



ACHA Group Landlord Report 2023/24

Putting our Tenants and Communities First

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Introduction

The Scottish Social Housing Charter was introduced by the Scottish Government in 2012 and sets out the outcomes and standards that we, as a registered social landlord, are expected to deliver for our tenants and customers.

The Charter covers the following:

- Access to Housing and Support
- Customer and Landlord Relationship
- Getting Good Value for Rent and Service Charges
- Housing Quality and Maintenance
- Neighbourhood and Community
- Other Customers

This aim of this report is to highlight our progress in meeting the outcomes and standards of the Scottish Social Housing Charter. The contents of this report have been agreed via consultation with tenants.

For more information follow this [link here](#)>

Transformation programme

The ACHA Group has engaged external consultants to consider a transformation programme for the organisation following a revision of the Group's Strategic Objectives.

Realising the ACHA Group Transformation Programme will involve:-

- Carrying out a diagnostic review of the ACHA Group services and developing a transformation vision and values
- Supporting staff through the change and transformation programme
- Designing a new target operating model for the ACHA Group and change our staffing structure to reflect this
- Considering how our current office accommodation meets the needs of our new target operating model
- Ensuring our financial and business plans align to the transformation programme

Further details can be found in our Corporate Strategy document [here>](#)

Introduction from the Chair

I am delighted to share with you Argyll Community Housing Association's Annual Report for 2023/24.

Our Annual Report this year demonstrates the key achievements over the last 12 months as we pursue our mission to provide quality, affordable, sustainable homes. We have been proactively developing existing partnerships and cultivating new ones to deliver the sum of our parts.

We completed the £1.46m development of 4 new homes for special needs at Eton Avenue, Dunoon, started the previous year. The high quality, adapted homes are very energy efficient through the use of renewable technologies and achieved 'Secured by Design' accreditation.

After a lengthy process, Scottish Ministers found in favour of Argyll Community Housing Association (ACHA) demolishing 46 flats in the Dalintober area of Campbeltown. This will eventually make way for new build, modern, energy efficient homes in Campbeltown.

These new homes have a very positive and in some cases, life changing impact on day to day lives for the tenants.

Recognising the terrible impact of the cost of living crisis, our Welfare Rights Team helped 1,268 households across Argyll and Bute access around £3.8m of support. The Welfare Rights team has helped tenants claim additional benefits, appeal decisions and

check ongoing benefit entitlements, along with a wide range of other issues.

In addition to supporting households through increasingly difficult times, we have also been supporting local community groups through its Community Action Fund. During 2023 this fund helped support 23 community projects across Argyll and Bute with £10,732 of funding from the Association.

We were successful in bidding for funding worth £418,200 from the Scottish Governments Ukraine Longer Term Resettlement Fund. The money enabled the Association to bring 24 vacant properties at Drumfork Court, Helensburgh back into use.



Most of the properties had been empty for a considerable period of time. In addition to the funding from the resettlement scheme, which was used to make individual flats ready for let, ACHA also carried out some environmental works to the area and installed new front doors to all flats, including those of existing tenants. This brought the total funding package up to £536,200.

Our subsidiary company, Argyll Homes for All (AHFA), was awarded a contract for repairs and maintenance following a successful tender to West Highland Housing Association.

The contract will see AHFA deliver routine, void and emergency repairs contracts for the majority of the West Highland Housing Association stock in Argyll, including Oban

and the islands of Mull and Iona. The contract is expected to last over the next four years in the first instance and is worth up to £1.5m.

Our Tenant Scrutiny Group, "Your Voice" won 2 awards during 2023 - the Excellence in Scrutiny Danny Mullen Award at the Tenant Information Service (TIS) National Excellence Award, and the Excellence in Tenant Scrutiny Award at the Chartered Institute of Housing (CIH) Scotland Housing Awards 2023.

The Association's Warm Homes Team won the Net Zero in Housing Award for their Whole House Retrofit Project at the Chartered Institute of Housing's Scotland Housing Awards 2023.

Argyll and Bute Council declared a local housing emergency. Argyll and Bute Housing Associations met in August and

unanimously agreed to support the Council in whatever way possible.

Tackling the housing crisis is a top priority for the associations and they agreed to work closely together and with the Council to take forward initiatives and create innovative solutions to assist.

The ACHA Group couldn't function without the support of the Board of Management, staff team and of course you, our tenants, residents and customers.

Thank you to each and every one.



Best Wishes
Cathy Grant,
Chairperson

The customer and landlord relationship

Equalities

The charter says: “Social landlords perform all aspects of their housing services so that:

- they support the right to adequate housing.
- every tenant and other customer has their individual needs and rights recognised, is treated fairly and with respect, and receives fair access to housing and housing services.”

Survey of Tenants and Residents 2023

To support us in finding out what is important to our customers, we commissioned an independent company called

Research Resource to carry out a survey of our tenants and residents. Customers were contacted using a combination of face to face and telephone interviews during the summer of 2023.

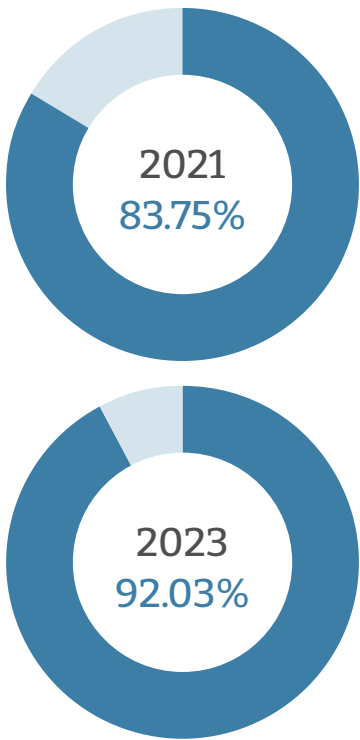
The survey was designed to capture our customers’ satisfaction with the services we provide. We use insight from the survey results to develop our services and improve our customer’s experience.

- Over 1000 Tenants
- 105 Factored Owners

An action plan has been developed to address areas of tenant and other customer dissatisfaction and improve overall customer experience.

The results, showed significant improvements from the 2021 satisfaction survey, with ACHA in most cases exceeding the performance of our peers throughout Scotland.

Tenant satisfaction with overall service



Scottish Average 86.5%

Our values reflect that we are committed to diversity and inclusion. We treat our customers and employees equally by implementing our equality policies throughout our services which are accessible to all.

Our Equality and Human Rights Working Group Action Plan has been in place since 2021, and we have work in progress to revise all equalities and human

rights documentation. We undertake Equalities Impact Assessments for all new policies and proposals and Equalities and Human Rights training was delivered to Board members and staff in 2023/24.

