

Tenants First



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Q and A with **Cathy Grant** – our new Chair



Q: How do you feel being the first woman Chair of Argyll Community Housing Association?

A: Being entrusted with the position is an honour for anyone but being the first woman is special. The last few years have brought a spotlight on how few women there are in senior positions within all areas of housing. My appointment shows the strides that Argyll Community Housing Association are making, not only with our first woman Chair but also our first woman Chief Executive.

Q: What are your priorities as the Chair?

A: Argyll Community Housing Association are in a fantastic position to help many people as their needs change and so my main priority is to ensure everyone has the opportunity to have a safe, warm and amenable place to call home. This has been a particularly difficult few years for everyone with more to come and we need to be providing support to people who may not have needed it in the past. This means we need to be accessible to those people and ensure they know where to come for that help.

Q: How do you see the organisation moving forward?

A: Argyll Community Housing Association have a commitment to our tenants, communities and our environment, especially in these times. This means we are focused on making all our properties as efficient as possible while looking after our environment. We will always have commitment at the fore front of everything we do and will continue to research the best ways to do this for the benefit of our tenants in years to come.



Chief Executive's Welcome



Welcome to our 2022 Autumn/ Winter edition of our Tenants First newsletter as we look forward into 2023 and beyond.

This is my first newsletter as

Chief Executive of Argyll Community Housing Association and I hope that you have noticed the new look.

It is clear that I have joined you at a time where there are challenging times ahead. For tenants, the cost of living crisis, high fuel bills and prices going up in the shops are all real concerns. We understand you are worried about this and we are here to help. Within this edition, we have articles on our welfare rights service, warm banks, links to AliEnergy for heat and energy advice and Argyll and Bute Flexible Food Fund. We hope that you will find these links useful.

At the time of writing this, the temperature has dipped to -3c so we have also included some useful tips on:

- what to do to avoid frozen pipes;
- winter gas safety;
- how to get the best from your air source heat pump and
- ventilating your home.

For Argyll Community Housing Association, there are challenging times ahead too. The cost of buying materials for repairs has increased, some by as much as 20%. The cost of running our offices and our interest rates on our loans have all increased due to external economic pressures. We therefore have some hard decisions to make over the next few months about rent increases for 2023/24. We are currently consulting you about this and will feedback the results of the consultation in the new year.

On a more positive note, I am delighted to let you know that an Argyll Community Housing Association member of staff, Lachie Wood has won the UK Energy Champion of the Year Award in recognition of all the hard work Lachie and his team do to improve the energy efficiency of Argyll Community Housing Association homes. You can read more about this on page 9.

And finally, I just wanted to say that it is an absolute privilege to be the 2nd Chief Executive of Argyll Community Housing Association and I have big shoes to fill but I want to let you know that I will always try my very best.

I hope you all have a lovely Christmas and have a happy new year.

Michelle Mundie
Chief Executive

What is a Warm Bank?

Warm Hubs are intended as places in local communities where people can find a safe, accessible and warm environment during the day to help reduce the cost of heating their own homes and to help those facing extreme fuel poverty this winter due to the cost of living crisis. As with food banks, the people and groups setting them up are doing great work to help others within their community.

Warm banks are being set up within Argyll and Bute by charities, local businesses and supermarkets to assist people within their communities this winter. More information on local warm banks and foodbanks can be found on the following webpage - [warmospace locality - Argyll and Bute Third Sector Interface \(argylltsi.org\)](https://www.warmospace.locality-Argyll-and-Bute-Third-Sector-Interface.argylltsi.org). Help

and advice is also available from a variety of external agencies, including:

- **ALLenergy (energy advice)** - ALLenergy Promoting sustainable energy use <https://www.alienergy.org.uk>

- **Bute Advice Centre (Flexible Food & Fuel Fund)** - Argyll and Bute Flexible Food Fund <https://www.argyll-bute.gov.uk/news/2021/jan/argyll-and-bute-flexible-food-fund>



Warm packs

ACHA are purchasing a supply of warm packs which will be available to anyone who needs one. The packs are free, as the purchase of the warm packs has been made possible by donations from our contractors and suppliers in partnership with ACHA. The packs will include a fleece blanket, an insulated mug, a hot water bottle, a hat, socks and gloves. A supply of the packs will be available at each of our offices and also from Bute Advice Centre starting the 20th December.



