



Litter pick at Valrose Terrace, Dunoon – Pictured above, the Johnson family from Valrose Terrace, alongside Melony MacLean (ACHA), Lynne Rennie (ACHA), and Hannah Clinch (Dunoon Community Trust). Back row Andy McCann (ACHA) and Anne Campbell (Dunoon Community Trust).

ACHA Group Landlord Report 2024/25

Providing Quality, Affordable, Sustainable Homes



Contents

Introduction	page 3
Welcome from the Chair	page 4
The customer/Landlord relationship.....	page 6
Housing quality and maintenance	page 11
Neighbourhood and community	page 14
Access to housing and support.....	page 17
Getting good value from rents and service charges.....	page 22
Gypsy/Traveller Community	page 26



Monthly Fish Tea, Dunmar Court, Oban



Introduction

Each year, along with all other Registered Social Landlords (RSLs), the ACHA Group is required to provide the Scottish Housing Regulator with information on how we are performing against the outcomes and standards as set out in the Scottish Social Housing Charter:

- 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 report provides details of our performance in relation to the key elements of the Charter, as chosen by some of our service users.

For more information follow this link - <https://www.housingregulator.gov.scot/landlord-performance/national-reports/national-reports-on-the-scottish-social-housing-charter/>

Gateway Garden

Across from Park Terrace, Campbeltown is an area of ground which has been leased to South Kintyre Development Trust (SKDT). Known as the Gateway Garden, the area is used by local schools, nurseries and other community groups and has been completely transformed by SKDT's Kintyre Grows initiative.





Welcome from the Chair

I am delighted to welcome you to this year's Landlord Report, which highlights our performance and progress over the past 12 months. We had many key achievements in 2024/25:

- We invested around £16 million on repairs, maintenance and capital investment works, including significant investment in enhancing the quality and energy efficiency of around 450 homes.
- Our out-of-hours emergency services successfully transitioned to Bield Out of Hours Services.
- We donated £19,000 to 38 local community groups through the Community Action Fund. One of the groups, Moving on Mid Argyll (MOMA) received £500 from the Community Action Fund in May 2024 to help with the costs of developing a Food Share Hub for Mid Argyll. Staff from Argyll Homes for All (AHFA), supported by three of the MOMA staff, fitted a kitchen which had been donated by Howdens. I attended the formal opening of the Food Share Hub in August and was very impressed with the hub and the good work being done.

Properties in High Street and Russell Street, Rothesay were extensively redesigned and upgraded with new doors, windows, energy saving external wall insulation, air source heating, new kitchens, bathrooms and a new roof. All of the flats were remodelled to create a modern open plan living space. The properties in Russell Street, also benefited from having solar panels installed.



High Street before



during



and after



- In addition to the Community Action Fund, the Association's 10 10 10 Schools Initiative awarded 13 different schools grants totalling £9,890. 2026 will be the final year of the 10 10 10 Schools Initiative, which was set up to celebrate the Association's 10th anniversary back in 2016 (£10,000 per year over 10 years to celebrate the 10th Anniversary of ACHA's inception).
- We were shortlisted for two Chartered Institute of Housing Scotland Awards — for 'Working in Partnership' and 'Excellence in Regeneration and Sustainability' for our project at Eton Avenue in Dunoon.

These achievements reflect the dedication of our staff and Governing Body, and the strength of our partnership working including Argyll and Bute Council and other local housing associations.

We have been working closely with Fyne Homes, Dunbritton Housing Association and West Highland Housing Association to assist

Argyll and Bute Council in finding solutions to mitigate the Housing Emergency faced in Argyll and Bute.

We recognise that challenges remain. Rising costs, increasing housing demand, and the need for climate resilience require us to be both ambitious and accountable. We are prioritising improving our service delivery and focusing on creating an effortless experience for tenants.

This report reaffirms our commitment to transparency, continuous improvement, and placing communities at the heart of everything we do.

Thank you for taking the time to read our 2024/25 Landlord Report.

Warm regards

Cathy Grant

Chair of the Board of Management
Argyll Community Housing Association (ACHA)



Eton Avenue, Dunoon



The customer/landlord relationship

Equalities

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.

