



tenants first

Autumn/Winter 2020

Putting Our Tenants and Our Communities First

Good Neighbour Award 2020 Winner!!

Our Good Neighbour Awards recognise people in the community who go 'above and beyond' to help make life easier for others and this year's winner has certainly done that!

The judging of this year's nominations was carried out by the Chairs of ACHA Area Committees. The winner of this year's award received £100 in high street vouchers for looking out for others and assisting neighbours with their bins. This year's winner has requested to remain anonymous.



There has been a wave of social solidarity and community spirit sweep across Argyll & Bute since the beginning of lockdown back in March. As winter draws in, it is important to look out for those who are elderly or vulnerable.



During periods of cold or inclement weather, we like to check in with our tenants who may need a little more care. This will help us identify any tenants who may need extra support. If you would like a member of our team to contact you during office hours, when we have extreme weather, please give our Customer Service Centre a call on **0800 028 2755**.

Working to improve our services to you

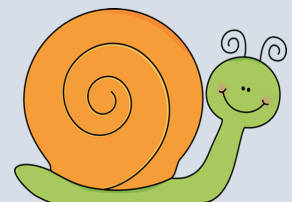
Please accept our apology in advance if some of our responses to your enquiries are a little slower than normal.

At times the staff member you would like to speak to will not be available as we are working on developing a new IT system.

In the meantime, our Customer Service Centre will endeavour to answer your questions if you cannot be put through to a specific staff member.

Please contact them on 0800 028 2755 or at achacustomerservicecentre@acha.co.uk

Thanking you for your patience



Message from the Chief Executive

When I wrote my article in the newsletter this time last year I didn't think for one minute that the year that would follow would be so challenging and so dramatic.

Covid19 has made us re-appraise how we do so many things. As a housing association we have had to adapt to new ways of working, organising, and delivering services. That has not been easy because the Association has so many tasks to carry out. We have, in effect, had to rewrite the book. I am pleased to say that staff in ACHA and AHFA have risen to that challenge and been able to continue to deliver the services that are important to our tenants and the communities we serve. We have introduced more home working, more mobile working and a core of staff who coordinate things from offices.

We have had some delays due to Covid 19, particularly in the months from March to July when huge parts of the construction and maintenance sectors had to close down. However, we have worked closely with the Scottish Government, Argyll and Bute Council and other partners to get things up and running again.

There have been some repairs backlogs and some supply issues but on the whole we are still able to provide a range of services to our tenants. A lot of what we do would not have been possible without the cooperation between tenants and our staff on the ground to work within the new rules and procedures.

One of the areas that is really important going forward is to allow ACHA staff access to your home to carry out any emergency repairs or annual servicing linked to gas safety, solid fuel sweeps and other tests required. Our staff that attend to carry out these works have a health and safety protocol to protect you and them.

Looking forward we have seen the introduction of the first vaccine on the 8th December and hopefully, over the next few months, this will allow us on a gradual basis to get back to normal.

Could I finish by wishing you and yours a Merry Christmas and a prosperous New Year.
Best wishes, Alastair



Following this year's AGM held remotely on 17th September 2020 a short meeting was held to elect the following new ACHA's Office Bearers:



Chair – Councillor Roddy McCuish

Vice Chair – Jim Milne, MBE



Secretary – Cathy Grant

Chair of the Audit Committee – Ian McIntyre



ACHA's Board of Management continue to meet virtually on a 6 weekly basis.

There are currently four tenant vacancies on the Board of Management and applications from interested tenant members would be welcomed.



For more information contact Lesley.lindsay@acha.co.uk, or visit our website <https://www.acha.co.uk/get-involved-governance/>

Share Membership Prize Draw

One share member from each of ACHA's four operating areas have been picked in the prize draw to receive a delicious hamper of festive goodies.

Life membership of ACHA 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 www.acha.co.uk.

There is an opportunity for all current members annually in December, to win one of the hampers so please join us to be entered into next year's draw.