The Scottish Government's 'One Stop Shop' to help with rising Cost of Living

Developed by the Scottish Government as a 'One Stop Shop' to help those struggling with the cost of living crisis, the website includes information on help available for households to meet rising energy, housing and other costs. It also provides details on accessing Scottish and UK social security payments, including online benefit calculators, as well as wider health and wellbeing information.

As a 'Programme for Government 2022/23' commitment, the 'one stop shop' website will be supported by a nationwide media campaign to raise awareness and signpost people impacted by rising costs to the help available. If you are struggling, please click on the link for more information - costofliving.campaign.gov.scot/



We are here to help

Our Welfare Rights Officers are here to help tenants with all aspects of Income Maximisation, including benefit advice, mandatory reconsiderations and appeals at Tribunal level. The benefits system can often be challenging and overwhelming to navigate and is further complicated by the fact that benefits, grants and rebates can come from a variety of agencies and it is often difficult to know where to go for the right support. For more info, visit our welfare rights and benefits advice page on our website - <https://www.acha.co.uk/services-think-money/>

In the last year, April 2021 to March 2022, we supported 1607 tenants to achieve a total client gain of over £4million. A surprisingly high number of these tenants had not realised they may be eligible to claim grants, benefits and rebates. There are still many individuals who are missing out, therefore we

recommend a benefits check for all. There are still millions of pounds of unclaimed benefits every year.

Our Welfare Rights Officers are committed to ensuring that tenants access the right information and level of support they require on an individual basis. Contact your Welfare Rights Officer to arrange an appointment either by telephone or in person - face to face visits can be organised for the office or home whichever suits you best.

For more information on the Welfare Rights Officer for your area, or for further information on checking your eligibility for benefits, please do not hesitate to contact our Welfare Rights Service on **0800 028 2755** or email welfareights@acha.co.uk.

Winter Gas Safety

Winter weather highlights how many of us rely on gas to keep us warm, provide hot water and cook our meals. It is important that gas appliances are working properly and 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 Argyll Homes For All 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/deadly carbon monoxide.

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

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 good, 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 stale 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, 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.

With the cold weather on its way, there are some steps you can take to prevent your pipes from freezing:

- **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.

It's also very 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. More advice regarding this can be found on the following link from Scottish Water:

<https://www.scottishwater.co.uk/Your-Home/Campaigns/Be-Prepared-in-Winter>.

If you have any issues relating to your water pipes freezing/bursting, then please contact Argyll Community Housing Association directly on **0800 028 2755**.



Our Repairs Service

Argyll Homes For All are hoping to introduce a new job management system, called Connect in the New Year. Our main objective from implementing this system will be to provide a better and more efficient service for you. Major changes like this can take time, but hopefully in time you will be able to see the positive impact it will have and we will improve our performance to the levels below:

- Emergency "make-safe" repairs will continue to be dealt with as a priority and we will do our best to attend these within the allocated

4-hour period. We currently average under 3 hours to attend.

- Urgent repairs are our next priority group which we aim to get done within a week.
- Routine repairs we try to get to within a month, we will continue to work hard to try get any backlog cleared as quickly as possible.

If you have any questions relating to existing repairs or you need to log a new repair, please contact our Customer Service Centre on **0800 028 2755**.

Getting the most out of your Air Source Heat Pump this Winter

Some of you will be entering Winter with an air source heat pump system in your home as your main heating source for the first time, others may have had theirs installed for a longer period of time. With this in mind along with the current cost of living crisis, providing some reminders about your air source heat pump may be helpful.

Air source heat pumps work in a similar way to a fridge, only in reverse. Powered by electricity, they collect naturally occurring heat from the air (even when temperatures are below 0°) and boost it. The resulting heat is then used to heat your home. With air source heat pumps working in this way they are considered to be one of the most efficient and sustainable heating solutions for homes.

Please see the link below for a video from Energy Saving Trust for some hints and tips on air source heat pumps and how to get the best out of the system: <https://youtu.be/EqIGRGbXF0o>



It is always important that your air source heat pump is working properly, particularly at this time of year. So, if you receive notification from Argyll Homes For All that we need carry out safety checks or services to your air source heat pump please ensure you allow us access to your home.

If you have any issues relating to your air source heat pump, please call **0800 028 2755**.

