ACHA Group Landlord Report 2025/2026

Providing quality, affordable, sustainable homes

ACHA argyll community housing association | Argyll homes FOR ALL

Delivering quality housing and more homes in great places to live and work

Contents

Welcome from the Chair	3
Customer Satisfaction and Participation	4
Keeping Tenants Informed	7
Housing Quality and Maintenance	8
Repairs Performance	10
Keeping Your Home Safe	13
Neighbourhood and Community	17
Access to Housing and Support	20
Our Financial Performance	24
Getting Good Value from Rents and Service Charges	26

ACHA Group Landlord Report 2025/2026

Welcome from the Chair

In my final year as Chair of Argyll Community Housing Association (ACHA), I am delighted to present our Landlord Report for 2025/2026. I hope you find it informative and that it provides a clear picture of how we continue to deliver on our commitment to our tenants and communities.

This report highlights the Association's performance over the past year and showcases some of our key achievements. Many of the results are taken from our Annual Return on the Charter (ARC) and, where possible, are compared with the Scottish average. The report also provides information on the services, projects and activities delivered throughout the year, all aimed at supporting our tenants and enhancing the communities we serve.

The year has brought both challenges and opportunities. Against a backdrop of continuing economic uncertainty, cost of living pressures and rising operating costs, ACHA has remained focused on providing high-quality homes, excellent repairs and maintenance services, and support for our tenants. At the same time, we have continued to make significant progress with our ambitious transformation programme, helping to ensure the Association remains well placed to meet future challenges. I hope you will agree that this has been another successful year for ACHA.

However, we recognise that performance statistics tell only part of the story, and there is always room for improvement. We remain committed to working closely with our customers, stakeholders and partners to ensure we continue to improve our services and deliver the best possible outcomes for our tenants and communities.

On behalf of the Board, I would like to express my sincere thanks to all our staff for their dedication, professionalism and hard work throughout the year. Their commitment is vital to the success of the Association.

I would also like to thank my fellow Board members for their support and guidance, and our customers and partners for their continued engagement and collaboration as we work together to improve services and strengthen our communities.

As I conclude my final year as Chair, I would like to thank everyone who has supported ACHA during my tenure. It has been a privilege and I am confident the Association will continue to build on its achievements in the years ahead.
Thank you for taking the time to read this report.

Cathy Grant, Chairperson

Customer Satisfaction and Participation

Customer Satisfaction
Listening to our customers and understanding their experiences is an important part of how we develop and improve services. We value the views of our customers and use their feedback to help us identify what is working well and where further improvements may be needed.

There are many opportunities for customers to have their say and take part in shaping our services. Customers can contribute through surveys and our annual rent consultation, as well as by becoming involved in Your Voice, our tenant scrutiny group. Other opportunities include taking part in the Feedb@ck forum, attending Estate Walkabouts or becoming a member of the ACHA Board of Management.

Over the course of 2025/2026, we invited customers to contribute to a range of policy consultations. This included work relating to Repairs and Maintenance, the Gypsy Traveller Strategy and the Pet Policy. Feedback helped us consider the views and priorities of our tenants when developing these policies. We also attended agricultural shows, community events and held our own events across Argyll and Bute.

Following the disbandment of the Your Voice tenant Scrutiny Group in 2025, we took steps to encourage new members to come forward and support the group's reestablishment. We received a positive response from tenants and are pleased that a new group is now in place and ready to scrutinise and improve our services in 2026.

Our previous satisfaction survey took place in 2023, over 1000 tenants and 105 Factored Owners shared their views. A new survey will be undertaken during 2026 with Research Resource appointed to carry out this work on our behalf. We encourage our tenants to take part when contacted as every response helps us gain understanding of your experiences.

The findings from the 2026 survey will be shared with tenants through our tenants' newsletter later this year. We want customers to see how their feedback has contributed to improvements and changes made to the services we provide.

We are encouraged by the positive levels of satisfaction reported by our tenants and other customers and will continue to maintain this progress and identify further opportunities to improve.

	ACHA 25/26	ACHA 24/25	SCOTTISH AVERAGE
% of tenants satisfied with the overall service	**92%**	**92%**	**87.6%**
% of tenants satisfied with the opportunities to participate in the landlord's decision	**99.2%**	**99.2%**	**88.1%**

Left to right: Jayden and Gracie enjoying the Islay Show, Sarah Campbell (ACHA) at Lochgilphead Family Fun Day

The Route 81 Youth Project, based in Garelochhead, made excellent use of their Community Action funding by delivering "Toasty Tuesday" alongside a six-week "Bake Off" challenge.

"We recognise that effective communication plays an important role in maintaining a strong and positive relationship with our tenants. We are committed to providing information through a variety of channels, making it easier for customers to access updates in a way that suits them."

Celebrating Scottish Housing Day 2025.

Keeping Tenants Informed

We recognise that effective communication plays an important role in maintaining a strong and positive relationship with our tenants. We are committed to providing information through a variety of channels, making it easier for customers to access updates in a way that suits them.