We have established 12 core policy objectives to eliminate discrimination and promote social justice throughout our services. This includes promotion of our

equality commitments, delivering accessible services that take account of the needs of individual tenants and service users by making information available in plain language or other languages as appropriate, providing interpreting and signing services and making reasonable adjustments to services, as appropriate.



Communication

The charter says:
“Social landlords manage their businesses so that:

- tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.”

When communicating with our tenants and other customers, we aim to provide a range of communication methods and formats in a timely, transparent, and accessible way. We believe that listening to our customers is important to understand what they are feeling and experiencing when using our services. We use customer feedback to enhance and improve the services we deliver.

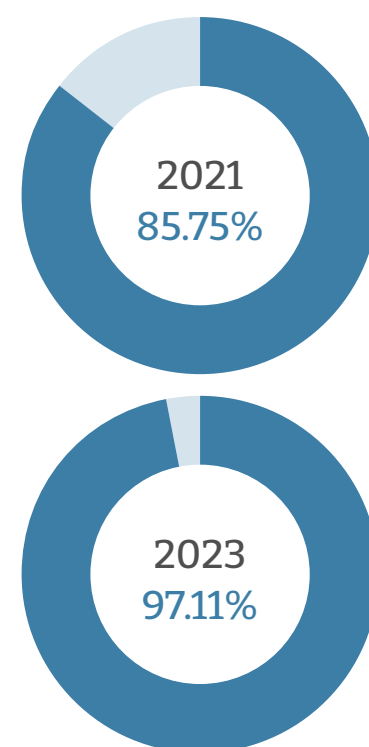


You said: 51% of tenants are using Apps on their phone and 25% are using live chat facilities on websites. This is much higher for younger tenants and shows real potential for developing digital services. However, not all tenants are online and our older tenants are less likely to use these technologies.



We are listening: We are determined to expand our approach to digital technology to give customers the flexibility to choose from a wide range of communication methods including digital, telephone and face to face. Our team are actively updating customer contact details and asking for their preferred method of communication.

Tenant satisfaction with being kept informed about services and decisions



Scottish Average 90.5%

In 2023/24, we responded to **113** complaints.

97.01% of Stage 1 complaints were responded to within the SPSO's target of **5** working days, slightly lower than the previous year's of **97.14%**.

90.57% of Stage 2 complaints were responded to within the SPSO target of **20** working days, an improvement on the previous year's figure of **82.93%**.

The Scottish average for Stage 1 complaints to be responded to is **96.7%** and **90.7%** for Stage 2 complaints.

Whilst we will always aim to provide excellent service, we do understand that from time to time things do go wrong or sometimes customers are not happy with the way we have dealt with enquiries.

The average number of working days taken to complete a Stage 1 complaint was 6.32. This is higher than 3.97 working days in

2022/23. The Scottish average is 5.1 working days.

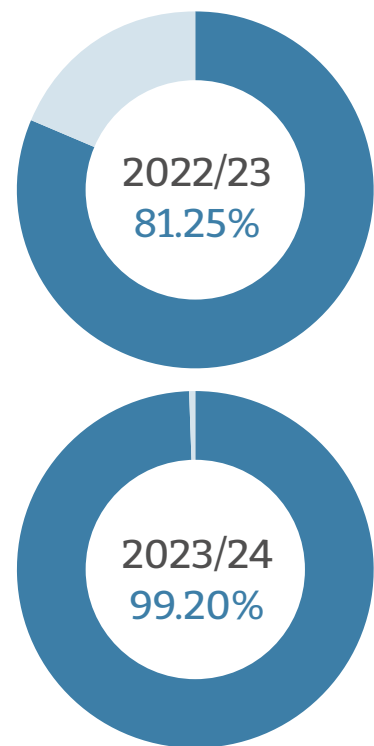
The number of working days taken to complete a Stage 2 was 19.40. This is lower than 19.62 working days in 2022/23. The Scottish average is 17.5 working days.

If we are unable to resolve your concerns to your satisfaction you can ask the Scottish Public Services

Ombudsman (SPSO) to look at your case after you have gone through our complaints procedure.

In 2023/24, 3 complaints were taken to the SPSO by customers who were unhappy with our decision. After consideration the SPSO decided not to take any of the 3 complaints forward for investigation.

Tenant satisfaction with the opportunities to participate in decision making process



Scottish Average 87.7%

Participation

The charter says: “Social landlords manage their businesses so that:

- tenants and other customers are offered a range of opportunities that make it easy for them to participate in, and influence their landlord’s decisions at a level they feel comfortable with.”

We provide a variety of ways for our customers to get involved with us and influence our decisions. We continue to look at different ways to include our customers in everything we do.

During 2023/24, our award winning scrutiny group “Your Voice”, continued to work in partnership with our staff and Board of Management to review performance

areas and provide recommendations for service improvements.