Ms Aikman from the Isle of Bute commented that one of the benefits of becoming a share member was that she was kept up to date with projects the Association were involved in and its future plans. Ms Aikman added that she felt it was important that tenants are consulted on local issues. On being told of her win Ms Aikman said "**I was absolutely thrilled when I got the phone call, what a lovely surprise, thank you so much, it really brightened up my day**".

Ms Elias from Ardrishaig thanked the Association for her hamper and said it was a nice surprise as she didn't usually win anything.

Ms Weight from Oban, pictured right, with ACHA's Chief Executive, Alastair MacGregor receiving her hamper, said it was important for her to be a member as it gave her the opportunity to vote for the tenant members on ACHA's Board of Management. Ms Weight added she was really happy to have won the hamper which had been a lovely surprise.

The lucky winner from Helensburgh and Lomond wishes to remain anonymous.

Application forms for ACHA membership are available on our website at www.acha.co.uk or by phoning Lesley Lindsay on 01546 605971.



This year's winners of the **Direct Debit** prize draw were Mr R & Mrs J Morton, from Bowmore. They are "very very happy to have won the draw and to receive £100 vouchers".



If you would like to enter our annual draw, and have a chance to win £100 of High Street vouchers, contact your local office.



ACHA's Community Action Fund

Since April of this year a number of registered charities in Argyll and Bute have benefitted from a Community Action Fund award to help them take forward their projects and initiatives. These awards have assisted groups working in our communities to make a difference.

Some of the groups we have helped so far this year are;

Interloch Community Transport	£500
Argyll and Bute Rape Crisis	£500
South Kintyre Development Trust	£500
Islay and Jura Community Enterprises	£500
Tarbert After School Care	£480
Martyn's Monday Club, Oban	£500
Maxie Richards Foundation, Kings Court	£500
South Islay Development	£500
Multiple Sclerosis Centre, Mid Argyll	£500



Interloch Transport is a local charity that provides an established range of services to elderly and disabled individuals across Bute and Cowal, including transport and delivery services. Mr Alan MacRaild, CEO of Interloch Transport, commented:

"I would like to thank ACHA for their generous award of £500 earlier this year. This could not have come at a better time for us as we were becoming absolutely inundated with requests from those that needed to shield.

With this financial support we were able to adapt our services to the Covid pandemic, supply food and medicines to those shielding and provide essential medical transport to those in need. The service has often been referred to as a lifeline through these challenging times and the organisations that fund us are a huge part of making this all happen.

Thanks again to the ACHA Board and staff for the organisation's ongoing support for their local charitable groups."

There are still grant monies available in this year's Community Action Fund. If your group is a registered charity, and would like to take forward a project, please send us an application. ACHA's Board of Management will be considering applications in January 2021 for funding to be made available to spend on projects up until March 2021. The grant ceiling is £500 and provision is available for projects across all of Argyll and Bute.

Further information and an application form is available at <https://www.acha.co.uk/services-community-action-fund/> or contact Lorna Kerr on 01546 605922 or email lorna.kerr@acha.co.uk.

Facebook post from another recipient of ACHA's Community Action Fund award.

Multiple Sclerosis Centre Argyll "MS Argyll are grateful to have been in receipt of funding over the years from ACHA for various projects, most recently enabling us to purchase the contents of 50 'Coorie Baskets' to be distributed to local older people living alone offering comfort and contact this winter. Each will include cosy items as well as our contact details should they need a listening ear. Thank you ACHA Community Fund for enabling us to offer small acts of kindness which can have a big impact".