As communication preferences continue to change, we are expanding our use of text messaging to provide tenants with important information quickly and conveniently. We are also exploring new digital tools and communication platforms to improve how we share information in the future. Our aim is to make sure that tenants receive clear, useful and timely updates, regardless of how they choose to stay in touch with us.

Our Tenants First newsletter is issued twice a year and provides a range of useful information. It includes updates on our services, details of changes and improvements, information about how we respond to complaints and lessons learned and positive stories highlighting work taking place across Argyll and Bute.

To make the newsletter more accessible, we are also providing a digital versions to tenants who have a registered mobile telephone number or email address with us.

We have strengthened our social media presence and are making greater use of these platforms to share important updates with our customers. Social media allows us to communicate key messages about service developments, changes and improvements in a timely way, while giving tenants and other customers another convenient way to keep informed.

In 2025/2026, we responded to 110 complaints in full.

100% of Stage 1 complaints were responded to within the SPSO's target of 5 working days, the same high level of performance as the previous year.

94.3% of Stage 2 complaints were responded to within the SPSO target of 20 working days, an improvement on the previous year's figure of 91.18%.

In 2025/2026 4 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 4 complaints forward for investigation.

	ACHA 25/26	ACHA 24/25	SCOTTISH AVERAGE
% of tenants who felt their landlord is good at keeping them informed about their services and decision	**97.1%**	**99.2%**	**88.07%**
The average time taken to respond in full to Stage 1 Complaints	**3.8 days**	**5.18 days**	**5.4 days**
The average time taken to respond in full to Stage 2 Complaints	**15.74 days**	**23.35 days**	**28.7 days**

Housing Quality and Maintenance

In 2022, we carried out a comprehensive stock condition survey across all ACHA homes, with 100% of our housing stock surveyed by an independent Surveyor. To ensure our information remains up to date, our Property Services Officers are now undertaking a new programme of surveys over the coming years.

If you are contacted about a survey, we would encourage you to allow staff access to your home. These surveys help us assess the condition of properties, identify any repairs or improvements that may be needed, and plan future investment to keep our homes in the best possible condition.

We are pleased to report that more of our homes now meet the Scottish Housing Quality Standard (SHQS). Performance has improved significantly, increasing from 79.3% in 2024/2025 to 87.3% in 2025/2026. This means more tenants are living in homes that meet the recognised quality standard. This is lower than the Scottish average of 89.5%, but we remain committed to further improvements and will continue investing in our homes to increase this figure in the years ahead.

Upgrade to fencing at Cruachan Cottages, Taynuilt

	ACHA 25/26	ACHA 24/25	SCOTTISH AVERAGE
% of homes meeting the SHQS at the reporting year end	**87.3%**	**79.3%**	**89.5%**
% of existing tenants satisfied with the quality of their home	**89.8%**	**98.8%**	**86.6%**

We are also happy to report that tenant satisfaction with the quality of their homes remains high, with **89.8% of tenants satisfied with their property.** This compares favourably with the Scottish average of 86.6%, demonstrating our ongoing focus on providing high-quality homes and services for our tenants.

Upgraded fencing, Meadow Road, Dunbeg

Repairs Performance

We are pleased to report another positive year for our repairs service, with strong performance across several key areas.

