring and Management Policy. This policy is used to assist tenants who find themselves in financial difficulties, by adopting sensitive and reasonable approaches to their individual circumstances.

Our tenants and the Association are continuing to face challenging times due to the cost of living crisis.

The importance of one to one contact has been invaluable to our tenants in providing assistance for financial support claims and the prevention of rent arrears. Our Welfare Rights Officers, along with their Housing Management colleagues have supported 1268 tenants to claim £3,768,831.46 of additional benefits from 1st April 2022 to 31st March 2023.

ACHA's Board of Management approved a budget of £50,000 for a Tenant Grant Fund during financial year 2022/23. This funding helped 110 tenants who were in financial difficulty and did not qualify for other financial assistance.



One tenant said "During the winter I could not afford to put my heating on, I am so grateful for the help. There is now light at the end of the tunnel. I can't thank ACHA enough, I had the weight of the world on my shoulders and don't need to worry as much now. I feel as if I can live now rather than existing like I was before."

If you are worried about paying your rent, please contact us via your local Housing office, telephone: **0800 028 2755** or email: **achacustomerservicecentre@acha.co.uk**.

REPAIRS AND MAINTENANCE

We have seen a large increase in the number of tenant's satisfied with repairs carried out in their homes.

We have also seen improvement in the length of time taken to complete routine repairs this has improved by 4.7 days.

We will continue to work with our subsidiary Argyll Homes for All and our other contractors to investigate ways to improve in these areas over the coming year.

EMERGENCY REPAIRS

3.16 hours 2022/23

3.05 hours 2021/22

Scottish
average

4.2 hours



98.77%
of tenants
were
happy
with the service
received compared
to **83.81%** in the
previous year.



Scottish
average

88%

REPAIRS COMPLETED 'RIGHT FIRST TIME'

69.19% 2022/23

76.17% 2021/22

Scottish
average

87.8%



Every property which has Gas Heating must be serviced annually. During 2022/23 there were seven properties within ACHA's stock which showed as not being serviced within the calendar year.

On further investigation it was found that services had been carried out on all properties, a software reporting error counted for three outstanding services and an administrative error for four services, both errors have now been corrected.

It is very important that access is granted for annual servicing of Gas Heating systems, and other health and Safety checks such as electrical inspections, Solid Fuel servicing, smoke detectors, to keep all tenants safe in their homes.



GYPSY/TRAVELLERS

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

Every year a consultation is carried out with our Gypsy/Traveller tenants which covers a range of topics. In 2022/23 75% of Gypsy/Travellers were satisfied with ACHA's management of their site. The Scottish average is 75.6%.

Our average weekly rent for a pitch at one of our two Gypsy/Traveller sites is **£57.12.**

Scottish average

£75.31

In 2019 the Scottish Government and the Convention of Scottish Local Authorities (COSLA) launched the 'Improving the Lives of Scotland's Gypsy/Travellers' strategy. One of the key aims of the strategy is for the Gypsy/Travellers community to 'have a seat at the table, are listened to, and have a say in the decisions that affect their lives'. The Gypsy/Traveller Working Group is a forum which aims to make this happen in Argyll and Bute.

If you are a Gypsy/Traveller who would like to be involved in the working group, please let us know during your weekly site visit or telephone: **0800 028 2755.**



Bayview, Oban

FACTORED OWNERS

Our factoring service arranges repairs, maintenance and upgrading work to common blocks to maintain and improve the property for all residents.

During the financial year 2022/23 ACHA saw an increase in the number of owners that joined our comprehensive factoring service. 365 owners are now part of the formalised arrangement throughout Argyll and Bute.