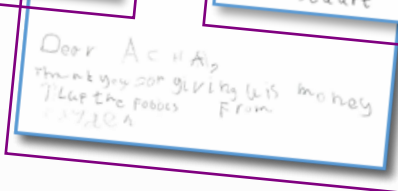
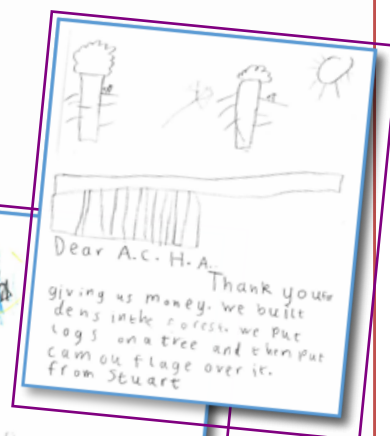
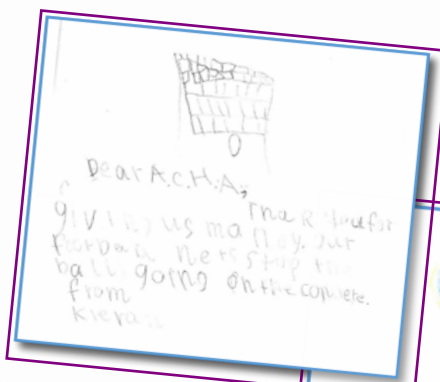
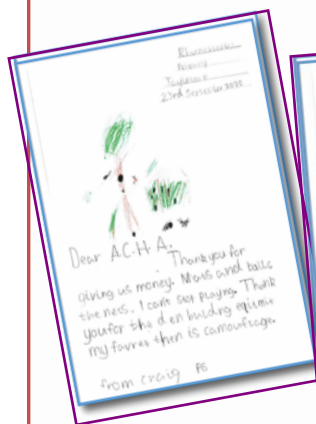
ACHA's 10 10 10 initiative

In 2016, ACHA's Board of Management wished to acknowledge the Association's 10th anniversary in an appropriate way to leave a legacy of benefit for the future and decided to set up the ACHA 10th Anniversary Legacy School Awards Scheme, known as the 10 10 10 initiative. The Board approved a 10-year legacy of £100,000 of which £10,000 is committed in any one year to Argyll and Bute Secondary and Primary Schools for the practical support of young people's learning and development.

Now in its fourth year, ACHA was able to give funding to the following schools in Argyll and Bute in 2020 through the scheme; Small Isles Primary, Isle of Jura; Innellan and Toward Primary Schools, Dunoon; Rockfield and St Columba's Primary Schools, Oban; Dunbeg Primary School; Islay High School; Rhunahaorine Primary School, Tayinloan, and Drumlemble Primary School, Campbeltown.

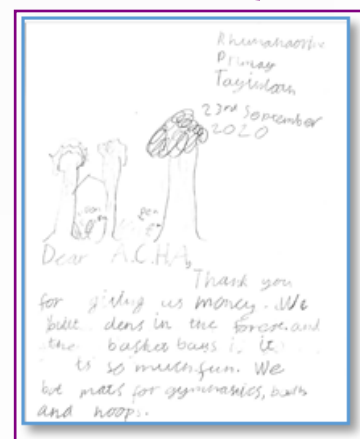


There were a number of exciting initiatives and projects put forward for consideration and funds were awarded for gardening equipment, musical tuition, badminton stands, swimming lessons, IT resources and sports equipment.



Rhunahaorine Primary School, was one of the successful schools, and the funding was used to purchase sports and outdoor equipment which the Head Teacher told us has been especially useful throughout the Covid restrictions. The pupils at the school were very enthusiastic and sent letters to ACHA describing the fun they were having using the new equipment.

Dear A.C.H.A.,
Thank you for giving us money. We got summittle to let oban. it was fun. from mark



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— <https://www.argyll-bute.gov.uk>. The closing date for applications is the 31st May annually.

Protecting your home

Nobody wants a fire at home. ACHA's insurance covers the building, however it's **your** responsibility to insure your contents and possessions.



Interested in finding out more?

The link below will take you to our website which has some more information and contact details - <https://www.acha.co.uk/services-home-insurance/>

You can avoid the distress and financial loss by minimising the risk of fires starting. Please check out common causes of fire from the links below:

<https://www.acha.co.uk/resources/Common-causes-of-Fire---Guidance.pdf>

Information to tenants when reporting a repair

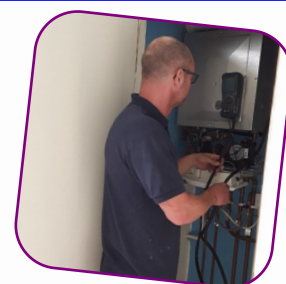
ACHA are still accepting and recording all repairs as normal, however due to the ongoing challenges in delivering services due to Covid 19, there will be delays in completing non-emergency works and we apologise in advance for any delays and inconvenience caused.