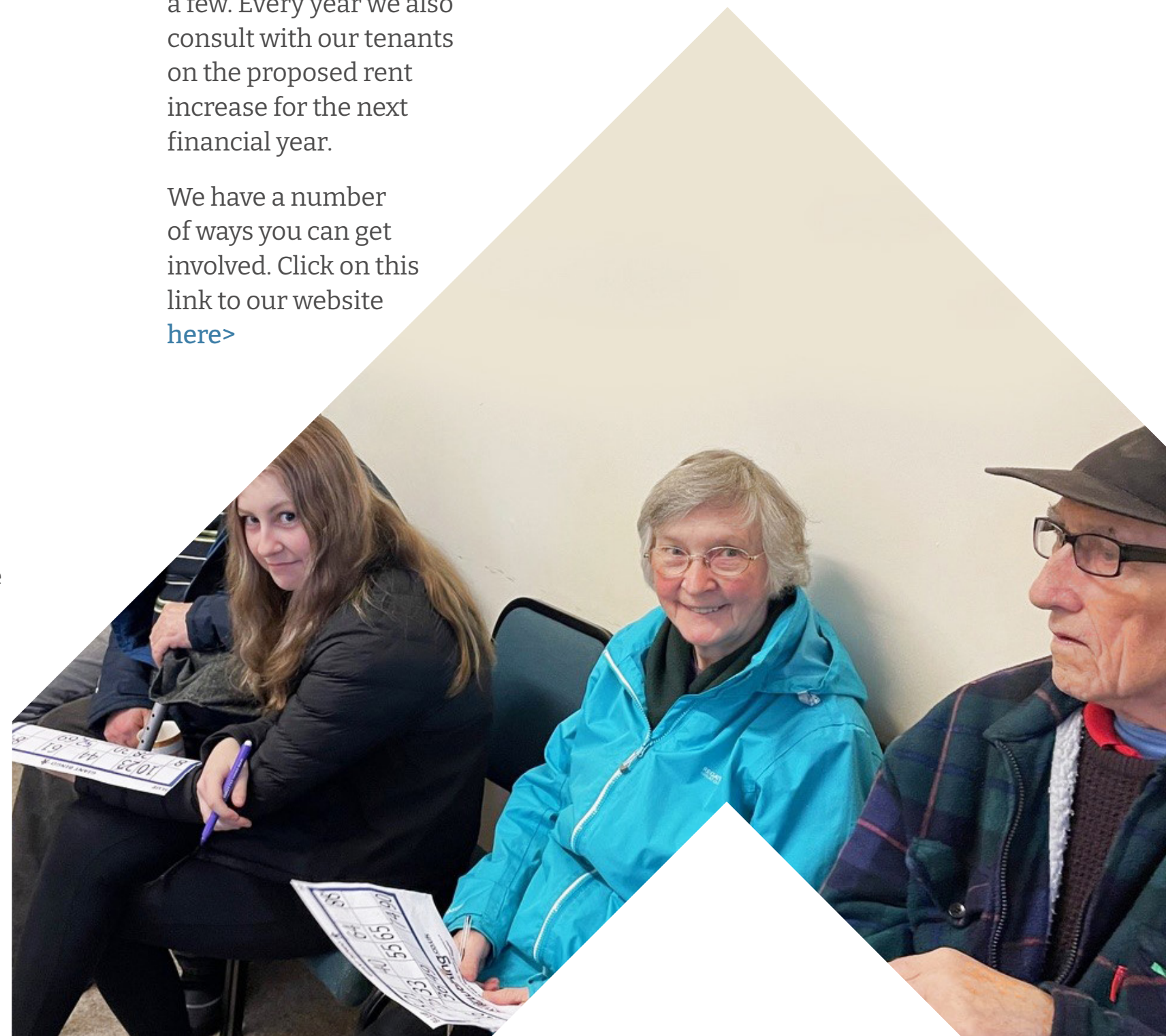
At the start of the year, the “Your Voice” Group reviewed the results of the 2021 tenant satisfaction survey and opted to scrutinise tenant participation. We worked in partnership with the “Your Voice” Group to develop a draft Customer Involvement Strategy. We consulted all customers and wider stakeholders for their feedback before finalising the new Customer Involvement Strategy 2024-2029. Through this strategy, we aim to encourage all customers to participate and influence decisions at a level which best suits them.

In the last year we consulted customers on new policies such as the Debt Management Policy, Void Management Policy and Mobility Scooter Policy to name a few. Every year we also consult with our tenants on the proposed rent increase for the next financial year.

We have a number of ways you can get involved. Click on this link to our website [here>](#)

In December 2023 young people from the local school in Tarbert joined our tenants at Lochgair Place in playing bingo, boules and many other games.

This was run as part of the Tarbert Youth Action Group Loneliness Programme (pictured below) and was thoroughly enjoyed by our tenants.



Housing quality and maintenance

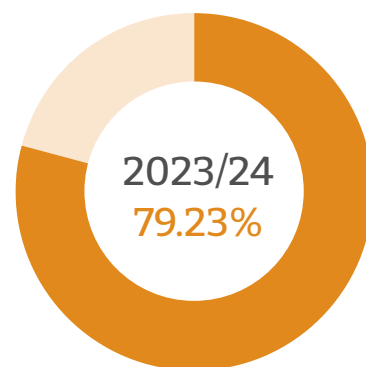
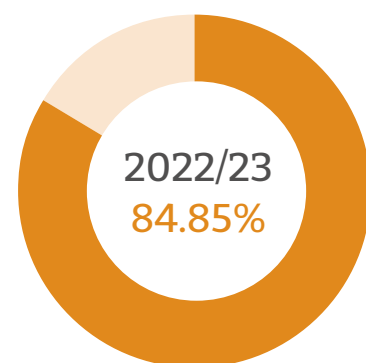
Quality of housing

The charter says: “Social landlords manage their businesses so that:

- tenants’ homes, as a minimum, when they are allocated are always clean, tidy and in a good state of repair, meet the Scottish Housing Quality Standard (SHQS), and any other building quality standard in place throughout the tenancy; and also meet the relevant Energy Efficiency and Zero Emission Heat Standard.”

This year we have seen a reduction in the number of our properties meeting the Scottish Housing Quality Standard (SHQS). Our figures fall short of the Scottish average figure.

Percentage of homes meeting SHQS



Scottish Average 84.4%

Quality of Homes



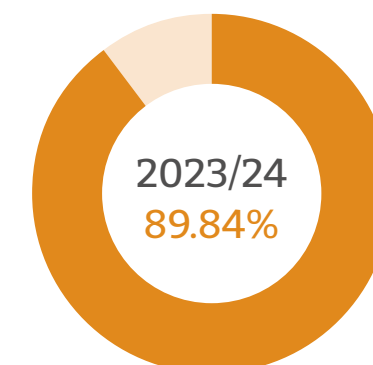
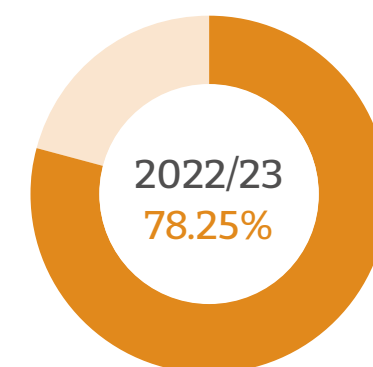
The reason for the drop in the figures is partly due to Energy Performance Certificates (EPC) expiring after ten years. On renewal of the EPCs some of the properties have been given lower ratings. During the year we continued to invest in our tenants homes installing energy efficiency measures such as external wall insulation (EWI), Air Source Heat pump heating systems (ASHP), loft insulation etc. These measures will help improve the numbers of our stock meeting the SHQS targets in future years.

We have an ongoing improvement project in Rothesay which when completed will upgrade a number of properties to SHQS levels.

In addition to this we have secured ECO4 funding which will allow us to further improve our SHQS ratings.

“We are happy to report an increase in the number of our tenants who are satisfied with the quality of their home. The figure of 89.84% is the highest received since 2020/2021 and is higher than the Scottish average figure.”

Percentage of existing tenants satisfied with quality of home



Scottish Average 84%

We will continue working to provide good quality homes for all our tenants.



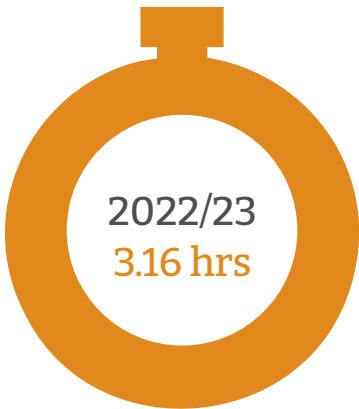
Repairs, maintenance and improvements

The charter says:
“Social landlords manage their businesses so that:

- tenants’ homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done at a level which best suits them.”