Percentage of tenants satisfied with the overall service provided by their landlord

92%

**2023/24
Scottish Average**

**92%
86.8%**



Our tenant satisfaction results are based on our 3 yearly tenant satisfaction survey which was last carried out in 2023. The results shared in this report remain the same as those published previously where we surveyed over 100 tenants and 105 Factored Owners. The next large scale survey is scheduled for 2026, and we look forward to hearing your views again. In the meantime, we remain committed to engaging with tenants in other ways and as always, we welcome your ongoing feedback to help shape and improve the services we deliver.



Communication

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.

Percentage of tenants who feel their landlord is good at keeping them informed

99.2%

**2023/24
Scottish Average**

**99.2%
90%**





We are committed to keeping tenants informed through a wide range of communication channels to ensure everyone stays up to date and connected. These include regular newsletters, engaging updates on social media, timely information on our website, and direct contact through phone calls and face to face interactions.

To make communication even more accessible, we are working to introduce text messaging during 2025/26, allowing us to reach tenants

quickly and conveniently. We understand that everyone has different preferences, so we are continually exploring new technologies and platforms to enhance how we share information with you.

Our goal is to ensure that no matter your preferred method of communication, you receive clear, relevant, and timely updates. We are always looking for ways to improve and we welcome feedback to help us shape the future of customer communication.

ACHA Customer Portal – join us online at acha.co.uk

- Check your balance
- Make a payment
- Update personal details
- Checking existing repairs
- Request a new repair
- Update contact details
- Log a communication/ query
- Report anti-social behaviour

Register at **acha.co.uk**
or phone
0800 028 2755
for assistance





How well have we dealt with your complaints?

Percentage of
Stage 1 complaints
responded to in full



100%

2023/24
Scottish Average

97%
97.1%

Percentage of
Stage 2 complaints
responded to in full

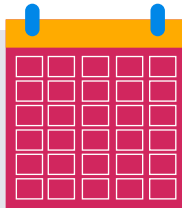


91.2%

2023/24
Scottish Average

90.6%
90.8%

Average days taken
to respond to Stage
1 complaints

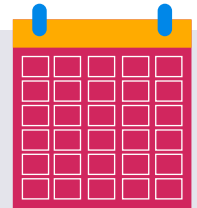


5.2 working
days

2023/24
Scottish Average

6.3
5.4

Average days taken
to respond to Stage
2 complaints



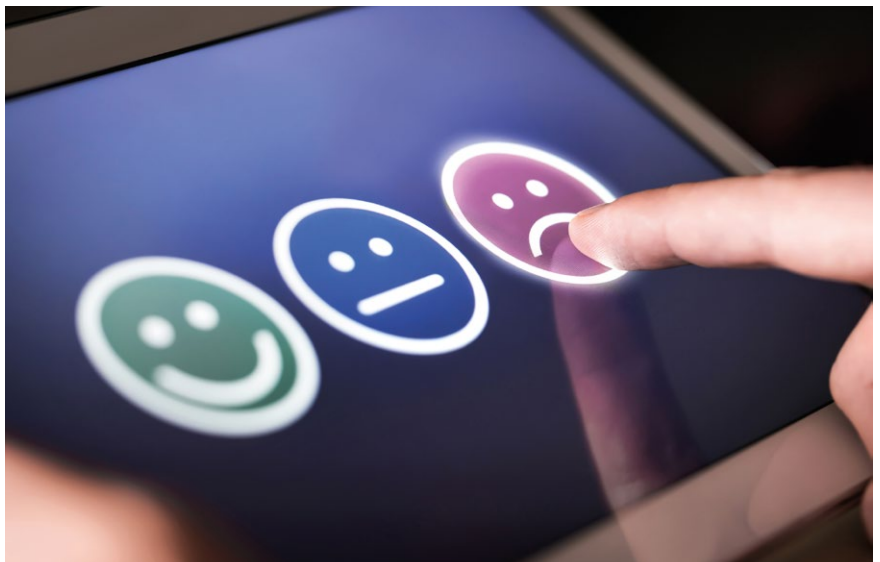
23.4 working
days

2023/24
Scottish Average

19.4
21.3

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 2024/25, 1 complaint was taken to the SPSO by a customer who was unhappy with the outcome of their complaint. After consideration the SPSO decided not to take this complaint forward for investigation.