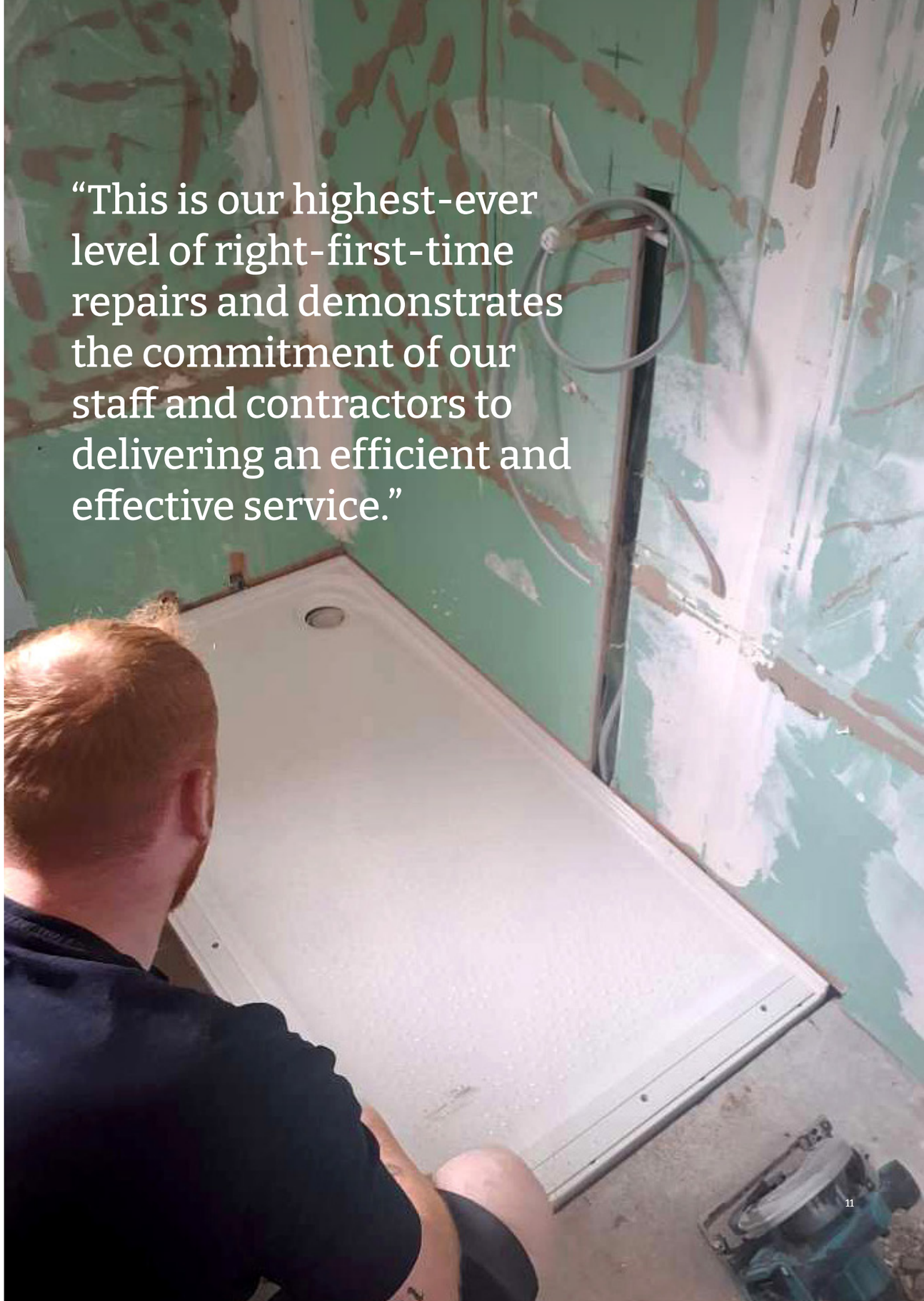
Our response times for emergency repairs slipped slightly from 2.7 hours in 2024/2025 to 3 hours this year. We are working on resolving any issues which have contributed to the increase and continuing to providing a prompt service to our tenants in emergency situations. Our performance compares favourably to the Scottish average of 3.4 hours.

We have also seen excellent progress in completing repairs on the first visit. This year, 97.7% of reactive repairs were resolved during the initial visit to our tenants' homes, compared with 79.1% in 2024/2025.

This is our highest-ever level of right-first-time repairs and demonstrates the commitment of our staff and contractors to delivering an efficient and effective service. This compares favourably to the Scottish average of 95.3%.

10,348 non-emergency repairs were completed during the year. The average time taken to complete these repairs increased slightly from 13.2 days to 14.9 days. While we recognise that there is room for improvement, a number of factors have influenced this figure, including material supply challenges, staffing shortages and travel delays. We are continuing to work closely with Argyll Homes for All and our other contractors to address these issues and improve performance in the year ahead. The Scottish average is 8.8 days.

	ACHA 25/26	ACHA 24/25	SCOTTISH AVERAGE
Average length of time taken to complete emergency repairs	**3 hours**	**2.7 hours**	**3.4 hours**
Average length of time taken to complete non-emergency repairs	**14.9 days**	**13.2 days**	**8.8 days**
% of reactive repairs carried out in the last year completed right first time	**97.7%**	**79.1%**	**95.9%**
% of tenants who have had repairs or maintenance carried out in the last 12 months satisfied with the repairs and maintenance service	**90.2%**	**92.6%**	**88%**



Customer satisfaction with the repairs service remains high at 90.2%, although this is slightly lower than last year's figure of 92.6%. While we are encouraged that nine out of ten customers remain satisfied with the service they receive, we are committed to understanding the reasons behind this change and identifying opportunities to improve the customer experience further. Our performance compares favourably with the Scottish average of 88%.

Overall, these results show that our repairs service continues to perform well, particularly in responding to emergencies and completing repairs right first time. We remain focused on building on these successes and delivering the best possible service for our tenants.

AHFA's Capital Works team carrying out some improvement works

Keeping Your Home Safe

The safety and wellbeing of our tenants is a top priority. To help keep homes safe, we carry out regular servicing and inspections of gas appliances, electrical installations, smoke and fire alarms, and other important safety systems.