This year, we have a mixed performance within our repairs and maintenance figures.

Average length of time taken to complete emergency repairs



Scottish Average 4 hrs

Our completion times for emergency repairs increased slightly but remain lower than the Scottish average.

Average length of time taken to complete non-emergency repairs



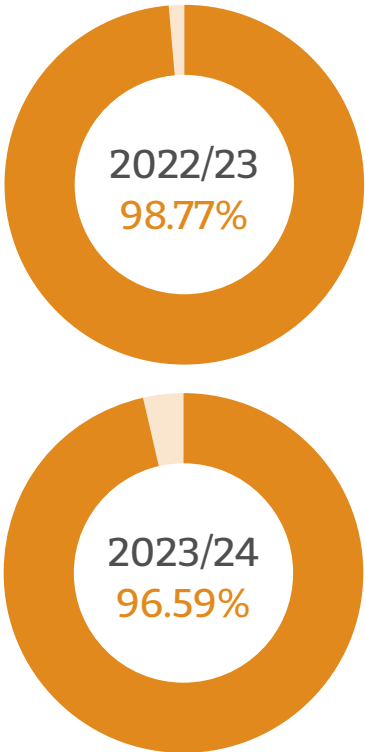
Scottish Average 9 days

We have seen improvements in the time taken to complete non-emergency repairs which reduced by nearly three days.

The ACHA Group’s repairs target times were:-
Emergency repairs 4 hours
Urgent repairs 5 days
Routine repairs 20 days

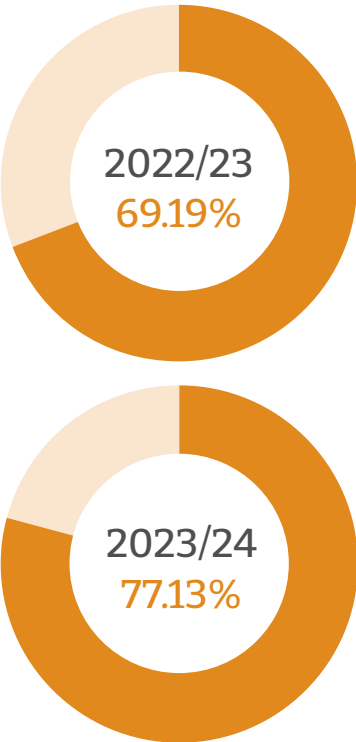
“Repairs completed right first time has improved by 8% on last year’s figure.”

Percentage of satisfied tenants who have had repairs or maintenance carried out in last 12 months



Scottish Average 87.3%
We have seen a slight reduction in tenant satisfaction with our repairs and maintenance service in this period though it remains above the Scottish average figure.

Percentage of reactive repairs carried out in the last year completed right first time



Scottish Average 88.4%
Repairs completed right first time has improved by 8% on last year’s figure.

Gas services outstanding



All gas appliances must be serviced annually this is to ensure the safety of residents. We are happy to report that all properties with gas systems have been successfully serviced within the year and we thank our tenants for giving access to our contractor to carry out these important safety checks.

If you receive an appointment for Gas or any other safety checks it is important to allow access, if you are unavailable for the initial appointment, please contact our offices as soon as possible to rearrange.

We will continue to work with AHFA and our other contractors to build on our improvements and to look for ways to increase the performance of our repairs and maintenance service.



Neighbourhood and community

Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes

The charter says: “Social landlords, working in partnership with other agencies, help to ensure as far as reasonably possible that:

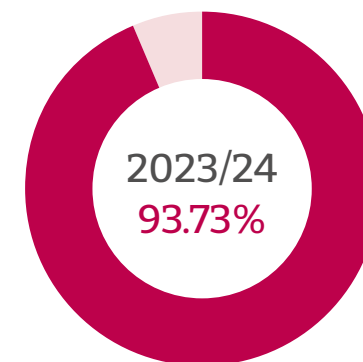
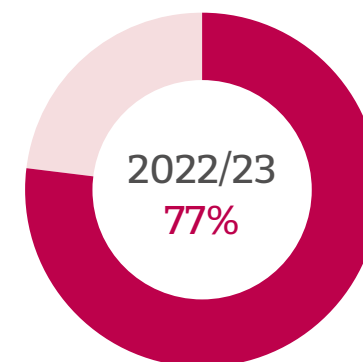
- tenants and other customers live in well-maintained neighbourhoods where they feel safe.”

Our teams carry out regular estate inspections to ensure that neighbourhoods are attractive, well maintained and a safe place to live. ACHA is not the sole landowner or landlord with responsibilities

for maintenance of open spaces, such as grass cutting or fencing for example. We engage and work with other owners for the benefit of the wider community.

We encourage residents to take pride in their environment and host a programme of estate walkabouts throughout the year. During the estate walkabouts we work together to inspect neighbourhoods, recording any areas of disrepair, untidiness and the condition of any common areas. We also discuss ideas for environmental improvement and highlight our Estate Action Plan priorities for the coming year.

Tenants satisfied with the Association's contribution to the management of the neighbourhood



Scottish Average 84.7%

Estate Management



Our Garden in Bloom competition was held across Argyll and Bute. The entries were of a very high standard and were judged in categories including Best Garden and Best Container.

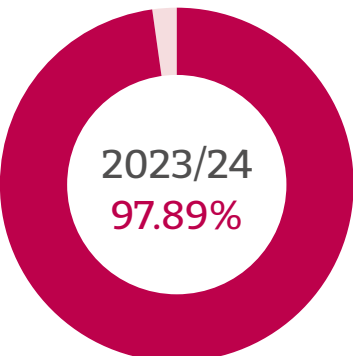
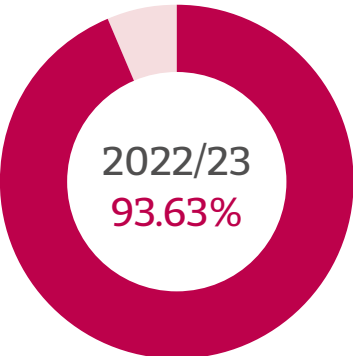
Best container and gardens



Following review of our Anti-Social Behaviour Policy, we are pleased to note performance improvement during 2023/24. The Association received 142 complaints of anti-social behaviour throughout the reporting year, which is a significant reduction from the previous year where 251 complaints of anti-social behaviour were received.