Participation

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.

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decisions making process

99.2%

**2023/24
Scottish Average**

**99.2%
86.3%**



At ACHA, tenants and other customers are central to everything we do. Over the past year, their voices have shaped our services through surveys, estate walkabouts, and a wide range of engagement activities. We carried out several key consultations during 2024/25, inviting feedback on draft policies including Estate Management, Corporate Strategy, CCTV, and Decant.



The Feedb@ck Forum played a vital role in refining these documents, ensuring they reflect what matters most to our customers. Every piece of feedback was valued and has helped guide our decisions.

The Your Voice Group completed a detailed scrutiny project focused on housing offer refusals, with the goal of improving service delivery and increasing acceptance rates. Their hard work led to 17 out of 19 recommendations being approved by ACHA's Policy, Performance and Operations Committee, positive changes that will enhance our tenancy allocation procedures.



Pictured: Laurance Irving (tenant at Cragroy), Charlie Robertson (ACHA), Christine MacDonald, and Winifred Sommerville (tenants at Cragroy) Dunoon

To help bridge the digital divide, we hosted Techy Tea Parties in our Sheltered Housing complexes. These relaxed, friendly sessions supported tenants in learning how to get online, send emails, and shop digitally, breaking down barriers to digital access and boosting confidence.

These are just a few of the many things we have done during 2024/25 to ensure tenants and other customers remain at the heart of our work and influence our decisions.

We have a number of ways you can get involved. Click on this link to view our **Customer Involvement Strategy**, on our website, or contact your local office for a printed copy.



Pictured: Tenants at Dunmar - Marri Malloy, Lyndsay Ross, Monika MacGillivray, Nancy Dorey and Charlie Robertson (ACHA)

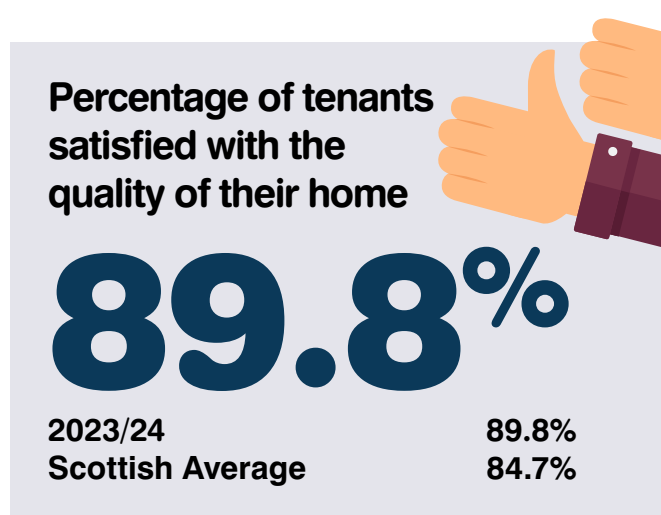
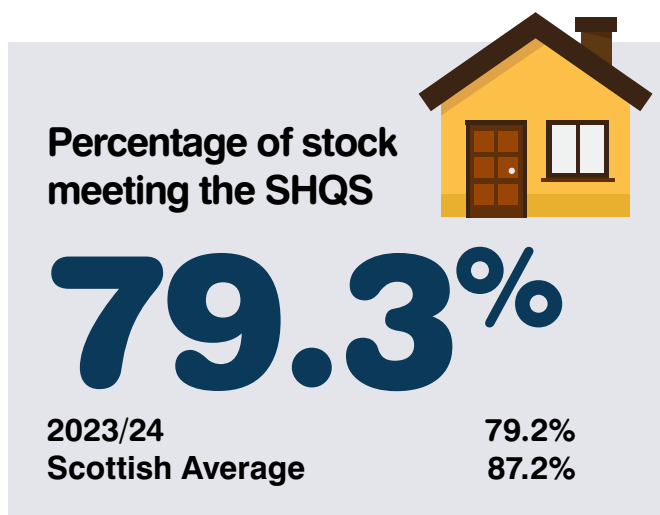


Housing quality and maintenance

Quality of housing

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 slight increase in the percentage of our properties meeting the SHQS from 79.2% in 2023/24 to 79.3% in 2024/25. As in previous years, this change is partly due to Energy Performance Certificate (EPC) reassessments when certificates reach their expiry date.

