

tenants first

Spring/Summer 2020



Putting Our Tenants and Our Communities First

Spreading Hope in Argyll

Some of the rainbows we've posted on our Facebook page



Created by Matthew aged 10



Created by Oliver
aged 6



Created by Zoe aged 5 and Mya aged 8



Created by Freya aged 6



CORONAVIRUS

Help and advice



Alastair MacGregor

Could I start by saying that I hope you and yours are coping as well as you can during the Covid 19 pandemic.

I never believed that any of my articles to tenants throughout my 36 years in housing would be commenting on a pandemic. Despite all the challenges that we currently have, the Association has been building up its base of services we can provide within the health and safety and Scottish Government guidance. There are around 18 areas of work that we are now able to do including essential servicing, urgent repairs, non-urgent repairs and estate management inspections.



The range of improvement contracts to our homes that were stopped on 23rd March, we will be starting shortly. Association staff, since the start of the pandemic, have been giving advice to tenants on variety of fronts including rents and wider issues of Universal Credit and Income Support. If you have any concerns or have any issues you require clarified at this difficult time, please contact us on 0800 0282 755.

At this point in time, the Association's offices are closed but we are keeping abreast of Scottish Government guidance and we hope to have staff back in them when it is safe to do so. We have started a small number of allocations and are working with the Council to assist those in greatest need. As and when the rules allow we will move forward in terms of mainstream lettings again. These unparalleled times have brought out huge challenges but we have tried to prioritise and deliver essential areas of landlord support and we will continue to do so.

Can I thank you for your co-operation and resilience at this time and there is one particular area I would ask your co-operation with. We may from time to time require access to your home for essential servicing like gas appliances, electrical safety tests and solid fuel cleans. This type of work is important to your health and safety and our staff team are able to follow through social distancing rules when they are carrying out the work.

Can I finish off by wishing you all the very best and hopefully my next update will be in better times.

Best Wishes

Alastair



At **ACHA's 2020 Tenant & Member Conference** attendees were asked to complete a suggestion card and all those returned were entered into a prize draw. The winner was Mr Lochhead from Campbeltown who won £25 in high street vouchers. (Pictured left is Jim Milne, Chair of ACHA's Board presenting Mr Lochhead with his prize).

ACHA Annual Membership Prize Draw

Prize Winners hamper boosts local foodbank

The winner of the Mid Argyll & Kintyre hamper, Mr Cushnie, requested his hamper be donated to the Helensburgh Foodbank.

Mary McGinley, Chair of the Helensburgh & Lomond Foodbank commented:

"The Helensburgh & Lomond Foodbank are very pleased to receive this Christmas Hamper from ACHA and send a special thanks to Mr Cushnie who won this in the ACHA Christmas Draw and very kindly donated this to the Foodbank.

Helensburgh & Lomond Foodbank provides a drop in session three times each week in Helensburgh and once a week in Rosneath. We are also able to make arrangements to provide food to any in need in Arrochar in co-operation with the Arrochar Medical Centre.

Last year we issued almost 2,000 bags of food to those attending our service. The Foodbank is run entirely by volunteers and all of the food shared with those attending is donated by the local community. We greatly appreciate the generosity of the local community".

If you want to donate to the foodbank, details can be found on their website—<https://helensburghlomondfoodbank.org/>.



If you want to become a member of ACHA, life membership is available to anyone over the age of 16 residing in Argyll and Bute for just one pound.

Share members are entitled to attend the Association's Annual General Meeting, elect Area Committees and the Board of Management, the governing bodies that direct ACHA. This means having a real say in how ACHA is run.

Anyone meeting the membership criteria just needs to complete an application form and pay their pound. There are a few simple rules which are explained on the application form and at <https://www.acha.co.uk/get-involved-membership/>.

Good Neighbour Award 2020

As life in lockdown continues, community spirit has never been more important. From picking up prescriptions to delivering shopping, supporting local businesses and looking out for one another. Neighbours are coming together as never before, all at 2 metres apart.

ACHA's Good neighbour Award 2020 is your chance to nominate an ACHA tenant neighbour. Just share a few words about what this person has done to make your community better and say thank you!

The winner will be selected by representatives from our Area Committees. The winner will receive £100 worth of vouchers and a commemorative certificate. Visit www.acha.co.uk/services-good-neighbour-award to complete a nomination form.



The closing date for nominations is Friday 28th August 2020.