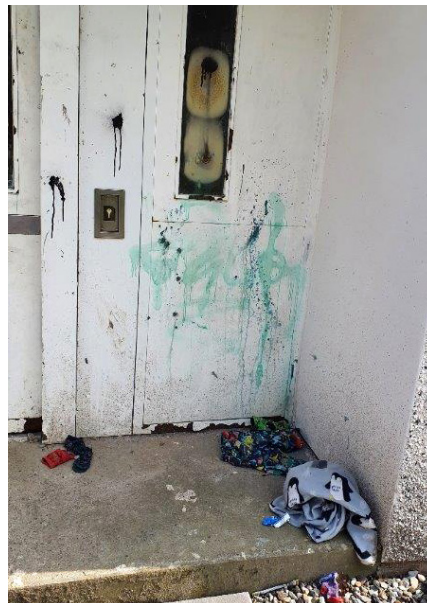
Resolving anti-social behaviour efficiently and effectively helps ensure our tenants feel safe in their homes and improves the neighbourhood. We will continue to do all we possibly can to maintain high performance in this area and work closely with our partners including Police Scotland and Argyll and Bute Council.

Anti-social behaviour cases reported in the last year which were resolved



Scottish Average 94.3%

Anti-social behaviour



Access to housing and support

Housing options and access to social housing

The charter says: “Social landlords work together to ensure that:

- people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them.

- tenants and people on housing lists can review their housing options.

Social landlords have a role to prevent homelessness and should ensure that:

- people at risk of losing their homes get advice and information on preventing homelessness.

- people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed.”

Home Argyll

ACHA is a member of the Home Argyll partnership. This is a partnership between ACHA, Fyne Homes, Dunbritton Housing Association, West Highland Housing Association and Argyll and Bute Council. All homes managed by the Home Argyll partners are allocated using a Common Allocations Policy. Home Argyll offers a way of applying

for housing to four different Housing Associations with one single application form. Our aim is to make it easier to apply for housing and to provide applicants with information about the availability of social housing and other housing options that are available throughout Argyll and Bute.

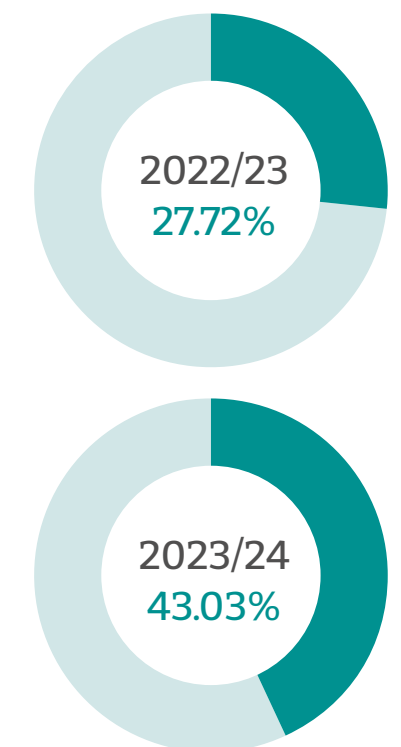
To apply for housing, and/or to arrange to undertake a Housing Options Assessment you need to access the HOME Argyll website. We will offer help to applicants who have difficulties getting online, or do not have access to a computer. Please follow the link to the Home Argyll website [here>](#)

“ Our aim is to make it easier to apply for housing and to provide applicants with information about the availability of social housing...”

It is important that applicants make the correct choices for housing when they submit their online housing application and update their application regularly with changes to their circumstances or choices. We are reviewing our offer of housing processes in order to improve our performance as every offer of housing refused results in lost rent for ACHA and longer waiting times for other Home Argyll applicants. In addition, the “Your Voice” Group are currently scrutinising our performance in this area and will make

recommendations to our Board of Management to improve services.

Percentage of tenancy offers refused during the year



Scottish Average 30.5%

During 2023/24 we made 760 offers of housing to Home Argyll applicants, 327 of these offers of housing were refused.

We offered 257 Statutory Homeless people accommodation during 2023/24, 133 of these applicants accepted the offer of accommodation. This means only 52% of those offers resulted in a let. Statutory Homeless people are in urgent housing need and receive the maximum 200 points in accordance with the Home Argyll Allocations Policy.

Following a rigorous consultation process with applicants and stakeholders the Home Argyll partnership changed their Allocations Policy. From 1st January 2024 offers to priority groups changed from two offers of housing to one offer of housing. This means that all applicants that currently have 200 points, recognising an urgent need to move,

whether they have received one offer or not, will now only receive one further offer of housing.

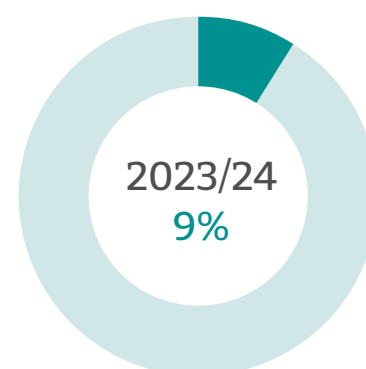
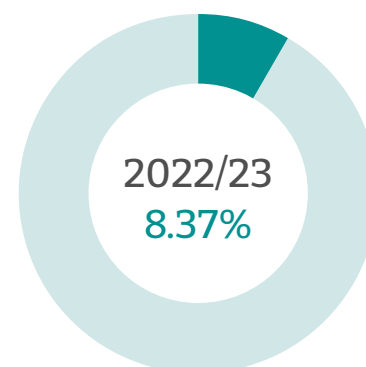
Average time to re-let properties



Scottish Average 56.7% days

We relet 467 properties in 2023/24.

Percentage of properties that became vacant



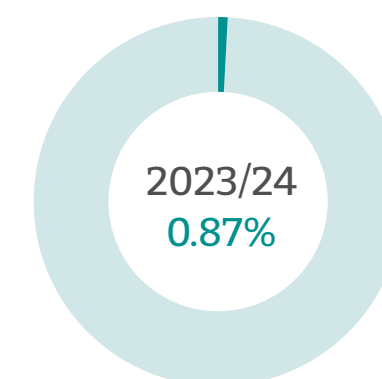
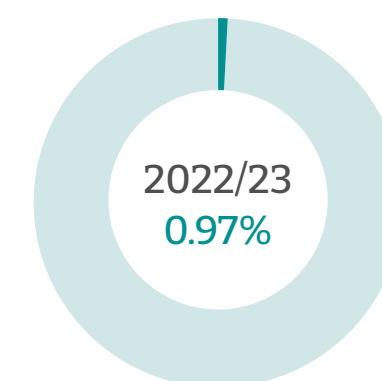
Scottish Average 7.2%

During 2023/24 we developed a new Void Management Policy and processes using “Your Voice” Group recommendations and feedback from our tenants. We are happy to report that our performance in this area is better than the Scottish average.