Throughout the year, we have continued to invest in our tenant's homes, focusing on energy efficiency improvements. These include installing external wall insulation (EWI), Air Source Heat Pump (ASHP) heating systems, loft insulation, and more. These upgrades not only enhance comfort but also support our long-term goal of increasing SHQS compliance.

Donich View, Lochgoilhead



before



after



before



after



We are also excited to share that our ECO4 funding project got underway in 2024 and continues through 2025. This initiative is bringing additional energy-saving features such as solar panels to our properties and these improvements will help reduce energy costs for tenants and further boost our SHQS ratings in the future.

To ensure we stay on top of property needs, our Property Services Officers are carrying out Stock Condition Surveys on 20% of our housing stock each year. These surveys help us identify where further work is needed.

Finally, tenant satisfaction with the quality of their homes remains strong at 89.8%, which compares favourably to the Scottish average of 84.7%.

Repairs, maintenance and improvements

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.

Average length of time taken to complete emergency repairs

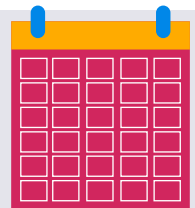


2.7 hours

2023/24
Scottish Average

3.2 hours
3.9 hours

Average length of time taken to complete non-emergency repairs



13.2 days

2023/24
Scottish Average

11.8 days
9.1 days

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

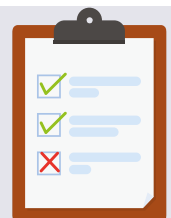


79.1%

2023/24
Scottish Average

77.1%
88%

Percentage of tenants who are satisfied with the repairs or maintenance carried out



92.6%

2023/24
Scottish Average

96.6%
86.8%



Kitchen improvements (before and after)

Repairs and Maintenance

This year brought a mix of results in our repairs and maintenance service but also some encouraging improvements. We are pleased to report that emergency repairs were completed 30 minutes faster on average than last year. We also continued to improve our “right first time” repairs, building on last year’s 8% gain with a further 2.01% increase bringing us to 79.1%.

We did see a drop in tenant satisfaction, from 96.6% to 92.6%, and we know there’s more work to do. We are committed to improving our performance, which is why we’ll continue working closely with Argyll Homes for All and our other contractors to build on what’s working and find new ways to enhance our service.



Gas Servicing

Did you know that all gas appliances need to be serviced once a year to keep homes safe? We are pleased to share that every property with a gas system was successfully serviced again this year, a big thank you to our tenants for helping make this happen by providing access to our contractors. The Scottish Average is 409 properties with no annual Gas service.

If you receive an appointment for a gas service or any other safety check, it’s really important to allow access. If the scheduled time doesn’t work for you, just get in touch we’ll be happy to rearrange.





Neighbourhood and community

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

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.

Percentage of tenants satisfied with how we manage their neighbourhood

93.7%

**2023/24
Scottish Average**

**93.7%
84.2%**



We are committed to creating safe, attractive, and welcoming neighbourhoods across Argyll and Bute. This year, our teams continued to carry out regular estate inspections, working to ensure communal areas are well maintained and pleasant for everyone.

Where ACHA is not the sole landowner, we actively collaborate with other property owners to maintain shared spaces such as grassed areas and fencing for the benefit of the wider community.

We also encourage residents to take pride in their surroundings by hosting a programme of Estate Walkabouts throughout the year. These events bring staff and residents together to:

- Inspect the condition of neighbourhoods
- Identify areas needing attention
- Share ideas for environmental improvements
- Highlight priorities from our Estate Action Plan



Jutland Court, Helensburgh



In addition to our walkabouts, we celebrated local gardening talent through our annual Garden in Bloom competition. Held across Argyll and Bute, the competition drew entries

of an exceptionally high standard. Categories included Best Garden and Best Container, and judges were impressed by the creativity and care shown by residents.