Argyll & Bute Council Coronavirus Caring for People Helpline



In addition to our own dedicated ACHA welfare rights team who are here to help you with all your benefit concerns, Argyll and Bute Council have set up a 'golden number' **01546 605 524** for individuals to receive support or they can go to the Council's web page: <https://www.argyll-bute.gov.uk/news/2020/mar/coronavirus-caring-people-helpline>.

The dedicated helpline has been set up for people across Argyll and Bute who may need help during the coronavirus outbreak. The Caring for People helpline brings together partner agencies and covers a wide range of issues including help for those who are experiencing difficulties accessing food or prescriptions, business advice including access to grants and anyone who has financial or personal concerns.

If you are struggling and need access to food, or prescriptions contact the Caring for People Coronavirus Helpline 01546 605524, Monday to Friday, 9am to 5pm.

An answer machine service will be available to leave a message out-with office hours and at weekends. A member of staff will get in touch during office hours.

Requests for help can also be made online at https://argyllandbute.custhelp.com/app/VOL/Help_Request.

Argyll and Bute Council also have a dedicated [coronavirus page](#) providing a central place for people to access local information and links to useful contacts and resources.

Help for vulnerable people during Coronavirus Pandemic

AHFA's operatives have been assisting Argyll & Bute Council alongside local community groups and organisations to deliver food parcels to people who have been asked to shield for 12 weeks from the coronavirus, plus other people who are struggling during the lockdown.



The food parcels are part of the support programme put in place by the Council to help those in need, which comprises of Government support backed up by the Council adding fresh food deliveries plus free school meals to those who are eligible. Volunteers to help with deliveries are always welcome and AHFA have been helping out by providing vans and operatives to assist.



Pictured above is AHFA Operative John Chisholm

Is the lockdown bringing you down?

Open up when you're feeling down

Sometimes our thoughts and feelings overwhelm us to the point where it becomes difficult to cope with everyday life. It helps to get some **Breathing Space**.



Pick up the phone and ring 0800 83 85 87, or visit the website <https://breathingspace.scot/>, we're here to listen.

Money Worries?

If you are struggling financially you can get in touch with your creditors and ask them if you could suspend payment. Lots of lenders have special policies in place to help people who are affected by coronavirus.



Everyone knows this is a stressful, difficult time for a lot of people. There is a lot of support available. Please contact your creditors direct if you need help with the following:

- You can ask for a three-month payment holiday on credit card debts and personal loans. This will not affect your credit rating.
- You can ask your bank for a £500 interest free overdraft facility on your current account. The overdraft will be interest free for three months. If you are already overdrawn by less than £500 you won't be charged any fees.
- You can ask for a three-month payment holiday on car loans.
- You can ask for a one-month payment holiday on pay day loans.
- If you have pawned any of your possessions, you can ask for a three-month extension on repayments before the items you have pawned are sold.
- If you have any items on rent-to-own, you can ask for a three-month payment holiday.

Pension Credit claimants now able to apply online

It is now possible to apply for Pension Credit online in a move to assist those who are self-isolating or shielding during the coronavirus pandemic. This means that a person can claim this benefit without having to leave their home or wait to get through on a phone line that can be very busy. People can still choose to claim by phone or on paper.



For more information and to apply go to <https://www.gov.uk/pension-credit/how-to-claim>. You can also contact our Welfare Rights Officers at your local housing office, by emailing welfarerights@acha.co.uk or by calling our Customer Service Centre on 0800 028 2755

Coronavirus Newly Self Employed Hardship Fund

This fund can provide a one off grant of £2,000 for the newly self-employed who are facing hardship as a result of Covid-19 and who are not able to access other COVID-19 support. The fund is administered by Argyll and Bute Council in line with eligibility criteria set by the Scottish Government.

To be eligible to apply you **must** be able to answer **yes to all** of the following questions:

- You became self-employed on or after 6 April 2019 and before 1 April 2020, and did not submit a tax return including income from self-employment for 2018-19.
- Over 50% of your individual income is from self-employment.
- Your trading profits were below £50,000 in the financial year 2019-20.
- You can provide evidence of active trading up to March 2020 and intend to continue trading in the tax year 2020-21.
- You have lost business due to coronavirus and are experiencing personal financial hardship as a result.
- You are ineligible for other COVID-19 related business support (including the Business Interruption Loan Schemes, Corporate Finance Fund, Job Retention Schemes, Future Fund, R&D Focussed SMEs Fund, HMRC Self-Employment Income Support Scheme, Non-Domestic Rates relief, Small Business Grant or other business support).
- You do not receive working age benefit payments (Universal Credit, Statutory Sick Pay, Employment and Support Allowance, Job Seekers' Allowance, Income Support) or have applied for but have not yet started receiving Universal Credit or an advanced payment of Universal Credit.
- You trade as self-employed not as a limited company or partnership. If in a partnership, you are self-employed for pay and tax purposes.
- You have taken steps to limit your costs and expenditure, including through schemes such as VAT deferral and seeking a mortgage payment holiday.
- You do not have access to sufficient savings or other sources of income to meet your basic needs.