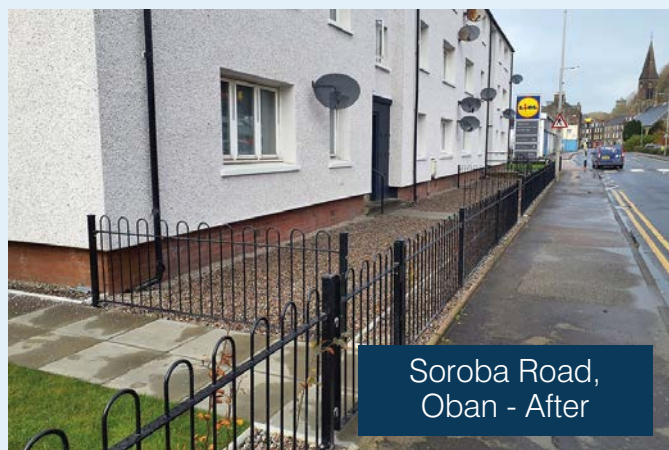
A satisfaction survey of owners was carried out during January and February 2023 with 103 owners providing feedback.

ACHA's average property management fee is £106.94, with the Scottish average being £107.59.

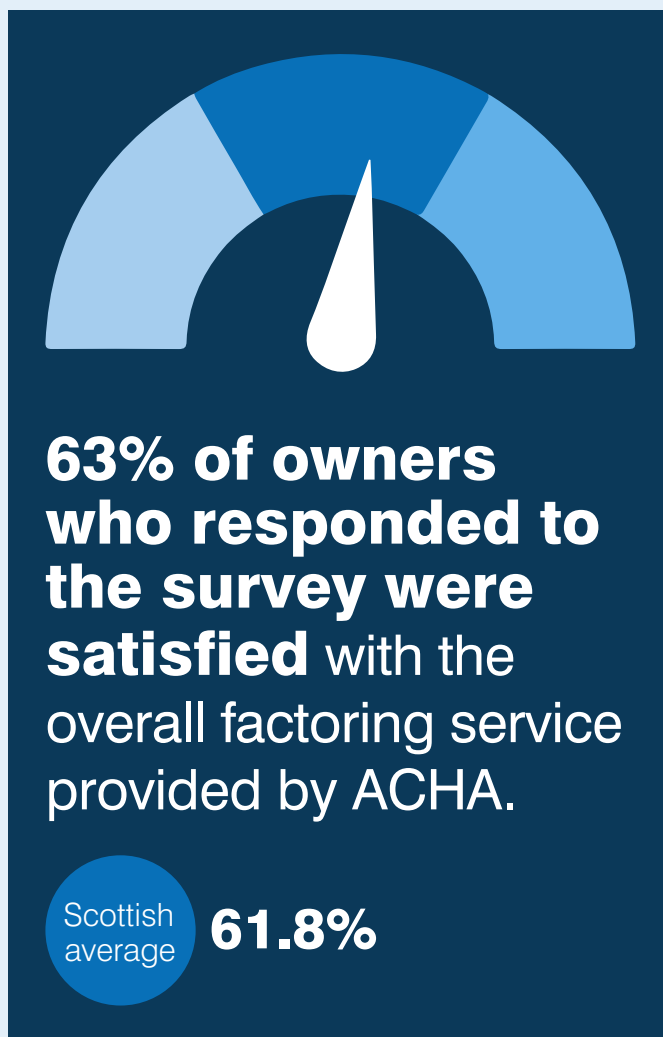
You may have seen that we have upgraded noticeboards in common areas. The aim is for our subsidiary company, Argyll Homes for All, to update a repairs record when common works have been carried out. The noticeboard will also inform residents when close inspections have taken place and make you aware of any estate management issues.



Soroba Road,
Oban - Before



Soroba Road,
Oban - After



We have developed an online Customer Portal which went live in October 2022. After a simple registration process, factored owners and tenants can go online and check their factored or rent account balance, make a payment, update contact or personal details, and request a new repair or check the status of an existing repair.

If you have any difficulty registering, please contact our Customer Service Centre on 0800 028 2755. Please remember, to keep your details secure you should not share your account reference, username or password. Visit <https://www.acha.co.uk/customer-portal/> to access the Customer Portal.

PARTICIPATION

In 2021 we asked a random sample of our tenants to take part in a tenant satisfaction survey. 400 tenants participated and were given an opportunity to have their say on the housing services we provide.