We adopt the definition of a void property as “any property that has no tenant for a period of time.”

Void properties do not generate any rental income, and even a property that has been left in perfect condition needs to have appropriate safety checks done before the property can be re-let.

Percentage of rent money not collected because homes were empty

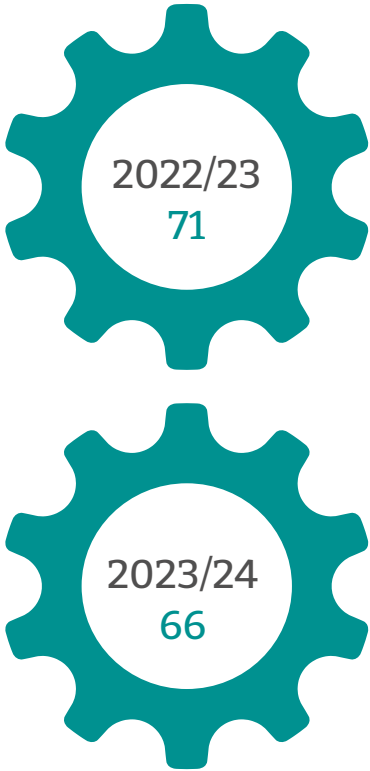


Scottish Average 1.4%

Our stock numbers compared to our peer group

- Argyll Community Housing Association – 5180
- Albyn Housing Society – 3716
- Caledonia Housing Association – 5239
- Eildon Housing Association – 3035
- Grampian Housing Association – 2854
- Hebridean Housing Partnership – 2388
- Scottish Borders Housing Association – 5644
- Trust Housing Association – 3695

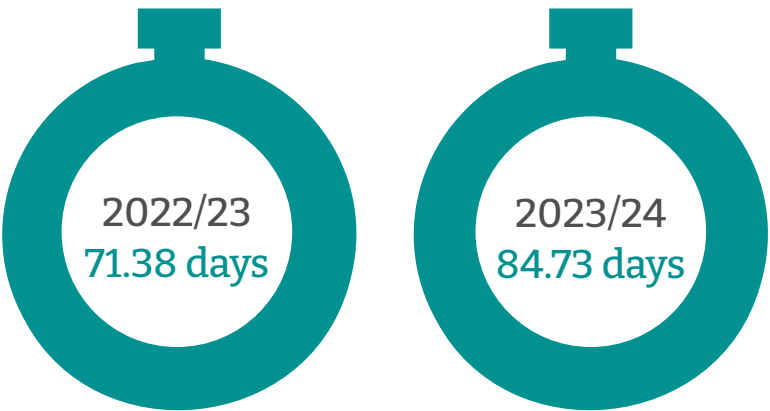
Number of households currently waiting for adaptations to their home



Total cost of adaptations completed in the year by source of funding



The average time to complete adaptations



Scottish Average 44.8 days

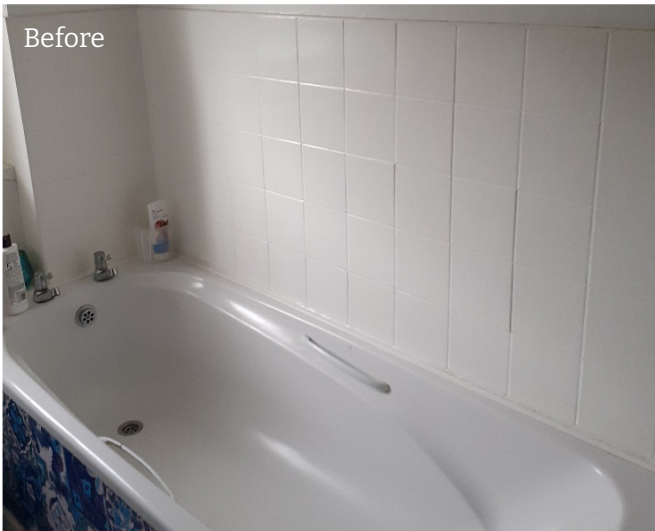
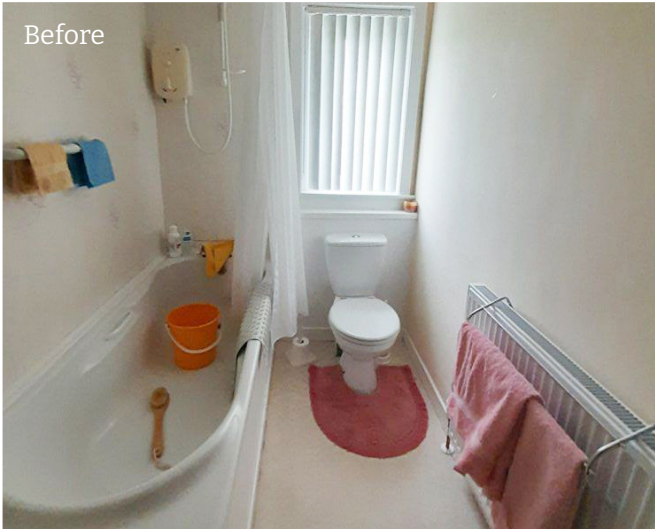
We are continuing to install aids and adaptations to assist our tenants to live independently in their homes. During this period we have installed 208 different items ranging from hand rails to level access showers. We have seen an increase in the time taken from referral to installation of aids and adaptations. We are working with our contractors to reduce the waiting times.

All referrals for aids and adaptations are received from Occupational Therapists, if you or someone you know is struggling and would benefit from any assistance items please contact your local Social Work Department.

An appointment will be arranged to discuss your needs:

- Lomond 01436 65505
- Cowal 01369 763450
- Kintyre 01586 555811
- Mid Argyll 01546 703127
- Lorn, Islay and Bute 01546 605517

Aids and Adaptions





Abandonments

21 tenants abandoned their property without telling us that they were leaving. This is 5 less than the previous year. It is a condition of your tenancy to provide us with 28 days written notice of your intention to leave your home.

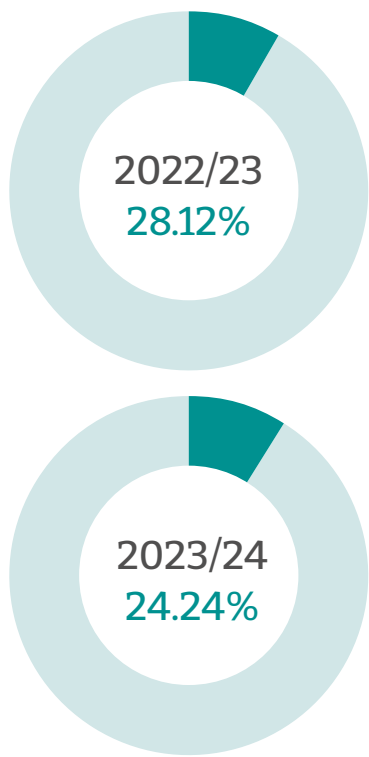
Abandoned properties can require belongings to be cleared, significant repairs to be carried out to the property and often rent is left unpaid. If you think someone is no longer living in their home please contact 0800 028 2755 or email achacustomerservicecentre@acha.co.uk



Court Actions

We will always try to work with tenants to resolve issues and prevent further action being taken. However, during 2023/24 after we had exhausted all possible ways to resolve matters, we raised 33 court actions against tenants and we were awarded 8 Decrees for Repossession (eviction) by the courts.