Argyll Homes For All repairs and travel disruptions during the Autumn and Winter months

We've been lucky enough to experience some lovely weather over the Spring and Summer months this year as seen in this photograph, taken by one of our Operatives, Gary. However, as we begin to enter this year's Autumn and Winter months, the weather will become more unsettled. This means there's a chance we will all experience some travel disruptions.

Over recent years, travel disruptions are becoming more frequent due to the worsening weather conditions. These disruptions could be last minute delays, closures or cancellations, and could affect both road and ferry travel.

Please know, we will do our very best to keep our appointments

with you. Sometimes short notice cancellations may be unavoidable. If this is the case, one of our staff will contact you to arrange another suitable time for our visit.

Travel updates can be found below:

Road Delays/Closures:

- <https://trafficscotland.org/currentincidents/>

Ferry Delays/Cancellations:

- <https://www.calmac.co.uk/service-status>
- <https://www.western-ferries.co.uk/servicestatus>

If your appointment with Argyll Homes For All is affected by



poor weather and last minute cancellations, we thank you for your patience and cooperation to get appointments rearranged.

Millknowe Dementia friendly housing

Argyll Community Housing Association has completed the conversion of the former grade C listed Millknowe Stores Shop and the flat above into 2 x 2 bed roomed dementia-friendly homes, the first of its kind in Campbeltown. The Millknowe Store was acquired by the Association in April 2019 which allowed the properties to be converted to meet housing need in the area.

Each flat has been carefully designed by Architects, Inch Architecture, in consultation with Argyll and Bute Council and Argyll's Health and Social Care Partnership colleagues to make the flats suitable for tenants with an early dementia diagnosis or for tenants with sensory issues. The ground floor flat is also fully wheelchair accessible.

The new homes which were completed by Campbeltown based contractor, McKinven & Colville Ltd, have additional design features to support people living with early onset dementia such as floor finishes which visually contrast with wall finishes; additional low-level lighting; open kitchen storage; and good visual links between main spaces. The fixtures are both easy to use and of traditional appearance to aid recognition.

The properties have also been upgraded to EESSH2 (energy efficiency in social housing2)



standard helping to tackle fuel poverty with additional levels of insulation, energy efficiency windows and doors and are heated by air source heat pumps.

National Energy Champion of the Year 2022

Argyll Community Housing Association employee Lachie Wood has been awarded the National Energy Champion of the Year award at the recent National Energy Efficiency Awards in Birmingham.

Lachie has worked for Argyll Community Housing Association for more than 12 years and as Warm Homes Team Project Manager has delivered some of Argyll Community Housing Association's largest projects including the Warm Homes Argyll, BEIS Social Housing Decarbonisation Demonstrator programme, Home Energy Efficiency

Programme, Area Based Schemes and Social Housing Net Zero

fund. Lachie was nominated for the award by Ovo Energy Solutions and selected as winner from a shortlist of 12 nominees. This follows success in the 2021 awards where the Warm Homes Team won the National Energy Efficiency Awards Renewable Heat Project of the Year 2021.



Getting Involved

We have carried out a review of our governance structure, and reviewed the role of Area Committees within the Association. The Area Committees had not met since March 2020 and membership numbers had dwindled. The review group consulted with existing Area Committee members and looked at other ways of encouraging tenants to participate in our decisions. At our Board of Management meeting in November, a decision was made to remove the Area Committees from our formal constitution.

We are keen to hear from you if you would like to get involved with us. There are a number of ways you can do this, you can join the groups below by contacting communications@acha.co.uk or telephoning our Customer Service Centre on **0800 028 2755**.

The Feedb@ck forum – this forum comprises of tenants who would like to take part in surveys or be consulted about our services and policies.

Registered Tenant Organisations (RTO's)

– we support a number of groups who have formally set themselves up as Tenant and Resident Associations or RTOs. We can provide funding to these groups and will help organisers set up new groups in local areas. We currently have two RTOs – one in Cardross and one in Campbeltown.

Your Voice (Tenant Scrutiny Group)

- our participation group tests our policies and procedures to make sure they are fit for purpose; they also make formal recommendations to the Board of Management.

Board of Management - we currently have vacancies for tenants on our Board of Management. The Board is responsible for determining our strategic direction and for making decisions across all of our functions including performance, service improvement, investment in our homes and future planning. Our Board is also responsible for ensuring



that we fulfil our legal responsibilities and meet the requirements set by our regulators.