83.75% of tenants interviewed were satisfied with the overall service ACHA provides, this is **below the Scottish average for 2022/23 of 86.7%.**

We want every tenant to be satisfied with the overall service that we provide, and we work with our tenants to improve our services. We use feedback from surveys, complaints, events and performance data to identify service areas which require action in order to improve.



YOUR OPINION MATTERS

Every 2 years we carry out a large scale tenant satisfaction survey. ACHA have commissioned an independent company to carry out the satisfaction survey in 2023. Taking part in the survey is completely optional and we encourage you to give your views.



85.75% of our tenants felt that ACHA were good at keeping them informed about our services and decisions.



The Scottish average is 89.7%.



Volunteers from AFHA gave up some of their free time to help with some improvement work to the grounds at the Stramash Outdoor Nursery in Oban.



81.25% of tenants surveyed felt satisfied that ACHA had provided them with the opportunity to take part in the decision-making process.

Scottish average

85.9%

ACHA has many different ways for tenants and other customers to get involved and have their say in the way we deliver our services: -

- **The Your Voice Group** works independently and is supported to scrutinise and investigate different services ACHA provide. The group ask questions based on clear information and data, such as: why is a service delivered in a particular way; why are particular timescales in place; how much is this costing; can costs be reduced while still providing a good level of service; and could we do this better or differently? The Your Voice Group collects evidence for housing services to be examined and make recommendations for service improvements to ACHA's Board of Management.



Jennie Niven and Bobby Beggs, Your Voice group

- **Join the Feedb@ck forum** – the Feedb@ck forum comprises of tenants who have indicated that they would like to take part in surveys or consultation about our services and policies from the comfort of their own home.

- **Become a member of ACHA** for only £1. Membership of ACHA is open to anyone over the age of 18. The '£1 for life' membership



AGM 2022

- entitles you to vote at ACHA's Annual General Meeting including the right to vote on the elections to the Board of Management. You can also put yourself forward to be elected.
- **Join a Registered Tenant Organisations (RTO)** and be supported by ACHA who can provide funding to groups and assist organisers to set up new groups in local areas.
- **Take part in the consultations, surveys and competitions** we undertake with our tenants. We organise and attend community events, meet with individuals and groups to listen to their feedback and run competitions such as the Garden in Bloom award and the Good Neighbour Award.
- **Connect with us on Facebook and X** and provide feedback regarding our services through social media.
- **Contact ACHA** with any concerns, suggestions or ideas regarding our services.

Visit <https://www.acha.co.uk/get-involved/> or contact communications@acha.co.uk or **0800 0282755** for more details.

HOW WE HANDLED YOUR COMPLAINTS

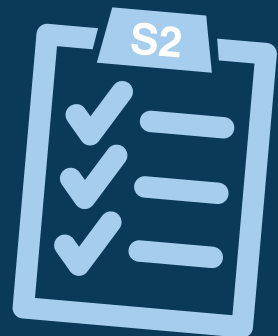
We responded in full to **68 Stage 1 complaints**, by the end of March 2023. This equates to **97.14% of the Stage 1 complaints received**, no change from 97.14% the previous year. This is **higher than the Scottish average of 95.3%**.



The average time taken to respond was 3.97 working days, which is slightly higher than the previous year's figure of **3.44 working days**, but is still within the Scottish Public Services Ombudsman's target of **5 working days**. This is **lower than the Scottish average of 5.8 days**.



We responded in full to **34 Stage 2 complaints** by end of March 2023, which equates to **82.93% of the Stage 2 complaints received**, compared to 93.75% the previous year. This is **lower than the Scottish average of 92.5%**.



The average time taken to respond was **19.62 working days**, which is slightly higher than the previous year's figure of 17.57 working days, but is still within the Scottish Public Services Ombudsman's target of **20 working days**. This is **higher than the Scottish average of 19.3 days**.