Caledonia Walk, Rothesay, 1st place winner (Bute)



Queen's Road, Dunoon, 1st place winner (Cowal)



Tormhor, Carradale, 1st place winner (Kintyre)



Nursery Street, Helensburgh, 1st place winner (Lomond)



Lorn Avenue, Oban, 1st place winner (Lorn)



Chalmers Court, Inveraray, 1st Place winner (Mid Argyll)



Creating safe and welcoming communities is a key priority for ACHA. In 2024/25, ACHA received 59 complaints of anti-social behaviour, a significant drop from 142 the previous year. This reflects the success of our updated policy, procedures, and staff training.

Although fewer complaints were received during the year, the average time to resolve cases increased. This was primarily due to six cases that remained open and under investigation at year end. However, all six cases were subsequently resolved within the target timeframe.

We remain committed to tackling anti-social behaviour effectively and continue to work closely with Police Scotland, Argyll and Bute Council, and other partners to support safe and welcoming communities.

Percentage of anti-social behaviour cases which were resolved



89.8%

**2023/24
Scottish Average**

**97.9%
93.4%**

While we take firm action to address anti-social behaviour, we also celebrate the positive contributions tenants make to their communities. Each year, ACHA runs the Good Neighbour Award to recognise those who go above and beyond for others.

This year's winners, Mr and Mrs MacLean from Taynuilt (pictured) were praised for their kindness and support to neighbours, helping with home care, sharing tools, and even knitting clothes for children. Their generosity earned them £100 in vouchers and the appreciation of their community. We thank everyone who submitted nominations and continue to be inspired by the strong community spirit across our estates.





Access to housing and support

Housing options and access to social housing

- 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.
- 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.

Percentage of
tenancy offers
refused during
the year



42.0%

2023/24
Scottish Average

43.0%
32.4%

In 2024/25, we made 676 housing offers through Home Argyll, with 285 refused. While refusals have slightly decreased, they remain above the Scottish average. We have improved our processes to help applicants make better-informed choices and updated how we make offers. Our tenant scrutiny group “Your Voice” also made helpful recommendations, which we have acted upon through a new Offer Refusal Action Plan. We are confident this will lead to fewer refusals going forward.

ACHA is part of the Home Argyll partnership, alongside Fyne Homes, Dunbritton Housing Association, West Highland Housing Association, and Argyll and Bute Council. Together, we use a Common Allocations Policy to manage housing applications.

Home Argyll allows applicants to apply to multiple housing associations using one application form, making the process simpler and more accessible. It also provides information on available social housing and other housing options across Argyll and Bute. Applications and Housing Options Assessments can be made through the Home Argyll website: <https://www.homeargyll.co.uk/>. Support is available for anyone who needs help getting online or accessing the service.

In 2024/25, ACHA offered homes to every homeless person referred by Argyll & Bute Council. However, only 60% accepted and moved in. To help more people accept offers, ACHA has introduced an Offer Refusal Action Plan to improve the number of successful lets.



Percentage of properties that became vacant

7.3%

2023/24
Scottish Average

9.0%
7.1%

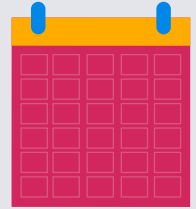


Average time to re-let properties

31.5 days

2023/24
Scottish Average

32.2
60.6



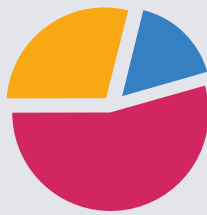
We relet
384
properties
in 2024/25

Percentage of rent money not collected because homes were empty

0.7%

2023/24
Scottish Average

0.9%
1.3%



The definition of a void property is “any property that has no tenant for a period of time”. Void properties result in a loss of rental income. We have implemented updated void management policy and procedures to ensure loss of income due to voids is minimised. Our void rent loss figures fell again during 2024/25 and continues to be better than the Scottish Average.

Abandonments

During 2024/25, 21 tenants abandoned their property without providing prior notice. This is the same amount compared to the previous year. It is a mandatory requirement to provide written notification to end a tenancy in Scotland, a minimum of 28 day's notice must be provided in writing to advise of your intention to leave your home.

Abandoned properties are often left in poor condition with belongings to be cleared, significant repairs to be carried out 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

ACHA is committed to working constructively with tenants to resolve issues and avoid legal action wherever possible. However, when all avenues have been exhausted, we take appropriate steps to protect our communities.