Gas Safety

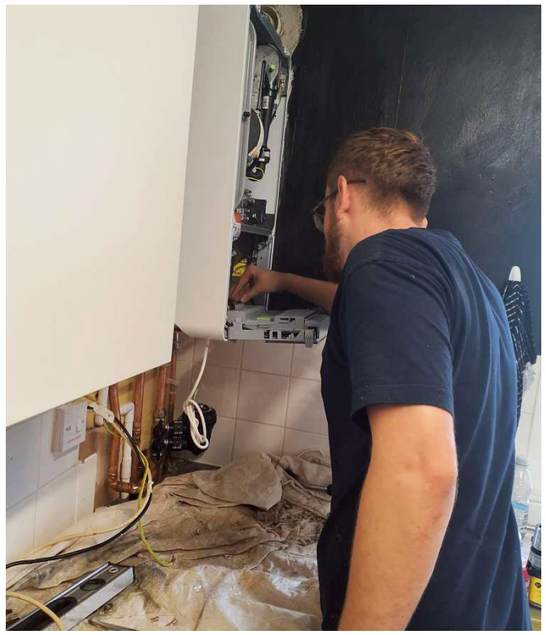
During the last year, there were three occasions where gas servicing was not completed within the required timescale. These related to properties that had recently been purchased by ACHA through Scottish Government funding, helping to increase the supply of affordable homes across Argyll and Bute. The Gas Servicing visits were carried out as soon as possible after purchase.

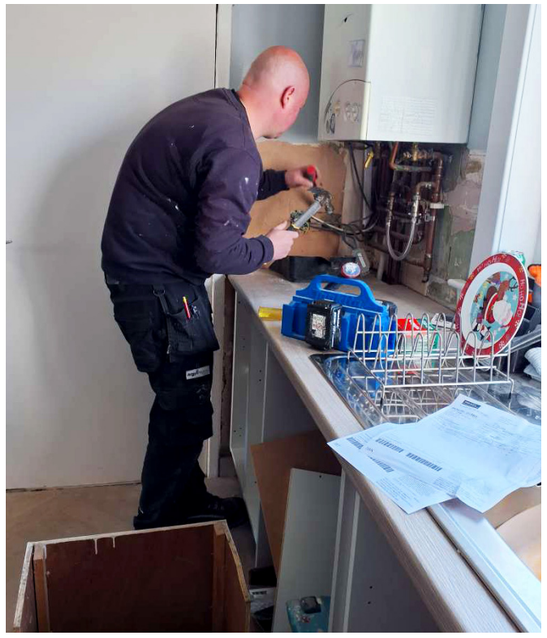
Electrical Safety

An Electrical Installation Condition Report (EICR) is a regular safety check of your home's electrical system. At the end of the year, 126 properties had an outstanding EICR for the following reasons:

- 67 contractor delivery challenges, particularly in remote and island locations
- 44 unoccupied properties identified for demolition
- 5 properties scheduled for major improvement works
- 8 historic programme, certificate management or compliance tracking issues
- 2 related to wider operational delivery where certificates had exceeded their expiry date

While most of these were due to practical or planned works issues, we continue to work closely with contractors and our teams to identify any problems as soon as possible and work on solutions to reduce outstanding cases and maintain compliance.





"Our fire detection programme ensures that homes have the legally required LD2 standard smoke and heat alarms in place. At the year-end, 58 properties did not yet meet this standard."

Smoke and Fire Alarms

Our fire detection programme ensures that homes have the legally required LD2 standard smoke and heat alarms in place. At the year-end, 58 properties did not yet meet this standard:

- 44 properties were unoccupied and identified for demolition
- 10 properties where a change of alarm type was required
- 3 awaiting installation, with appointments and access arrangements being organised
- 1 acquisition property visit being arranged after purchase date

	ACHA 25/26	SCOTTISH AVERAGE
Number of times in the reporting year that you did not meet your statutory obligation to complete a gas safety check within 12 months of a gas appliance being fitted or its last check	**3**	**449**
How many times in the reporting year did you not meet the requirement to complete an electrical installation condition report (EICR) within five years of the last EICR	**126**	**28,528**
Number of homes that do not have satisfactory equipment for detecting fire and giving warning in the event of fire or suspected fire installed at year end	**58**	**2,450**

How You Can Help

We appreciate the support of our tenants in helping us keep homes safe. When ACHA contacts you to arrange a safety inspection or servicing appointment, please make every effort to provide access to your home. It is also important to let us know if your contact details change, so we can keep you informed about upcoming appointments and important safety information. Working together helps ensure that everyone can enjoy a safe and secure home.

Damp, Mould and Condensation
We take all reports of damp, mould and condensation seriously and understand the impact these issues can have on our tenants if they are not addressed promptly.

To help us respond as effectively as possible, we have recently introduced a strengthened process for managing suspected cases of damp, mould and condensation. This starts with our staff asking a series of targeted questions to better understand the issue and identify the most appropriate course of action.

Reported cases are grouped into three categories: condensation, structural issues, and other issues. During 2025/2026, we resolved 105 reported cases concerning damp, mould or condensation. The percentage of cases that required further investigation or additional work after completion was very low.