OUR STAFF

The ACHA group has 286 members of staff - 169 work for ACHA and 117 work for AHFA. In 2022/23 16.08% (or 46) members of staff left the Group, this is an increase on last year's figure of 15.6% and is above our 14% threshold. 7 members of staff retired during the year which was a contributing factor.

8.50% of our staff reported sick, which is an increase on the previous year's figure of 4.35%. The sharp rise is mainly due to the number of Covid cases reported by AHFA preventing them working. This is higher than our threshold of 3%, and higher than figures being reported currently for 2023/2024 at 4.3%.



Tim Gray, Grounds Maintenance Team, AHFA

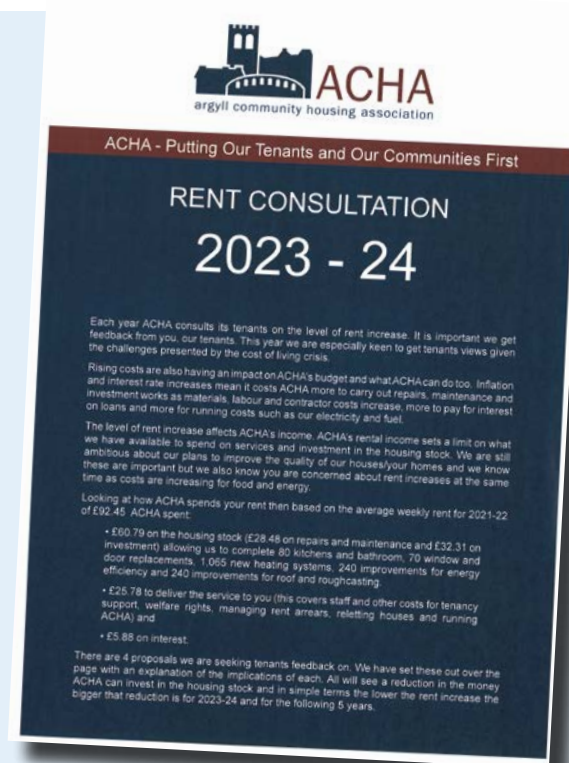
GETTING VALUE FOR YOUR RENT

There is no change to the percentage of tenants who are satisfied that their rents are value for money and that remains at **84.25%**. This is better than the **Scottish average of 81.8%**.

We are pleased **5 out of 6 tenants are satisfied that their rent is value for money** but we would like that to be even higher. We consider carefully rent levels and it's always a difficult decision to balance rents and the money we need to invest in your home.

It's great that so many of our tenants pay their rent on time and we were able to collect 98.23% of rent due in 2022/23. That means only £1.77 out of every £100 of rent due wasn't paid to ACHA in 2022/23. This is slightly below the Scottish average of 99% and our performance in 2021/22 of 98.51%.

In 2022/23 the amount of current and former tenants gross rent arrears was 1.91% of rent due. This is an improvement on last year's figure which was 2.47% and is also below the Scottish average of 6.9%.



It's never an easy decision to increase rents and ACHA always considers any increase very carefully. The cost of living crisis increases the costs ACHA has to pay too so we need to balance rent increases with the money we need to deliver services and invest in improving your home. The increase of 6.0% is higher than the 3.5% increase in the previous year and more than the Scottish average of 5.1%, however it is significantly less than the rate of inflation in February 2023 of 10.4%.

The number of households who have all or part of their rent paid directly to ACHA through housing benefit or universal credit reduced very slightly from 2,985 households to 2,974 households but the amount paid to ACHA increased from £11.4m to £11.9m.