During 2024/25, we raised 37 court actions against tenants due to serious breaches of tenancy conditions. As a result, the Courts awarded 7 Decrees for Repossession (eviction). These actions reflect our commitment to maintaining safe, respectful neighbourhoods for all tenants.

Percentage of the court actions initiated which resulted in eviction



20.6%

**2023/24
Scottish Average**

**24.2%
26.6%**

Supporting Tenants through Welfare Rights

ACHA's Welfare Rights Service delivers a high quality, free, impartial, and confidential service to tenants, offering expert advice on welfare benefits and money matters. Our Welfare Rights Officers work closely with tenants to resolve benefit issues that threaten their

housing security. We also support tenants through appeal processes and represent them in tribunals when necessary.

In 2024/25, the service continued to play a vital role in supporting tenants across Argyll and Bute to maximise their income.

The total financial gains to our customers via the Welfare Rights Service was over **£4.1 million**

203 of our new tenants accepted and received benefit checks at sign-up.

£127,000 was distributed via the HACT Fuel Fund, helping 549 households with energy costs.

309 referrals were made to partner agencies including Flexible Food Fund, ALLenergy, Inspirabla, and We Are With You.

The Housing Associations' Charitable Trust (HACT) Fuel Fund enables housing associations to support tenants experiencing fuel poverty by providing emergency fuel vouchers. These vouchers offer immediate financial relief to households facing impossible choices between heating, rent, and food, acting as a vital lifeline during the cost of living crisis.

Welfare Rights Surgeries are held throughout the year to encourage tenants to seek support and maximise their income.



ACHA actively supported Challenge Poverty Week (7–13 October 2024), donating to local food banks in response to rising demand and highlighting our commitment to tackling poverty in our communities.



Senga McKerral (ACHA) and Mhairi Reid (Kintyre Foodbank)



Gayle Power (ACHA) delivering to Hope Kitchen foodbank (Oban)

If you require assistance or would like to speak to a member of our Welfare Rights team, please contact us on **0800 0282755** or email **welfare.rights@acha.co.uk**.

We are here to help.

Independent Living

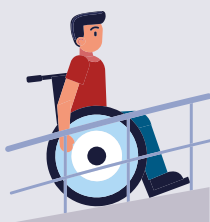
We are committed to helping our tenants live independently in their homes. In 2024/25, we installed 215 different aids and adaptations, everything from handrails to accessible showers, to make daily life a little easier.

Number of households currently waiting for adaptations to their home

62

2023/24

66

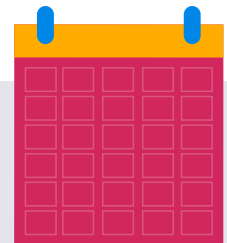


The average time to complete applications

72.6 days

2023/24
Scottish Average

84.7 days
44.4 days



Total cost of adaptations completed in the year by source of funding (£)

£310,896

2023/24 £476,005





The average time to complete these installations was 72.6 days, a noticeable improvement from 84.73 days the previous year, though this still longer than the Scottish average of 44.4 days. This progress was made despite a reduction in Government funding, which dropped by £165,109 between 2023/24 and 2024/25.

ACHA receive referrals for Aids and Adaptions from Occupational Therapists. If you or someone you know would benefit from any assistance items please contact your local Social Work Department. An appointment will be arranged to discuss your needs: Lomond 01436 655052, Cowal 01369 763450, Kintyre 01586 555811, Mid Argyll 01546 703127, Lorn, Islay and Bute 01546 605517.





Getting good value from rents and service charges

Value for money

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.

The percentage of tenants who are satisfied that their rents give them value for money increased from 84.4% to 90.8% in 2024/25. This is better than the Scottish average of 81.7%.



West Princes Street (before and after)

We are pleased 9 out of 10 tenants are satisfied that their rent is value for money as we appreciate that rent affordability is a key factor for our tenants.

We provide a factoring service to private owners in shared blocks. In our 2023/24 survey, 70% of owners said they were satisfied with the service they received. This is above the Scottish average of 57.9%.

Following customer feedback, we have updated our Factoring Policy and created a Factoring Action Plan to improve services.

Average Management Fee

£121.32

2023/24

Scottish Average

£110.23

£118.77



Rents and service charges

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.