At this point in time we will be unable to confirm a date that non-emergency repairs will be completed.

Emergencies will still be treated as a priority and operatives will make every endeavour to attend within the 4 hour timescale.

Winter Gas Safety

Every year in the UK there are around 60 deaths from carbon monoxide poisoning. It is dubbed the 'silent killer' according to the NHS.



Winter weather highlights how much we rely on gas to keep us warm, provide hot water and cook our meals. It is important that gas appliances are working properly, safely and don't break down when they are needed most. Therefore, allowing access to your home to have your gas appliance serviced every year by the AHFA gas engineers helps keep your appliances working safely and efficiently. In addition to this the gas engineer checks that your appliances are not producing harmful and deadly carbon monoxide.

Although providing access for your annual service and having your CO alarm checked by the gas engineer is one of the safest things you can do, you should also be aware of the signs of carbon monoxide poisoning.

These include headaches, dizziness, nausea, tiredness and breathlessness. If you have any of these symptoms, ask yourself the following questions:

Do symptoms improve if you leave the house?

Are others in the home suffering the same, including pets?

If you suspect there is a carbon monoxide or gas leak, leave the house and ring the appropriate emergency phone number (**Gas Emergency Service 0800 111 999**). Always seek medical advice if you suspect you have been exposed to it.

Ventilating your home during Winter

In the summer most of us are able to open the windows when the weather is fine, but during winter it's more difficult to ventilate your home, particularly when you don't want the heat escaping. Ventilating your home is important to your health, as well as the maintenance of your home. Polluted and humid air can cause coughs and headaches and also encourages the spread of damp and mould.

Here are some tips to ventilate your home during the winter.

- Open windows on both sides of your home – this way you don't need to open them for very long as the cross-draft will drive out polluted air quickly and you can close your windows again.

This should be done at least once a day.



- Use any ventilation systems that you have, for example extractor fans, window vents. This is particularly important in kitchens and bathrooms where you get more condensation.
- Do not dry laundry on radiators. Where possible hang outside to dry, but if you need to dry indoors use a clothes airer and ensure you leave a window open nearby to allow the laundry to dry and avoid build-up of condensation.

How to avoid frozen pipes

During the winter months the water pipes in your home are at risk of freezing when the temperature drops. Frozen pipes can leave you without running water, and they're at risk of bursting and flooding your home.



If cold weather is on the way, you can take some simple steps to prevent your pipes from freezing:

- **Insulate pipes and water tanks.** Wrap pipes in cold areas with pipe sponge covers. Insulate any water tanks, especially in colder places like the loft.
- **Leave your heating on.** Set your thermostat at 12-15C when you're away from the property. This keeps the air inside warm to help stop internal pipes from freezing.
- **Open cabinet doors and loft hatches.** Allow warm air in your home to circulate around pipes under sinks or in the attic.
- **Run your taps.** It's harder for water to freeze if it's running, so turn your taps on and off regularly.
- **Drain your water system.** If you know you'll be away for a long period in colder weather, think about draining the water from your system completely.
- **Know where your stop tap is.** It's important to know how to turn off the water in your home just in case the worst happens, so familiarise yourself with the location of your stopcock. If you do spot a leaky pipe turn off the supply and contact ACHA immediately.