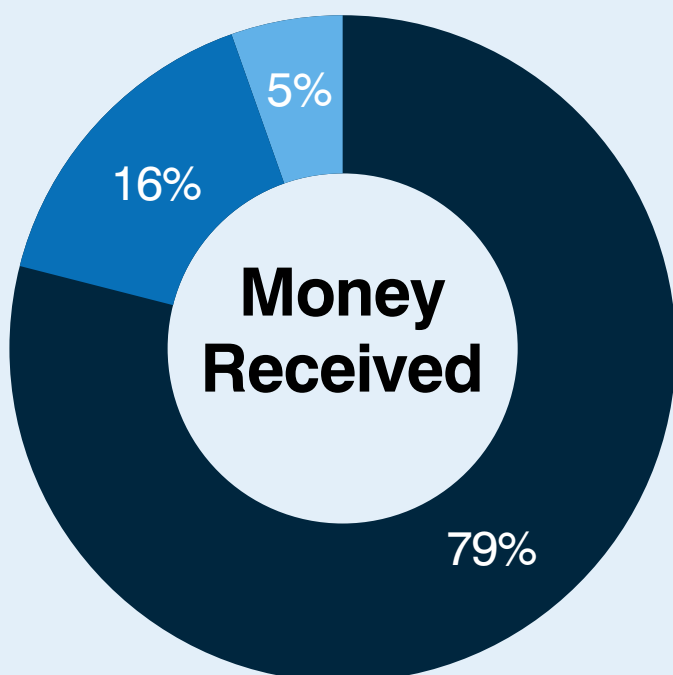


New builds at Oakhill, Tarbert

HOW YOUR RENT WAS SPENT

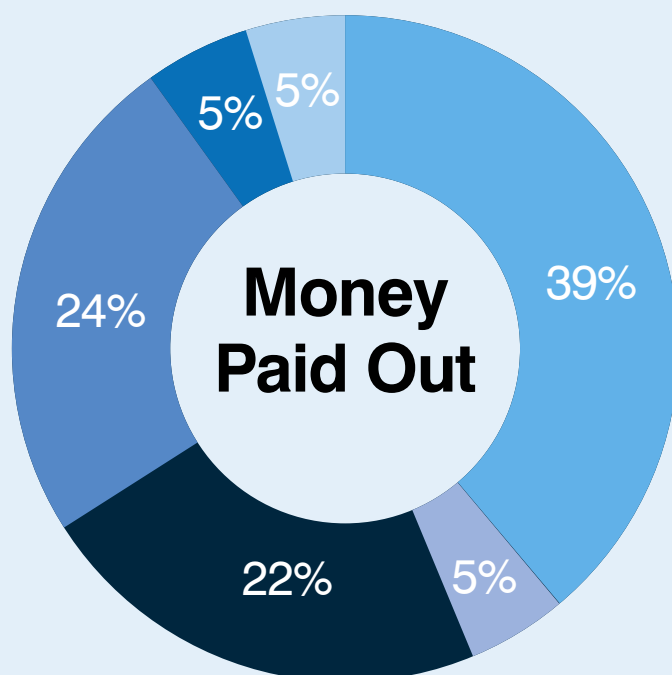
The charts below reflect the amount of money that flowed in and out of ACHA during the year. This is all accounted for in the statements of comprehensive income and financial position, on the opposite page.

On this page the pie charts deal only with the overall flow of money in and out of ACHA. A total of £67.0m passed through ACHA in 2022/23 with £31.4m income and £35.6 expenditure. Expenditure exceeded income by £4.2m and changes in working capital resulted in cash balances being £2.4m lower at March 2023. No new loans were taken during the year.



Rents	79%
Grants	16%
Other	5%

Income during the year totalled £31.4m, with £24.8m of this relating to rental income. A further £5.0m was received in grant funding, mainly to support investment works in existing houses and to support new build development. Other income was £1.6m.



Major Repairs and Investment	39%
New Build	5%
Maintenance	22%
Management	24%
Interest	5%
Other	5%

Over the year we paid out £35.6m. Of this, £21.6m was spent on our existing properties (£7.7m on repairs and maintenance and £13.9m on major repairs and investment) with a further £1.9m spent on building new properties. It cost £8.5m to run the organisation during the year, with £1.9m spent on loan interest for previous borrowing and £1.7m of other expenditure.