The Board meets on a six weekly cycle and holds annual strategic planning events in February and October each year. Board members are elected at our Annual General Meeting (AGM) which is held in September.

Being part of our Board is an excellent opportunity to make a real difference to your community, as well as gaining new skills and experience. The majority of our meetings are 'hybrid', meaning that you can choose to join the meeting remotely or pop into one of our offices in Oban, Helensburgh or Lochgilphead, and join us from there.

Board members are volunteers and while we cannot pay you for your time, we will reimburse your reasonable travel and out of pocket expenses. If you are interested in becoming a member of our Board of Management, please contact lesley.lindsay@acha.co.uk or by telephone on **01546 605971**.

Argyll Community Housing Association's 10 10 10 initiative

2022 is the 6th year of our “10 10 10” initiative. The scheme was set up in 2016 to commemorate the Association's 10-year anniversary when Argyll Community Housing Association's Board approved a 10-year legacy totalling £100,000, of which £10,000 is committed in any one year for the practical support of young people's learning and development in primary and secondary schools in Argyll and Bute.

This year 11 schools received awards of up to £1,000 for a variety of exciting and innovative initiatives. The schools receiving an award were

- Tarbert Academy;
- Strachur Primary School;
- Drumlemble Primary School;
- Dalintober Primary School;
- Luss Primary School;
- Gigha Primary School and Early Learning Centre;
- Parklands School;
- Arinagour Primary School;
- Oban High School;
- St Joseph's Primary, Helensburgh, and
- North Bute Primary School.

The projects planned in the schools range



Dunoon Grammar School learning centre's outdoor learning programme is helping people learn the skills and build the confidence they need to unlock their full potential.

from assistance with indoor and outdoor play equipment, resources to support communication between people with complex communication needs and their communication partners, a poly tunnel and seeds, and funding to help develop a Barista skills course by allowing pupils to set up and run a barista coffee bar.

Argyll Community Housing Association'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 is the 31st May annually.

Community Action Fund

Registered charities in Argyll and Bute continue to benefit from Argyll Community Housing Association's Community Action Fund. This fund can assist with amounts of up to £500 for registered charities to take their projects and initiatives forward.

Further information and an application form can be found at: <https://www.acha.co.uk/services-community-action-fund/>

Some groups who have benefitted from the fund so far this year are;

- Route 81 Youth Project
- Craighornie Parish Church of Scotland
- Lorn Toy Library (Oban Toy Cupboard)
- Grey Matters Active Ageing
- Islay and Jura Community Enterprises Limited
- Oban Pride
- Tarbert Soup Group
- Tarbert Youth Group

The Route 81 Youth Project received £500 which they used as part of the overall funding to take forward their exciting "Fun for a Fiver" Summer programme. Some of the activities included in the programme were canoeing, go-karting, a boat trip, a visit to a music festival, as well as a



"Ready, Steady, Soup" project which gave the young people the opportunity to prepare, cook and serve food to the community.

New support videos from TV Licensing

To help you understand when you do and don't need a TV Licence, TV Licensing has shared seven new videos covering when you need a licence, what it pays for, how to buy and or pay for your TV licence and reporting and avoiding TV licence scams. The videos are also available in different languages and with subtitles and signing.



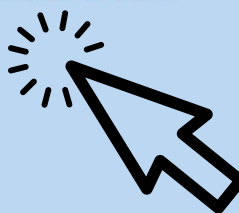
They're all on the TV Licensing website here: <https://www.tvlicensing.co.uk/advice>



Customer Portal



We are excited to announce our online Customer Portal is live. After a simple registration process, you will be able to go online and check your rent balance, make a rent payment, update contact details, update personal details, check the status of existing repairs and request a new repair.



If you have any difficulty registering, please contact our Customer Service Centre on **0800 028 2755**. Please remember, to keep your details secure you should not share your account reference, username or password.

Visit www.acha.co.uk to access the Customer Portal.

Social Security Scotland benefits and services



Social Security Scotland
Tèarainteachd Shòisealta Alba

Social Security Scotland wants to ensure everyone in Scotland gets the payments they are entitled to. You can apply for benefits online, by phone or face-to-face. Our colleagues are available to help in Argyll and Bute.



We deliver twelve benefits for people on low incomes, carers, families and disabled people. Our newest benefit, Adult Disability Payment was available from 29 August 2022, and replaces Personal Independence Payment (PIP).