Application is via an online form on Argyll & Bute Councils website <https://www.argyll-bute.gov.uk/coronavirus-newly-self-employed-hardship-fund>.

You will not be able to submit an application if you do not meet the criteria

If you do not meet the criteria the Council website outlines other help available for businesses— <https://www.argyll-bute.gov.uk/coronavirus-information-businesses>.

Alterations to ACHA properties

During lockdown many of us have made use of the time to carry out jobs around our homes. In section 5.21 of your tenancy agreement it states that tenants must seek permission to carry out alterations or improvements to the properties, which includes garden areas, internal work such as installing new showers or other plumbing and electrical work. Tenants are also now required to seek approval for the installation of new laminate flooring or floor tiles. Guidance on suitable installation methods can be obtained from your local ACHA office.



Staff can give guidance on what to check and look out for when carrying out works e.g. checking for underground pipes and cables before carrying out works in the garden. They can also advise if there are any specific regulations which may apply. If you plan to carry out any works or have already completed works please contact your local office for assistance.

Are your household details up to date?

To ensure that your tenancy rights are protected it is very important that you advise us of any changes to your household.

This includes telling us about anyone who moves in or out of your property.

If you need to let us know about any changes to your household or if you are unsure if you had already told us about changes, please enquire by:

- **Writing to your local Housing offices;**
- **Calling our Customer Service Centre on 0800 028 2755;**
- **Updating your tenancy information on our website at www.acha.co.uk.** Click on the link "[More Useful Information for tenants](#)" and from there you can submit your details on-line to us.

Keeping your common open spaces tidy

Now that summer is here and we are also spending much more of our time at home, it's more important than ever to look after the common green areas where we live so that we can all enjoy them.

AHFA's Grounds Maintenance team are busy working in the community on grass cutting and plant maintenance in shared areas, but to keep our operatives safe while they work we need your help.



- Please keep open space areas tidy and clear of things like bikes, children's toys and garden furniture and ornaments;
- Do not litter the areas, having to pick up litter puts our workers at increased risk of infection;
- Do not allow your pets to foul in these areas – it is an offence in Scotland to allow your dog to poo in a public area and not clean it up afterwards;
- Please maintain a 2m distance between yourself and our Operatives when they are out doing the grass cutting.

With your help, we can keep our workers safe and maintain our common outdoor areas for everyone to enjoy.

Keep it clear and stay safe

Due to Covid-19 recycling collections have been affected, please remember to keep all communal areas tidy.

Leaving rubbish, boxes and recycling/refuse bags in communal areas is a fire hazard. It can cause a fire to spread much quicker and could be blocking an escape route.



Coronavirus - Reporting Repairs

Due to the Covid19 coronavirus outbreak in March, and in response to Government guidance, we were carrying out emergency repairs and safety related work only. We then started grass cutting because it was easier to socially distance. In May we started external repairs which were important to the safety and fabric of our homes.



We recently started non-emergency repairs, but we are prioritising void properties to start off with.

If you have a non-emergency repair that you have kept back from reporting to us, you can report it now, by contacting our Customer Service Centre on **0800 0282 755**. Your patience would be appreciated as we work through priorities and backlogs.

Our repairs team have all be trained and briefed on social distancing, and if an operative is required to visit your home you will be asked a few additional questions in response to the current coronavirus threat to protect you and our staff. You will also be asked to prepare your home in advance of our operative arriving to help them ensure their working environment is safe, for example, clearing the area by removing dishes, clothes, ornaments etc so that they can clean the area they are working in.

During the visit, you will also be asked to move to a different room than where the operative is working. This is to maintain social distancing requirements as set out by the Government.

We also plan to start Estate Management inspections soon. We have been doing essential servicing within homes since the start of lockdown because it is important that these checks for gas and electrical safety are carried out. A very small number of tenants have refused us entry for these essential works. These works are important for your health and safety so it is really necessary to get access.



These are not easy times but the Association is trying to move forward respecting the guidance issued by the Scottish Government and the scientific and medical advisors.

if you require any clarification or further information please contact our Customer Service Centre on **0800 0282 755**.

Garden in Bloom 2020 Do you have a garden to be proud of?