Turnover increased in 2022/23 mainly due to increased rental income but also more grant income. Operating costs were lower in 2022/23 as maintenance costs reduced following the post Covid catch-up in 2021/22. There were increases in management costs and depreciation but by less than inflation. 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 £4.7m for 2022/23 compared to £5.7m in 2021/22 eliminating the pension fund deficit. Overall ACHA's reserves increased by £7.1m.

Statement of Comprehensive Income	2022/23 £m	2021/22 £m	Day to day income and running costs
Turnover	30.5	29.1	Income from rents and other activities
Operating costs	(24.8)	(25.1)	Costs of running ACHA including repairs and maintenance
Gain / (loss) on disposal of fixed assets	(1.3)	(1.2)	Income less costs from disposing of capitalised assets
Finance income / charges	(2.0)	(1.9)	Interest paid to the bank
Surplus for year	2.4	0.9	Income, less running costs and interest
Actuarial gain / (loss) on pension scheme	4.7	5.7	The change in the valuation of the pension scheme liability
Total comprehensive income	7.1	6.6	Funds retained for future maintenance and loan payments

Money spent on investing in existing houses and new build increased the value of housing properties. There were changes in debtors and creditors depending on when invoices were paid and received at the end of the financial year and cash balances reduced during the year. The deferred grants increased slightly as we received more grant than we credited to the statement of comprehensive income. With the pension fund liability eliminated the overall net assets and shareholders funds increased to £49.5m.

Statement of Financial Position	2022/23 £m	2021/22 £m	What we own and what we owe
Housing properties	189.3	181.6	Money spent on building and improving ACHA houses
Other fixed assets	1.7	1.8	Offices and IT
Debtors	2.3	1.9	Money owed to ACHA
Cash	4.9	7.2	Cash at the bank
Creditors	(6.9)	(5.7)	Money we owe others
Loans	(61.3)	(61.5)	Our 'mortgage' - loan funding to support our business plan
Deferred grants	(80.5)	(79.6)	Grants received, spread out over the life of the asset it relates to
Pensions	0.0	(3.2)	What we would need to pay if all our pensions were due now
Shareholders' funds	49.5	42.5	Our assets less liabilities

THE QUALITY OF YOUR HOME



In the year 2022/23 we have increased the number of our properties meeting the Scottish Housing Quality Standard (SHQS).

We are installing various improvements to our tenants housing through projects in partnership with Argyll and Bute Council, and the Scottish

Government. 211 more of our properties are meeting the SHQS in this reporting year.

84.85%
2022/23 = **4391**
properties

80.35%
2021/22 = **4150**
properties

Scottish
average
79%

We have projects in place for 2023/24 which will further increase this figure, providing better quality homes for our tenants.



Photos before and after of
External Insulation Works
at Soroba Road, Oban



Our tenants' satisfaction with the quality of their home remains the same at 78.25%, as this is part of the tenant satisfaction survey which has not been updated this year.

We will continue to improve the quality our tenants' homes through investing in new energy efficiency measures and other improvements which are identified through our stock condition survey.



Scottish
average

84.2%

£432,903 on adaptations

During 2022/23, both the number of referrals for, and the amount spent on Aids and Adaptions increased on the previous year. We received 297 referrals for adaptions to tenant's homes costing a total of £432,903. This is compared to 258 referrals and a spend of £353,774 in 2021/22.

At the end of the period, 71 of these referrals were still waiting for works to be completed, this was an increase of ten on the previous year.



Aids and Adaptions bathroom before & After - Lorn



Aids and Adaptions bathroom before & After Mid Argyll

We have also seen an increase in the time taken from date of referral to completion of works, in 2022/23 it took on average 71.38 days to complete works, in 2021/22 it was 57.24 days. We have identified the causes of the delays and will be working with our contractors to reduce the times taken to plan and carry out the works.

71.3 days

Scottish
average

46.8 days

Referrals to ACHA for Aids and Adaptions are received from Occupational Therapists, if you are in need of any assistance items please contact your local Social Work Department who will arrange an appointment to discuss your needs:

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



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**.



View of Tarbert