We greatly appreciate so many of our tenants pay their rent on time and we were able to collect 100.8% of rent due in 2024/25. This reflects the great work undertaken by our housing colleagues to collect tenant rent due from previous years (arrears).

This is above the Scottish average of 100.2% and an improvement on our 2023/24 performance of 98.7%.

In 2024/25 the amount of current and former tenants gross rent arrears was 1.5% of rent due. This is a significant improvement on last



year's figure which was 2.2% and is well below the Scottish average of 6.2%. The introduction of our new Debt Management policy in May 2024 has contributed to this improvement in performance and we continue to work hard to support our tenants, providing advice, guidance and specialist welfare rights services.

It is never an easy decision to increase rents and ACHA always considers any increase very

carefully. Like all businesses, ACHA has 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 continue to rise at higher than the rates of general inflation.



Pictured above – left to right, Ms Carolanne Hamilton, Mr Fraser Richardson and Local Manager, Paul Monaghan presenting Allan MacFadyen with his prize,

Each year we consult with our tenants, on the rent we are considering charging for the following year. We listen to, value and act on the views of our tenants who we encourage to share their thoughts on the proposed rent increase. Pictured above are the winners of the draw we entered all respondents into.

The increase of 6.0% for 2024/25 was the same as the increase in 2023/24 and above the Scottish average of 4.7%. The rent increase in part reflected the increased costs being absorbed within the Association in relation to repairs and maintenance inflation.

The number of households who have all or part of their rent paid directly to ACHA through housing benefit or universal credit increased marginally from 3,088 households in 2023/24 to 3,159 households in 2024/25, with the amount paid to ACHA increasing from £12.7m to £14.4m.

Rent increase

6.0%

2023/24

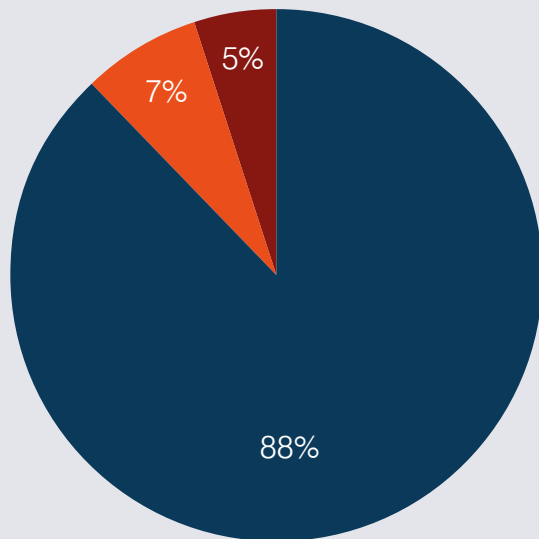
Scottish Average 4.7%





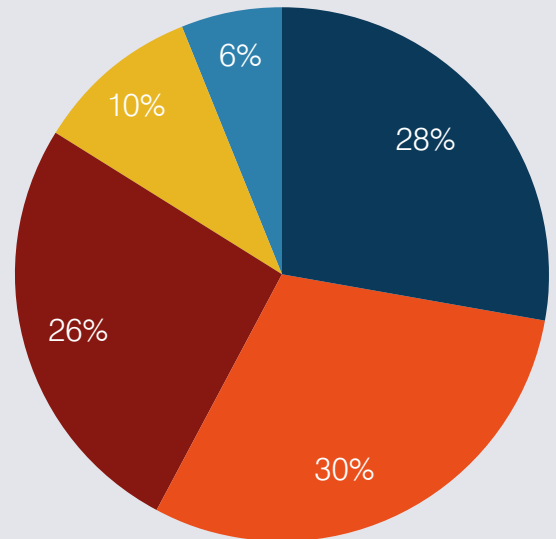
Financial Performance

Income



Rents	88%
Grants	7%
Other	5%

Expenditure



Major Repairs and Investment	28%
Maintenance	30%
Management	26%
Interest	10%
Other	6%

Turnover



Turnover decreased in 2024/25 by £0.4m (2023/24 turnover was higher due to one off amortised grant values relating to a change in accounting treatment for boiler components). Operating costs were lower in 2024/25 due to the same change of accounting treatment (that had resulted in a higher annual depreciation charge in the prior year 2023/24).