ACHA's **Garden in Bloom** competition is now open and we are welcoming entries for all areas.

The COVID 19 lockdown has left many of us with more time to spend in our gardens so no doubt the entries for 2020 will be even better than 2019. We have, however, had to change things slightly for this year.

Usually, our Housing & Neighbourhood Services Assistants help out by taking pictures of the gardens, but the current restrictions are limiting our movements and we are unsure when they will be eased. Therefore, this year we are asking our tenants to take no more than 3 pictures of their gardens and submit them via email to their local office (details of our offices are on the back page). Judging will take place later in the year.



Download an entry form from our website—<https://www.acha.co.uk/news-garden-in-bloom/>, snap the best pictures of your garden and send them in to us. There are vouchers and trophies to be won. Good luck!

ACHA's Community Action Fund could help you

During 2019/20, 34 registered charities in Argyll and Bute benefitted from a Community Action Fund award from ACHA. These awards have assisted groups working in our communities to make a difference. Some of the groups we helped are:

Helensburgh Festive Lighting Charitable Trust	£500.00
Schools Out Oban	£500.00
26th Argyll (Sandbank) Scout Group	£500.00
Soroba Young Family Group	£425.00
Mid-Argyll Transport Volunteers	£500.00
Girl Guiding Oban	£425.00
Crossroads Caring for Carers Cowal & Bute	£500.00
Kings Court, Maxie Richards	£500.00
HELP (Argyll and Bute) Limited	£404.94
Dunoon Burgh Hall Trust	£500.00

Soroba Young Family Group used their award to help provide treats and experiences for the children at Christmas. The children enjoyed a trip to the cinema, and, for many of them, this was their first time at the cinema. The children were also able to enjoy soft play and an indoor racetrack, and had a visit from an interactive show with singing and actions. There was also a Christmas party held for 86 children aged from birth to 5 years with a disco, buffet and gifts for the children.

ACHA's Community Action Fund is open for applications from registered charities of up to £500 and application forms can be requested by telephoning 0800 028 2755, emailing achacustomerservicecentre@acha.co.uk or downloading from our website at <https://www.acha.co.uk/services-community-action-fund/>.



Congratulations to the winner
of our Festive Colouring
Competition



Update on ACHA's 10 10 10 initiative

ACHA was able to help 11 schools in Argyll and Bute last year through the 10 10 10 scheme. The legacy was set up to recognise the Association's 10th anniversary in 2017, when ACHA's Board agreed to invest £10,000 per year for 10 years in 10 schools in Argyll and Bute, and to work in partnership with Argyll and Bute Council to support young people in particular areas where there are clearly identified needs.

The grants to the schools were awarded to support a number of different projects and initiatives such as creation of a library space, purchase of a music system, purchase of IT equipment and to replenish reading book stock.



Tarbert Academy's application was successful and the school purchased a music system with their award. Mr Sandercock from Tarbert Academy told us



"The ACHA grant has been a fantastic boost to the activities we can provide in physical education at Tarbert. It made a big difference to our Scottish country dancing competition and the pupils really gained from the

experience. The music system is also being used by pupils during break times and school discos, which helps to provide safe and positive platforms for pupils to engage and build healthy relationships in."

Strachur Primary School used their funding to update the reading books they have in their library.



Ms Boyd, Head Teacher at Strachur Primary School and Pre-5 Unit gave an evaluation of the impact of the grant and advised:

"These books have allowed us to work on our School Improvement Priority of raising attainment in Literacy with a focus on Reading. Both children and parents have really appreciated the new reading stock and children are more motivated when they have interesting contemporary books to read. Parents have noticed the difference of children reading more at home and staff also. The reading levels of children are improving which leads to improvements across the curriculum."