Overall, across all categories, it took an average of 31.7 days to resolve reported damp, mould and condensation cases during 2025/2026.

Compared with the Scottish average of 25.7 days, this indicates that we are performing well. Just 4.8% of cases required reopening for further investigation or additional remedial works.

At the end of the 2025/2026 reporting year, 45 cases remained open, with investigations and/or remedial works ongoing to resolve the outstanding issues.

If you think your home may be affected by damp, mould or condensation, please contact us as soon as possible. We will arrange an inspection to assess the problem, provide advice, and identify any repairs or actions needed to help resolve the issue.

	Condensation	Structural	Other Issues	Average
Average length of time taken to resolve cases of damp and/or mould by cause	**32.1 days**	**32.9 days**	**19.2 days**	**31.7 days**
% of cases of damp and/or mould resolved during the reporting year that were reopened by cause	**4.1%**	**7.4%**	**0%**	**4.8%**
Number of open cases of damp and/or mould at the year end	**45 open cases**			

Neighbourhood and Community

Estate Management
Throughout 2025/2026, our teams continued to carry out regular estate inspections, helping ensure that communal areas are well maintained, safe and welcoming for residents and the wider community.

Where ACHA is not the sole landowner, we continued to work closely with their property owners to help maintain shared spaces including grassed areas, communal grounds and fencing. By working collaboratively, we can help ensure that neighbourhoods are cared for and remain pleasant places to live.

Our Estate Walkabouts brought staff and residents together to identify areas requiring attention, discuss environmental improvements and agree local priorities.

	ACHA 25/26	ACHA 24/25	SCOTTISH AVERAGE
Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in.	**93.7%**	**93.7%**	**84.9%**

We also continued our annual Garden in Bloom competition, celebrating the creativity and pride residents take in their homes and communities. The high standard of entries once again highlighted the positive contribution residents make to their neighbourhoods.

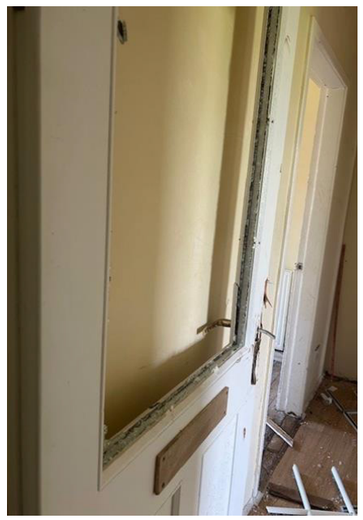
Left to right: 1st Place (Bute) Caledonia Walk, Rothesay, 1st place (Lorn) Camus Road, Oban

Left to right: 1st place (Islay) Cnoc na faire, Port Ellen, 1st place (Kintyre) Parliament Place, Campbeltown

Anti-Social Behaviour

We take community safety and tackling anti-social behaviour very seriously, recognising that these are critical issues affecting our tenants and their surroundings. During 2025/2026 there was just over 1 case of anti-social behaviour per 100 properties.

While we are committed to addressing these challenges, we also understand that other agencies, such as the Police, Local Authority and Environment Health Teams may be better placed to lead on certain matters. For this reason, we continue to work closely with these agencies and community stakeholders to ensure the best outcomes for our communities.



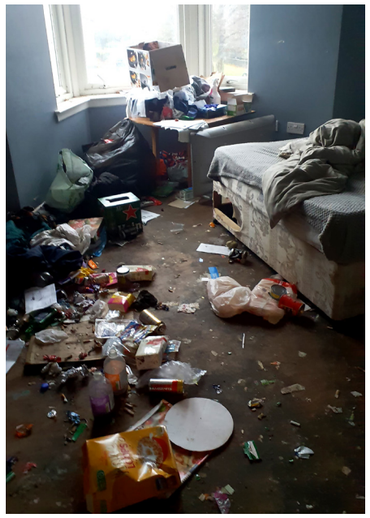
Vandalised property in Campbeltown

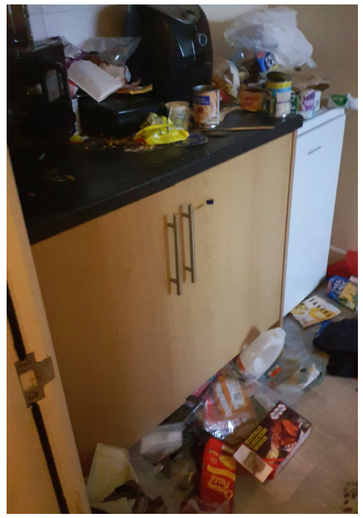
	ACHA 25/26	ACHA 24/25	SCOTTISH AVERAGE
Percentage of anti-social behaviour cases reported in the reporting year, which were resolved	**96.2%**	**89.8%**	**93.1%**

Abandoned homes

In 2025/2026, 21 tenants abandoned their property without providing prior notice. Tenants are required to provide written notice when ending a tenancy in Scotland, with a minimum of 28 days' notice. Providing notice helps us manage the tenancy effectively and reduces the time a property remains empty.