Percentage of the court actions initiated which resulted in eviction



Scottish Average 26.5%

Reasons for evictions during 2023/24

1 eviction

for Anti-Social Behaviour

7 evictions

for rent not paid

Welfare Rights and Advice

If you are worried about falling behind with your rent, we are here to help. Our housing teams can support you to make arrangements to pay off rent arrears in instalments and our Welfare Rights Officers offer free, confidential, expert advice and can help you claim all of the benefits you are due and grants.

The team can also make referrals to other agencies including the Flexible Food Fund and Allenergy for energy advice.

During 2023 we were awarded £20,000 from the National Lottery Community Anchors fund and £25,457 from the Social Housing Support Fund. Both these funds were to provide social landlords with funds to assist their

Over the last financial year, the Welfare Rights Team helped secure a total of £4,163,151.47 in unclaimed benefits and grants for our tenants.

tenants with managing or reducing fuel costs through the purchase of small appliances and essential warmth items. Through this funding we were able to purchase 1198 items for our tenants. Our staff will continue to look at identifying further funding sources to assist our tenants.

Getting good value from rents and service charges

Value for money

The charter says: “Social landlords manage all aspects of their businesses so that:

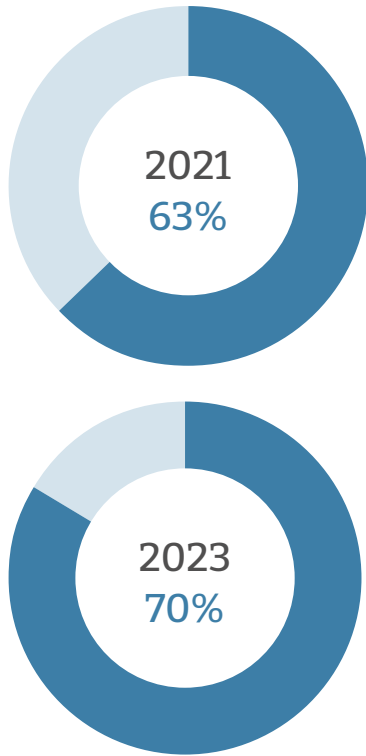
- tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.”

There is no change to the percentage of tenants who are satisfied that their rents are value for money. This remains at 84.25% and is better than the Scottish average of 81.6%.

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.

Customer satisfaction with overall factoring service



We provide a property management (factoring) service to private owners in blocks which are shared with ACHA. During 2023/24 we commissioned an independent company called Research Resource to carry out an extensive satisfaction survey capturing the views private owners across Argyll and Bute. Thank you to the 105 factored customers who took part and provided feedback on the services we provided to you, our customers.

70% of the factoring customers interviewed were satisfied with the overall factoring service provided by ACHA, with the percentage very slightly up on our survey in 2021.

We will continue to engage with our customers to identify options to further improve the service which we deliver to them.



You said: Factored customers interviewed were less satisfied with the information provided on our planned and cyclical maintenance programme.



We are listening: We are currently reviewing our processes and services to provide more up to date information on planned and cyclical maintenance. Keep an eye on our website for future updates [here>](#)

The results, showed significant improvements from the 2021 satisfaction survey, with ACHA in most cases exceeding the performance of our peers throughout Scotland.

ACHA’s average property management fee is £110.23 which compares favourably with the Scottish average of £115.12.



Rents and service charges

The charter says: “Social landlords set rents and service charges in consultation with their tenants and other customers so that:

- a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and service users can afford them.

- tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants.”

It’s great that so many of our tenants pay their rent on time.

We were able to collect **98.67%** of rent due in 2023/24. That means only **£1.33** out of every **£100** of rent due wasn’t paid to us in 2023/24. This is slightly below the Scottish average of **99.4%** but above ours in 2022/23 of **98.23%**.

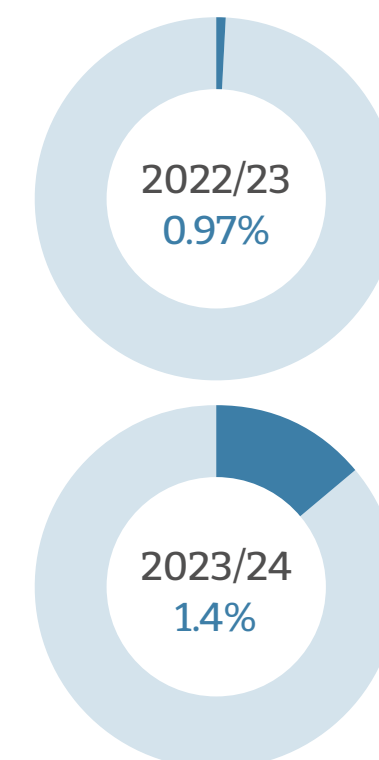
In 2023/24 the amount of current and former tenants gross rent arrears was **2.17%** of rent due. This is higher than last year’s figure which was **1.91%**, but is also below the Scottish average of **6.7%**.

It’s never an easy decision to increase rents and we always consider any increase very carefully. Like all businesses, we have been impacted by high inflation and rising costs, with difficult decisions required to balance rent affordability for tenants with funding the required investment in improving tenant’s homes. Items such as energy, insurance, building materials and labour for repairs and maintenance often rose at higher rates than general inflation.

The increase of **6.0%** for 2024/25 is the same as the 2023/24 figure and slightly lower than the Scottish average of **6.1%**.

The number of households who have all or part of their rent paid directly to us through housing benefit or universal credit increased very slightly from 2,974 households to 3,088 households but the amount paid increased from £11.9m to £12.7m.