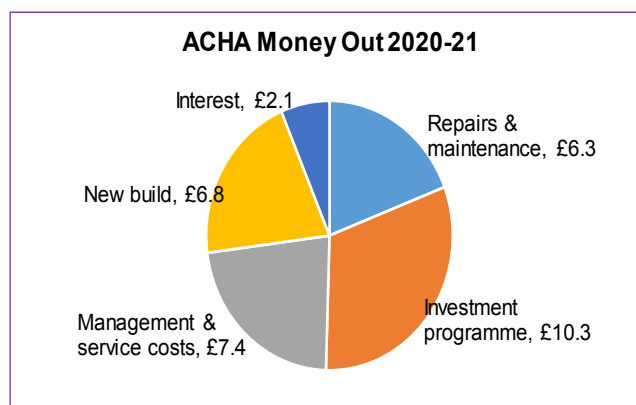
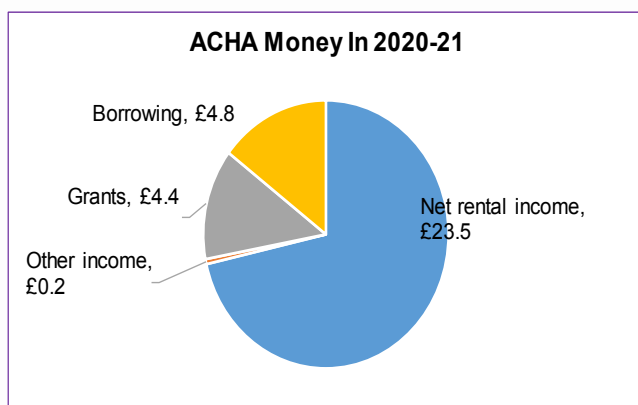
ACHA's **10 10 10 initiative** is open to all local authority schools in Argyll and Bute and details of how to apply and application forms are issued early each year by Argyll and Bute Council. The closing date for applications each year is 31st May.

ACHA's 2020/21 Budget

Our 2020/21 Budget was approved by the Board in February. Based on this, ACHA will spend around £6.2m on repairs and maintenance to houses, £10.2m on investment works and around £6.8m building new homes.

The repairs, maintenance and investment programme is funded directly from rental income. New houses are paid for from grants and borrowing. This years' budget represents significant investment in our current housing stock and also significant stimulus to the wider economy of Argyll and Bute.

The budget was approved before the coronavirus lockdown which will have an impact on our spending plans and this is being monitored.



Annual Rent Consultation

ACHA undertook its annual consultation on rent charges with all tenants through November and December 2019, with the consultation closing on 20th December 2019. The consultation leaflet included information on how ACHA use rental income, recent financial performance, a comparison of rental charges with other housing providers and information on rent affordability. It also set out the proposal for rental charges for 2020/21.



There were 116 responses this year which equates to approximately 2.3% of our tenants. All tenants receive a copy of the consultation leaflet and are asked to complete the questionnaire and give feedback. If you are not one of the 116 tenants who responded this year we would really appreciate it if you took the time to respond to the consultation in late 2020 as the views of all tenants are important in this process.

The consultation survey was available to complete online or by completing the paper copy received by tenants. All comments received were collated and made available to our Board of Management, who at their meeting on 6th February decided to increase all property rents by 3.0%.

A prize draw took place at the Board meeting, with all respondents entered to win a £50 gift voucher. The lucky winner this year was Mr A Barratt of Helensburgh.

Rent notification letters were sent out to all tenants in late February to advise of individual rent and service charge values which commence from Monday 30th March 2020. These letters include important information, particularly for tenants who are in receipt of Housing Benefit or Universal Credit and where payments are made directly to the tenant, as their local Housing Benefit office or Department of Work and Pensions (DWP) office must be notified of the new annual rent.

Our Commitment

Argyll Community Housing Association is committed to providing equal opportunities across all services and to avoid discrimination.

If you would like this report in larger print, an alternative language, on audio format or 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, or email us at communications@acha.co.uk.

All our newsletters are available on our website www.acha.co.uk

Due to the Coronavirus, all local ACHA offices remain closed. Our staff continue to work remotely and are available as normal via email or telephone as per the contact details below.

We continue to deliver services as best we can to all our tenants and customers

Bute

Haig House, 13-16 Longhill Crescent, Rothesay, Bute, PA20 0JT, telephone 01546 605870, e-mail: housing.bute@acha.co.uk

Cowal

Dolphin Hall, Manse Ave, Dunoon PA23 8DQ, telephone 01546 605950, e-mail: housing.cowal@acha.co.uk

Helensburgh & Lomond

Lamont House, 9-19 Stuckleckie Road, Helensburgh, G84 7NL, telephone 01546 605920, e-mail: housing.lomond@acha.co.uk



Islay

11 Flora Street, Bowmore, PA43 7JX, telephone 01546 605890, e-mail: housing.islay@acha.co.uk

Kintyre

Old Quay Head, Campbeltown PA28 6ED, telephone 01546 605880, e-mail: housing.kintyre@acha.co.uk



Mid Argyll

Dalriada House, Lochgilphead PA31 8JL, telephone 01546 605800 e-mail: housing.midargyll@acha.co.uk

Oban, Lorn and Isles

Menzies House, Glenshellach Business Park, Oban PA34 4RY, telephone 01546 605930 e-mail: housing.lorn@acha.co.uk



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