Do you need to report an emergency repair? Phone our Customer Service Centre on 0800 028 2755. To report a non-emergency repair email achacustomerservicecentre@acha.co.uk, or visit our website www.acha.co.uk



No place like home

As your landlord we want to keep your home in the best possible condition—with this in mind we have listed a few simple steps that will help us to help you:

- * **Something not right**—the earlier we know about a fault or problem, the better. It helps us to prevent small things becoming big problems. If you see something wrong, let us know as soon as you can.
- * **Keep it tidy**— we ask that you remember your responsibilities for all common closes and landings, and not store items in these areas. All areas should be kept clear at all times, especially flammable items and those that would pose the risk of obstruction, preventing a safe clear exit in the event of a fire. Leaving items in your close may result in ACHA organising removal on safety grounds and recharging you the full cost.
- * **Better safe than sorry**—ACHA's insurance does not cover your contents and personal belongings, please make sure you have your own possessions insured. We work in partnership with Thistle Insurance Services, if you wish to find out more, please contact our Customer Service centre on **0800 028 2755**. Of course you may prefer to arrange your contents insurance with another provider.

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 have already told us about changes, please enquire by:

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

We will acknowledge receipt of your notification.



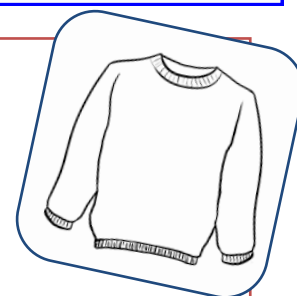
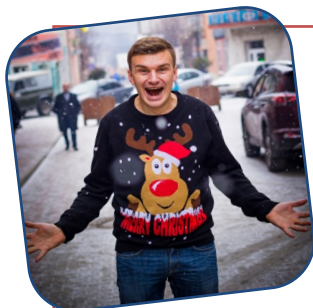
Kids Colouring Competition

Calling all ACHA Kids—if you are aged between 3 and 11 why don't you design your own Christmas jumper and e-mail it to us at achacustomerservicecentre@acha.co.uk,

Download the form from <https://www.acha.co.uk/get-involved-surveys/>. Don't forget to tell us your name, address and age.

And get your parent or guardian to sign the form.

We'll put all the entries received on our Facebook page. The winner will receive a £25 voucher and the runner up will receive a selection box.



**Closing
date 10th
January
2021.**

Would you like support to find work during these difficult times?

The **Employability Team** together with **PeoplePlus** are here to help by providing free support currently by phone and online, to prepare you for employment. We can offer access to accredited online training, help with CV building, job applications, interview skills and much more. Fair Start Scotland does not affect your benefits and participation is tailored to suit you.



If you would like an informal chat about Fair Start Scotland and what it can offer you, please contact:

Ann Gallacher - Keyworker
Mid Argyll, Kintyre & the Islands, Oban, Lorn & the Isles
01585 555242
Or
Alison Kinloch - Keyworker
Bute, Cowal, Helensburgh & Lomond
01369 70 8504

Or alternatively please click on <https://www.argyll-bute.gov.uk/fairstart> call 01586 555990 or email employability@argyll-bute.gov.uk



New challenges—Covid-19

This year, we have all experienced huge changes. Everyone has experienced restrictions and limitations put on us by the pandemic and whilst we wait to receive a vaccine, we are still trying to adjust to the 'new normal'.

Faced with these challenges as an organisation, we have successfully adapted to an entirely new way to work, not just working remotely but accessing equipment, managing restrictions on what can be safely done and figuring out alternative ways of working —as well as adapting to the fast pace of guideline changes to ensure our customers and staff are kept safe. Certain ways we contact our tenants, such as by post, has proved challenging when we could not access our offices. **Do you have an alternative contact, such as email or a mobile number?**

We are very happy to contact you by text - it's a quick and easy way of making contact, keeping you updated or sending reminders. We can also email updates to you if we have your details.

If you provide us with a mobile number and you **don't wish to receive texts – please advise us and you can opt out.**

Not everyone has a mobile or email - so if that's the case we will continue to send information to you by other methods, just make sure your contact details are accurate and up to date.

Please update your contact details

Mobile; Home Phone; Email;
Correspondence address;
preferred contact address

Have you received excellent service from our staff?

We know our teams work hard to deliver an excellent service to all our customers. If you've received outstanding service, why not nominate that person or the team for

Employee of the season?