We lost £229,193 of rent through properties being empty during the year



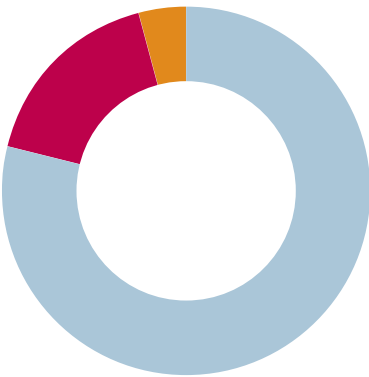
Scottish Average 1.4%

Factoring



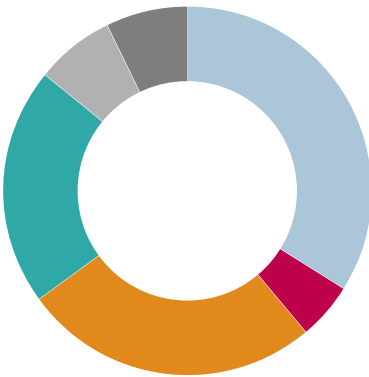
We developed our new Debt Management Policy following consultation with our tenants. We received valuable feedback relating to payment options that are not currently available to our tenants, which will be considered further as we develop our approach to digitalisation.

Money Received



- Rents 79%
- Grants 17%
- Other 4%

Money Paid Out



- Major Repairs and Investment 34%
- New Build 5%
- Maintenance 26%
- Management 21%
- Interest 7%
- Other 7%

Turnover increased in 2023/24 mainly due to increased rental income and more grant income. Operating costs were higher in 2023/24 due mainly to changes in some component depreciation and works carried out on Private Owner properties (the latter offset by the extra

grant income received). There was a reduction in management costs of £0.9m and an increase in the amount spent on reactive repairs and cyclical maintenance to tenant's homes of £1.1m. The loss on disposal of fixed assets relates to replacement of heating components with

more energy efficient systems. The valuation of the pension fund resulted in an actuarial gain of £0.1m for 2023/24 compared to a gain of £4.7m in 2022/23. Overall ACHA's non-cash reserves increased by £3.1m.

STATEMENT OF COMPREHENSIVE INCOME	2023/24 £M	2022/23 £M	DAY TO DAY INCOME AND RUNNING COSTS
TURNOVER	34.1	30.5	Income from rents and other activities
OPERATING COSTS	(28.5)	(24.8)	Costs of running ACHA including repairs and maintenance
GAIN / (LOSS) ON DISPOSAL OF FIXED ASSETS	(0.7)	(1.3)	Income less costs from disposing of capitalised assets
FINANCE INCOME / CHARGES	(1.9)	(2.0)	Interest paid to the bank
SURPLUS FOR YEAR	3.0	2.4	Income, less running costs and interest
ACTUARIAL GAIN / (LOSS) ON PENSION SCHEME	0.1	4.7	The change in the valuation of the pension scheme liability
TOTAL COMPREHENSIVE INCOME	3.1	7.1	Funds retained for future maintenance and loan payments

Money spent on investing in existing houses and on acquisitions increased the value of housing properties. Changes in debtors and creditors relate to the timing of invoices paid

and received at and around the end of the financial year. Cash balances reduced, as planned, funding ongoing investment in properties. The deferred grants decreased slightly as we received

less grant than we credited (released) to the statement of comprehensive income. The overall net assets and shareholders funds increased to £52.6m.

STATEMENT OF FINANCIAL POSITION	2023/24 £M	2022/23 £M	WHAT WE OWN AND WHAT WE OWE
HOUSING PROPERTIES	193.4	189.3	Money spent on building and improving ACHA houses
OTHER FIXED ASSETS	1.5	1.7	Offices and IT
DEBTORS	3.0	2.3	Money owed to ACHA
CASH	2.4	4.9	Cash at the bank
CREDITORS	(8.4)	(6.9)	Money we owe others
LOANS	(61.1)	(61.3)	Our 'mortgage' - loan funding to support our business plan
DEFERRED GRANTS	(78.6)	(80.5)	Grants received, spread out over the life of the asset it relates to
PENSIONS	0.4	0.0	What we would need to pay if all our pensions were due now
SHAREHOLDERS FUNDS	52.6	49.5	Our assets less liabilities

Other customers

Gypsy/Travellers

The charter says: “Local councils and social landlords with responsibility for managing sites for Gypsy/Travellers should manage the sites so that:

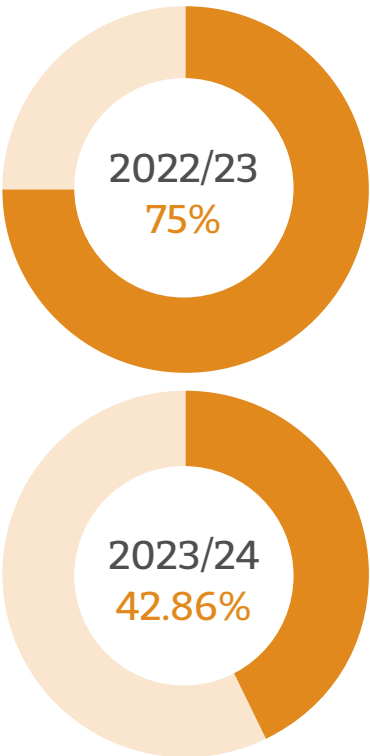
- sites are well maintained and managed and do not fall below the minimum site standards set in Scottish Government guidance.”

We own two Gypsy Traveller Sites, located at Bayview, Oban and Dunchologan, Lochgilphead. During 2023/24 we worked in partnership with our Gypsy/Traveller residents and the wider Gypsy/Traveller community to develop comprehensive plans for significantly improving our sites. We held regular consultation events to ensure that the proposed site improvement plans fully capture our residents’ needs and aspirations. We continue to focus on accessing funding to carry out site improvements and understand that the lack of funding

is disappointing to our residents which is reflected in the satisfaction results. As always, we will keep our residents fully informed with our progress during weekly site visits and consultation events.

During 2023/24 we commissioned an independent company called Research Resource to carry out an extensive satisfaction survey with our Gypsy/ Traveller tenants. Thank you to the residents who took part and provided feedback on the services we provide.

Gypsy/Travellers satisfied with the landlord’s management of the site



Scottish Average 65.5%

We work closely with Argyll and Bute Council, Minority Ethnic Carers of People Project (MECOPP) and other agencies as part of the Gypsy/Traveller Working Group which includes community representatives. It aims to understand the needs of Gypsy/ Travellers in terms of accommodation as well as other public services and to strengthen links and improve engagement.

Average weekly rent for a pitch at one of our two Gypsy/Traveller sites



Scottish Average £79.59



About us



The ACHA group has **283** members of staff.

In 2023/24 **15.19%** or **43** members of staff left the Group, this is an improvement the previous year's figure of **16.08%**.

The percentage of days lost through staff absence was **4.63%**, which is an improvement on the previous year's figure of **8.50%**. We have been working very hard on reducing the high level of absences and this is demonstrated on this return.

Our commitment

The ACHA Group is committed to providing equal opportunities across all services and to avoid discrimination. If you would like this report in larger print, and 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.

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