We actively investigate and follow up on any reports of unoccupied properties. Therefore if you have concerns regarding an abandoned property, please contact us on 0800 028 2755 or email **achacustomerservicecentre@acha.co.uk**





Vandalised property in Campbeltown

Court Actions

During 2025/2026 we initiated 25 court actions and 14 evictions were carried out. This means 56% of court actions that we initiated resulted in eviction. The majority of evictions related to non payment of rent (36%), with a small proportion due to anti-social behaviour (4%), reflecting continued use of eviction as a last resort and in line with our statutory duties under the Housing (Scotland) Act 2001. This year, 16% of evictions were categorised as "other reasons." These cases were associated with not occupying the property as their principle home and significant concerns regarding the condition of the property, where recovery was necessary to meet our responsibilities to ensure homes are safe and habitable.

Access to Housing and Support

Housing Allocations

ACHA is part of HOME Argyll, a shared housing service that helps people apply for social housing across Argyll and Bute. The partnership includes Argyll and Bute Council and the local Registered Social Landlords, working together to make the housing application process as straightforward and accessible as possible.

HOME Argyll provides information on available social housing and other housing options throughout the area, while allowing applicants to make a single application rather than applying separately to individual landlords.

If you are looking for a home, you can register and apply through the HOME Argyll website at **www.homeargyll.co.uk**

ACHA recognises that accessing online services can be difficult for some people. If you do not have access to a computer, internet connection or need support with your application, we can provide assistance to help you access the service.
We allocate homes in line with our allocation policies and agreed targets.

While we aim to make the best possible use of the housing available, the number and type of properties we can offer will vary depending on local demand, available stock and the needs of applicants in each area.

During 2025/2026, ACHA let 441 properties and facilitated 17 new tenancies through mutual exchanges.

The average re-let time increased from 31.5 days in 2024/2025 to 36.9 day during 2025/2026. While this represents an increase, performance remains significantly better than the Scottish average at 51.7 days.

The increase was primarily driven by extended repairs and maintenance periods when a property is vacant and our teams are working to improve our performance during 2026/2027.

	ACHA 25/26	ACHA 24/25	SCOTTISH AVERAGE
Average length of time taken to re-let properties in the last year	**36.9 days**	**31.5 days**	**51.7 days**
Percentage of properties that became vacant	**8.4%**	**7.3%**	**6.8%**
Percentage of rent lost through properties being empty during the year	**0.8%**	**0.7%**	**1.1%**

Welfare Rights Service

The Welfare Rights team played an important role during the financial year of 2025/2026 in relation to assisting 1,657 tenants with a wide range of enquiries. Welfare Rights Officers support tenants by providing expert advice on benefits and financial entitlements, helping tenants claim what they are eligible for and challenging incorrect decisions.

We work in partnership with other agencies such as ALI Energy and the Flexible Food Fund, with 249 tenants referred during 2025/2026. The Welfare Rights Officer's goal is to maximise tenant's income, reduce financial stress and help our tenants maintain stable housing. The team remains committed to undertaking training to ensure they stay up to date with developments in legislation and policy.

ACHA is working in partnership with the Housing Associations Charitable Trust (HACT), which enables fuel vouchers to be issued to tenants with pre-payment gas and electricity meters in financial difficulty. During 2025 we issued vouchers to 744 households bringing in an amount of just over £0.111m.

Total client gain recorded for 2025/2026 was £4.3m, reflecting the continued level of need for support with income maximisation. Within that figure, Universal Credit Housing Cost elements of over £0.766m were secured, Housing Benefit payments of over £0.391m were paid and Discretionary Housing Payments of over £0.170m were awarded.

Scottish Housing day - "Everyone Needs Good Neighbours"

Adaptations

Aids and Adaptations help tenants live safely and independently in their homes. During 2025/2026, we installed 266 adaptations, ranging from handrails and level-access showers to other essential support items. This represents a significant increase from the 208 installations completed in 2024/2025.

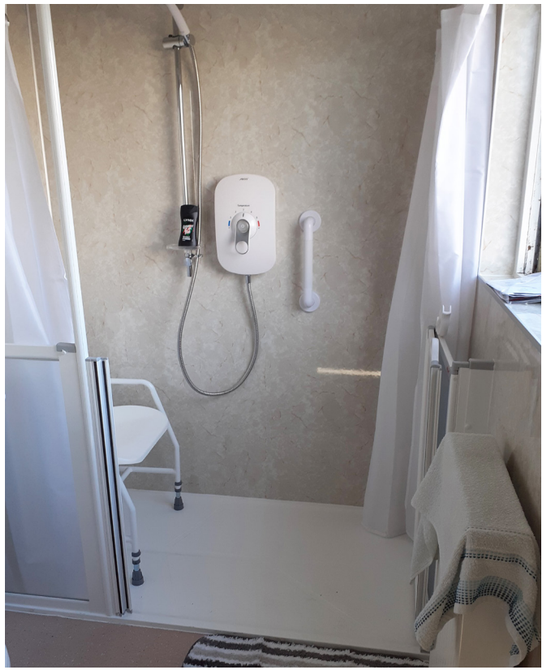
Due to the large reduction in funding from the Scottish Government in 2024/2025 some of our tenants had extended waiting times, the rise in demand, together with delays in obtaining quotations and limited availability of specialist contractors, has also had an impact on installation times.