All you need to do is complete the nomination form which is downloadable from our website—<https://www.acha.co.uk/get-involved-surveys/> and send it to corporateservices@acha.co.uk

The lucky winner or winners, will receive a £100 One4all gift voucher in recognition of their outstanding contribution. You can read full details of our Employee of The Season policy on our website <https://www.acha.co.uk/get-involved-surveys/>.

A stylized logo with the words "Well Done!" in a bold, rounded font. "Well" is in red with a white outline, and "Done!" is in yellow with a white outline. The logo is set against a light grey oval background.

And



to Iona Campbell, AHFA Contract Administrator, who was awarded

Employee of the Season-Summer

Iona worked tirelessly within her team, taking on new processes and dealing with new procedures. Iona assisted in sourcing PPE in the early stages of lockdown to ensure the AHFA operatives could work safely and kept tenants updated with emergency works and safe methods of working.

Tenant Voice Scotland

The Tenant Participation Advisory Service created **Tenant Voice Scotland** to enable all tenants to share their thoughts, ideas and opinions to help to influence and inform partner organisations such as tenants groups, landlords, the SHR, Scottish Government and the Tenant Regional Network.

Tenants Voice Scotland will give tenants their say on the things that matter most.

Why not join up and make your views known:

<https://www.tpasscotland.org.uk/tenant-voice-scotland/>



Our Performance

We have recently published our Landlord report —a copy of which is available on our website <https://www.acha.co.uk/news-landlord-report/>. This report provides information on our progress towards meeting the performance requirements of the Scottish Social Housing Charter.

You can also view and compare ACHA's performance against other landlords on the Scottish Housing Regulators website at www.scottishhousingregulator.gov.uk

Looking forward

ACHA has recently drafted its budget for the next financial year, which will be considered by the Board on 4 February 2021. One of the key issues will be rent levels, this year's annual rent consultation closed on 18 December 2020. Tenants were invited to respond by post, email or via our online survey, whilst the survey is now closed you can access this years and previous years surveys via <https://www.acha.co.uk/news-rent-consultation/>

Remember, over 70% of your rent is spent on maintaining and investing in the existing houses so your rent has a direct impact on the quality of your home. Working out how much we can invest to bring more houses up to Scottish Quality Housing Standard and the Energy Efficiency Standard for Social Housing will be important issues for us to consider as part of the budget.

You might ask what impact Covid has had on ACHA as your landlord. The answer is it has been significant. The period of lockdown and the resulting restrictions has delayed some of the investment work to the housing stock we planned for the first 6 months of the 2020/21 year and we are looking at the impact this will have in the remainder of the financial year and in to 2021/22 as we try to catch up. Lockdown resulted in delays to our new house building programme and this will see our rental income lower in 2020/21 than we budgeted.

This is also likely to result in a lower level of rental income in 2021/22 than we previously expected as we will have fewer houses to rent for 2021/22. We know as a result of the economic impact of Covid some of our tenants struggled to pay their rents and rent arrears increased by £330,000 between April and August.

We are not alone in this situation and, like other Registered Social Landlords, we are working hard to reduce rent arrears and bring them back down to more normal levels. During lockdown we were unable to let houses and as lockdown ended the restrictions in place mean it takes longer to relet houses as they become vacant. In addition lockdown prevented us from carrying out investment works in a number of empty houses, previously identified for specific works, to get them let and earning rent. The impact of all this on void rent loss is we expect void rent loss to be around £200,000 higher than budgeted in 2020.



Due to the Christmas and New Year holidays ACHA staff will be unavailable from 2pm on Thursday 24th December, until 9am, Wednesday 29th December. We will be unavailable from 2pm on Thursday 31st December until 9am on Tuesday 5th January 2021.



Best Wishes for 2021

Seasonal greetings and a peaceful and prosperous New Year
from ACHA's Board of Management and Staff

To report an emergency repair over the festive period,
phone our Customer Service Centre on 0800 028 2755

If you would like this newsletter in larger print, in an alternative language, on audio CD or in an electronic format or you would like someone to read it or explain any of it please contact Charlene Munro on 01546 605855 or communications@acha.co.uk

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