There was an increase in the amount spent on reactive repairs and cyclical maintenance to tenants' homes of £0.34m, mainly due to the cost of repairs caused by storm Eowyn in January 2025. 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 loss of £0.4m for 2024/25 compared to a gain of £0.1m in 2023/24. Overall ACHA's reserves increased by £3.0m.



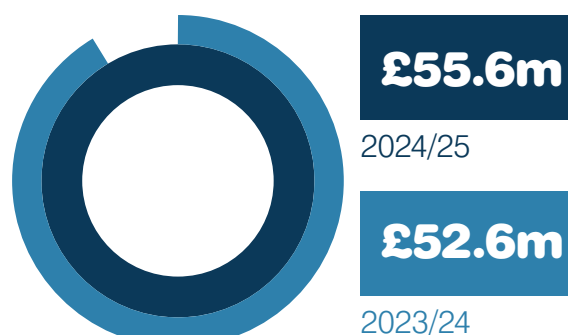
Statement of Comprehensive Income

	2024/25 (m)	2023/24 (m)	
Turnover	33.7	34.1	Income from rents and other activities
Operating costs	(26.5)	(28.5)	Costs of running ACHA including repairs and maintenance
Gain / (loss) on disposal of fixed assets	(0.8)	(0.7)	Income less costs from disposing of capitalised assets
Finance income / charges	(3.0)	(1.9)	Interest paid to the bank
Surplus for year	3.4	3.0	Income, less running costs and interest
Actuarial gain / (loss) on pension scheme	(0.4)	0.1	The change in the valuation of the pension scheme liability
Total comprehensive income	3.0	3.1	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 £55.6m. It is important to note this increase to ACHA's net worth is not available to spend as it is locked into assets (our homes).

Overall Net assets/ shareholders' funds



Statement of Financial Position

	2024/25 (m)	2023/24 (m)	
Housing properties	193.6	193.4	Money spent on building and improving ACHA houses
Other fixed assets	1.6	1.5	Offices and IT
Debtors	1.8	3.0	Money owed to ACHA
Cash	3.7	2.4	Cash at the bank
Creditors	(6.0)	(8.4)	Money we owe others
Loans	(61.0)	(61.1)	Our 'mortgage' - loan funding to support our business plan
Deferred grants	(78.1)	(78.6)	Grants received, spread out over the life of the asset it relates to
Pensions	0.0	0.4	What we would need to pay if all our pensions were due now
Shareholders funds	55.6	52.6	Our assets less liabilities



Gypsy/Traveller Community

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

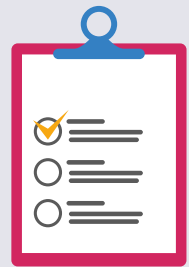
- **sites are well maintained and managed and do not fall below the minimum site standards set in Scottish Government guidance.**

Percentage of Gypsy/Travellers who are satisfied with the management of their site

42.9%

**2023/24
Scottish Average**

**42.9%
77.4%**



The percentage of Gypsy Travellers satisfied with the Association's management of their sites was 42.86%. This result is disappointing and clearly highlights the need to improve the quality and condition of our site, which is reliant on securing adequate funding.

We have been working in close partnership with the Gypsy Traveller community to develop comprehensive improvement plans. These plans reflect the community's priorities and aspirations, and we remain committed to delivering them. Our focus continues to be on accessing the necessary funding to move these plans forward and we ensure that residents are kept regularly informed of progress.

The average rent for our gypsy traveller tenant is £64.17 a week which is much lower than the Scottish Average of £84.75 a week.



Left to right are Isobel Townsley, Sandy Cameron, Joan MacDonald, Hugh Cameron, Kaukab Stewart, Jenni Minto (MSP)



Staff

The ACHA group has 281 members of staff and in 2024/25 10% (or 30) members of staff left the Group. This is lower than last year's figure of 15.2% (43 members) and is below our 16% threshold.

In 2024/25, 4.1% of available working days was lost though staff sickness, which is lower than the previous year's figure of 4.6%.



Some of our Oban team with donations for local charity 'Hope Kitchen'



Graham's Point, Kilmun

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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