For more information on our benefits: mygov.scot/. You can call us on **0800 182 2222**

Argyll Community Housing Association Annual Membership Prize Draw

Every year, we hold a prize draw for members of the Association. One share member from each of our four operating areas is picked to receive a delicious hamper of festive goodies.

This year's winners were:

- I. McIntyre, Oban (Oban, Lorn and the Isles)
- S. Allcroft, Cardross (Helensburgh and Lomond)
- D. Eynon, Lochgilphead (Mid Argyll, Kintyre and the Isles)
- D. Thomson, Tighnabruaich (Bute and Cowal)

On winning his hamper, Mr McIntyre commented: *"Wow, now that will help me out this Christmas, those little treats. I am so proud of what ACHA is achieving regarding work keeping our homes warm in Argyll and Bute, getting the funds from the Scottish Government, helping Argyll and Bute Council and helping tenants in these stressful times"*.

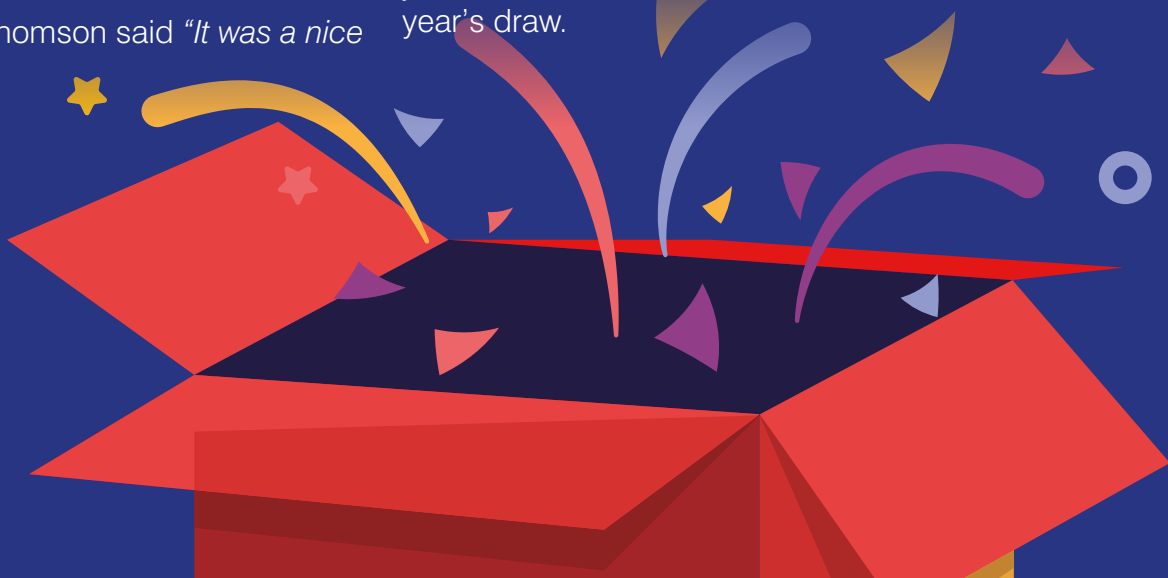
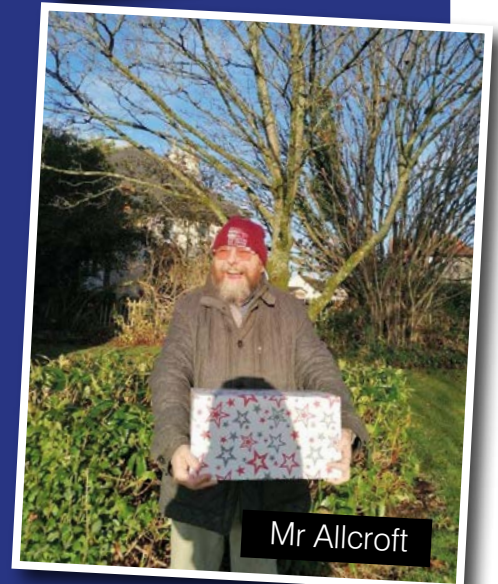
Mr Thomson said *"It was a nice*

surprise when I received the phone call telling me I had won the Bute & Cowal festive hamper, I am really pleased to be one of this year's winners".