The average completion time increased from 72.6 days in 2024/2025 to 141.5 days in 2025/2026. We are continuing to work closely with our contractors to improve delivery times and provide a more efficient service. Our performance when compared with the Scottish average of 46.61 days, shows we need to improve.

ACHA receives referrals for Aids and Adaptations through Occupational Therapists. If you, or someone you know, could benefit from support to make daily living easier and safer at home, please contact your local Social Work Department. An appointment can then be arranged to discuss individual needs.

Your local Social Work Department:
www.argyllandbute.custhelp.com/app/SW/General_Enquiry

We are committed to helping tenants remain safe, comfortable, and independent in their homes for as long as possible



	ACHA 25/26	ACHA 24/25	SCOTTISH AVERAGE
Indicator number of households currently waiting for adaptations to their home	**25**	**62**	**2,989**
The average time to complete applications	**141.52**	**72.60**	**46.61 days**

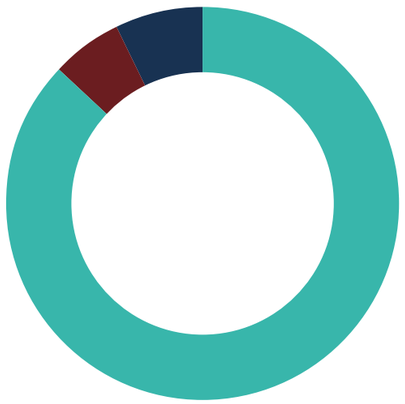
Our Financial Performance

Turnover increased in 2025/2026 by £2.6m to £36.4m, this included a £1.0m increase on net rental income as well as increases in amortised grant and other income (including higher aids and adaptations grants). Operating costs increased in 2025/2026 by £4.5m to £30.9m. A higher depreciation charge accounted for £1.5m, with £2.7m of higher costs for planned and reactive maintenance.

There was a significant decrease in the loss on disposal of Fixed Assets from £0.8m to £0.1m (relating to component replacements where still reporting a positive net book value) and Interest payable costs were broadly the same. There was an actuarial loss on the pension valuation in 2025/2026 of £0.382m, compared to a loss of £0.403m in 2024/25.

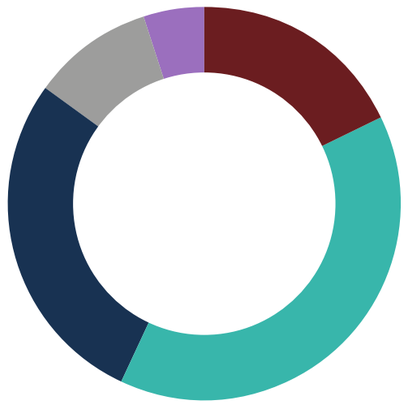
Overall ACHA's reserves increased by £1.9m. Group property, plant and equipment decreased marginally to £194.6m from £196.9m. This net decrease of £2.3m is due to the annual depreciation charge of £9.1m being higher than the combined capital additions within the year. Changes in debtors and creditors relate to the timing of invoices paid and received at and around the end of the financial year. Cash balances of £6.6m are not fully available to spend on ACHA's running costs as a proportion of this is required to be held for capital loan repayments. The deferred grants decreased slightly as we received less grant than we released to the statement of comprehensive income. The overall net assets and shareholders funds increased to £57.5m. 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).

Money Received



- Rents 87%
- Other 7%
- Grants 6%

Money Paid Out



- Maintenance 39%
- Management 28%
- Major Repairs & Investment 18%
- Interest 10%
- Other 5%

Statement of Comprehensive Income	25/26 £m	24/25 £m	Day to day income and running costs
Turnover	36.4	33.7	Income from rents and other activities
Operating costs	(30.1)	(26.5)	Costs of running ACHA including repairs and maintenance
(Loss) on disposal of fixed assets	(0.1)	(0.8)	Income less costs from disposing of capitalised assets
Finance income/charges	(3.0)	(3.0)	Interest paid to the bank
Surplus for year	2.3	3.4	Income, less running costs and interest
Actuarial gain / (loss) on pension scheme	(0.4)	(0.4)	The change in the valuation of the pension scheme liability
Total comprehensive income	**1.9**	**3.0**	Funds retained for future maintenance and loan payments