Life membership of Argyll Community Housing Association is available to anyone over the age of 16 residing in Argyll and Bute for just £1. Application forms for Argyll Community Housing Association membership are available in all Argyll Community Housing Association offices, at www.acha.co.uk and by telephoning **01546 605971**.

Share members are welcome to attend the Association's Annual General Meeting and elect members on the Board of Management, Argyll Community Housing Association's governing body.

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



Risk of fire

Did you know that between April 2018 and September 2022 there were 45 claims against Argyll Community Housing Association's property insurance, with an estimated cost of £533,000?

Fire was the cause of 12 of these claims, with fire damage making up over 63% of the estimated cost - over £336,000 in 4 years. That's £84,000 each year up in smoke. We have been able to identify the cause of these fires - 1 due to malicious/wilful fire raising, 2 due to cigarettes, 3 due to electrical, 1 due to candle, 3 due to cooking/accidental and 2 due to fires in other properties.

Insurance costs you money – part of the rent you pay goes towards the cost of property insurance. Please help us cut down on property insurance claims as there are far better ways we can use your rent.



Do you have household contents insurance?

Remember where there is a fire it's not just the property that gets damaged, your contents will also likely to be damaged. Argyll Community Housing Association's insurance does not cover your contents or personal belongings, so please make sure you have your own contents insurance in place to replace your possessions at what can be a stressful and difficult time.

Argyll Community Housing Association work in partnership with Thistle Insurance, please contact your local office or our Customer Service centre for further information. Other insurance services are available.

Our 2021/22 Annual Landlord report

, which provides tenants with information on our progress towards meeting the performance requirements of the Scottish Social Housing Charter, is available to download from our website.

Copies of previous Annual Landlord reports are published on our website www.acha.co.uk. You can also view and compare our performance against other landlords on the Scottish Housing Regulator's website at www.scottishhousingregulator.gov.uk.

A copy of Argyll Community Housing Association's Engagement Plan for the forthcoming year is available via the following link - <https://www.housingregulator.gov.scot/landlord-performance/landlords/argyll-community->



Add your voice, help us improve services...

Would you like to help improve social landlord services in Scotland? Add your voice to the National Panel of Tenants and Service Users!

The Panel is one of the ways that the Scottish Housing Regulator can hear what tenants and service users think and make sure it focuses on the important things. Members receive occasional surveys and invites to take part in other feedback exercises. Participation is always optional and you can leave at any time.

We want to include a diverse range of people on the Panel, including those who are not involved in other ways of giving views on landlord services. Members include **council and housing association tenants**, people who have used **homeless services**, homeowners who receive social landlord **factoring or common repairs**, and people living on social rented **Gypsy/Traveller sites**.

Ready to join?

Online at www.bit.ly/shr-panel

Call 0800 433 7212

Get a printed form on natpan@engagescotland.co.uk or call 0800 433 7212

housing-association-ltd/engagement-plan.



Scottish Housing Regulator

If you would like this newsletter in larger print, in an alternative language, in an audio or 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. All our newsletters are available on our website - www.acha.co.uk

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



Due to the Christmas and New Year holidays Argyll Community Housing Association staff will be unavailable from 2pm on Friday 23rd December, until 9am, Wednesday 29th December. We will be unavailable from 2pm on Friday 30th December until 9am on Wednesday 4th January 2023.



Bute

Haig House, 13-16 Longhill Crescent, Rothesay, PA20 0JT

☎ **01546 605870**

✉ housing.bute@acha.co.uk

Cowal

Dolphin Hall, Manse Ave, Dunoon, PA23 8DQ

☎ **01546 605950**

✉ housing.cowal@acha.co.uk

Helensburgh & Lomond

Lamont House, 9-19 Stuckleckie Road, Helensburgh, G84 7NL

☎ **01546 605920**

✉ housing.lomond@acha.co.uk

Islay

11 Flora Street, Bowmore, PA43 7JX

☎ **01546 605890**

✉ housing.islay@acha.co.uk

Kintyre

Old Quay Head, Campbeltown, PA28 6ED

☎ **01546 605880**

✉ housing.kintyre@acha.co.uk

Mid Argyll

Dalriada House, Lochgilphead, PA31 8JL

☎ **01546 605800**

✉ housing.midargyll@acha.co.uk

Oban, Lorn and Isles

Menzies House, Glenshellach Business Park, Oban, PA34 4RY

☎ **01546 605930**

✉ housing.lorn@acha.co.uk



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