Statement of Financial Position	25/26 £m	24/25 £m	What we own and what we owe
Housing properties	193.1	195.3	Money spent on building and improving ACHA houses
Other fixed assets	1.5	1.6	Offices and IT
Debtors	2.8	1.8	Money owed to ACHA
Cash	6.6	3.7	Cash at the bank
Creditors	(7.0)	(6.0)	Money we owe others
Loans	(61.0)	(61.0)	Our 'mortgage' - loan funding to support our business plan
Deferred grants	(78.5)	(79.8)	Grants received, spread out over the life of the asset it relates to
Pensions	0.0	0.0	What we would need to pay if all our pensions were due now
Shareholders funds	**57.5**	**55.6**	Our assets less liabilities

Getting Good Value from Rents and Service Charges

There is no change to the percentage of tenants who are satisfied that their rents are value for money and this remains at **90.8%.** This is better than the Scottish average of 82%.

We are pleased **9 out of 10 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 is great that so many of our tenants pay their rent on time and we were able to collect **98.6% of rent due in 2025/2026.**

This is lower than the Scottish average of 99.7% and is lower than our 2024/2025 performance of 100.8%.

In 2025/2026 the amount of current and former tenants **gross rent arrears was 1.64%** of rent due. This is a slight increase on last year's figure which was 1.54% and is well below the Scottish average of 5.9%. We introduced our new Debt Management policy in May 2024 to support performance improvement and we continue to work hard to support our tenants, providing advice, guidance and specialist welfare rights services.

Factoring Service
Our factoring service arranges repairs, maintenance and upgrading work to common blocks to maintain and improve the property for all residents. 372 owners are now part of the formalised arrangement throughout Argyll and Bute. In our 2023 satisfaction survey, 70% of owners said they were satisfied with the service they received. This is above the Scottish average of 56.8%.

ACHA's average property management fee is £128.71, with the Scottish average being £122.13.

A full review of the factoring service was undertaken during 2024/2025, with a comprehensive list of recommendations made in relation to options to grow and enhance the current factoring offer provided by ACHA.

It's never an easy decision to increase rents and ACHA always considers any increase very carefully. Just like all businesses and individuals, ACHA continues to be impacted by rising costs. The Consumer Price Index (CPI) measures how much the cost of everyday goods and services increased over a 12-month period, but it does not fully reflect the specific cost increases that the ACHA Group faces, such as repairs, maintenance, and building materials. While we try to absorb as much as we can, we need to ensure we have enough income to spend keeping your home safe, warm, and well maintained.

The increase of 4.75% for 2025/2026 is lower than the 6.0% increase in 2024/2025 and is below the Scottish average of 5.34%. The rent increase in part reflected the increased staffing costs to ACHA as a result of the Government's imposed increase in National Insurance Contributions.

Staff from our Helensburgh Office celebrated Scottish Housing Day in 2025 and its theme, "Everyone Needs Good Neighbours".

"We are pleased 9 out of 10 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."

“ACHA currently have plans to upgrade our existing Gypsy Traveller sites to create culturally appropriate, inclusive and sustainable living environments. “

Left to right: Community event at our travelling person’s site at Duncholgan in partnership with MECOPP (minority ethnic carers of people project) and Fire Service.

ACHA Group Landlord Report 2025/2026

Gypsy Travellers
ACHA owns and operates 2 sites for Gypsy Travellers, currently offering 11 pitches. There are sites at Bayview in Oban and Duncholgan in Lochgilphead.

The percentage of Gypsy Travellers satisfied with the Association’s management of their sites was 42.9% when our last survey was carried out in 2023. 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.

The average rent for our Gypsy Traveller tenant is £67.22 a week, which is much lower than the Scottish Average of £88.25.

ACHA currently have plans to upgrade our existing Gypsy Traveller sites to createculturally appropriate, inclusive and sustainable living environments.

The sites will be upgraded to meet the needs of the Gypsy Traveller community, whilst fully complying with planning regulations, environmental standards and health and safety requirements. We intend to commence a phased refurbishment programme across the financial years 2027 to 2029 with the works to Bayview commencing first in 2026.

Our design team are working in partnership with our tenants and MECOPP (minority ethnic carers of people project) ensuring they are kept informed and engaged throughout the process.

Our Board of Management approved a new Gypsy Traveller Strategy for the period 2025 to 2030. This strategy reflects our commitment to equality, inclusion, and improving services for all our customers, and is available to download from our website - **www.acha.co.uk/servicesgypsy-traveller**

Our staff

In 2025/2026 the ACHA Group employed 272 members of staff and within that year, 11.4% (31 members) left the Group. This is slightly higher than last year's figure of 10% (30 members) and is below our threshold of 16%. The percentage of days lost through staff sickness in 2025/2026 was 5.77%, which is higher than the previous year's figure of 4.1%.

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 **communications@acha.co.uk**

Registered Office
Menzies House, Glenshellach Business Park
Oban, PA34 4RY
T. 01546 605930
www.acha.co.uk

OSCR Scottish Charity Regulator www.oscr.org.uk Registered Charity SC042713

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