

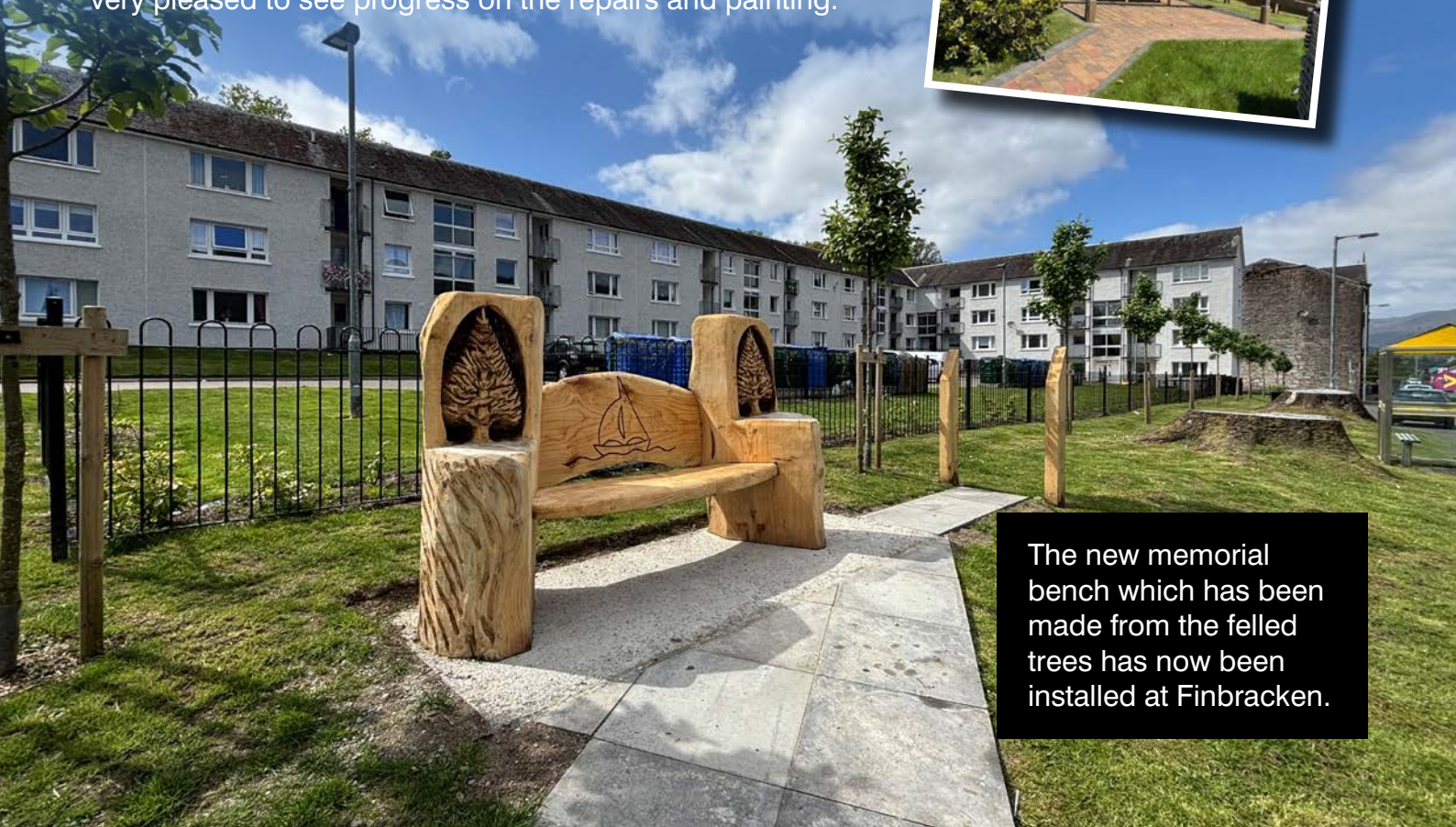
# Tenants First

COWAL EDITION

## Common Closes and Grounds

The Finbracken and Dixon Avenue apartments have now been included in our cleaning service and operatives will be on site for these areas beginning in April. Main close doors and internal windows have been included and so we don't now ask our residents to agree a cleaning rota. We do ask that everyone still keeps these areas clear of any goods or litter and all refuse is placed in the correct type of refuse bin.

It is very satisfying to see works in progress to assist in the recovery of damages caused by the terrible storms we have recently experienced. Many houses were badly damaged and essential works to roofs and buildings are ongoing. Boundary fences took the brunt of these storms and we are very pleased to see progress on the repairs and painting.



The new memorial bench which has been made from the felled trees has now been installed at Finbracken.

# ESTATE INSPECTIONS & WALKABOUTS

The team has more estate walkabouts planned for Cowal.

Please come along for some or all of the events and let us know your ideas for the area you live in. If you can't come along, the team can knock on your door for a discussion and if the dates don't suit you, please get in touch for a chat on **01546 605950**.

Our next walkabout is:

**25th June at 10am at Queen's Road, Sandbank** - We will visit Queen's Road, MacDonald Ave, Somerville Place

You may get a reminder card through your door and if you meet any of us in the area on our day to day estate visits, please stop us to let us know your views or ideas you have.



## Dog dirt plague across Cowal

Our phones have been ringing red-hot with tenants complaining about neighbours not picking up after their dogs, and as the grass-cutting season starts, our Grounds Maintenance team are bracing themselves for dealing with doggy doodah. In some areas, the fouling is so bad that they may have to protect themselves by stopping cutting the grass.

ACHA's Housing and Neighbourhood Services team is committed to tracking down irresponsible dog owners. Failing to clear up

after your dog is an offence, as well as being an unpleasant nuisance to your neighbours.

If you see an ACHA tenant allowing their dogs to foul one of our green areas and failing to clear it up, please get in touch. We are keen to take action to make our estates nicer places to live. Any fouling on public land can be reported to the council's dog wardens.



## Drop in Advice Centres

Seeking housing advice for yourself, your friends or families?

It's simple to request a one-to-one at the offices at Fairmile in Sandbank but we have teamed up with LiveArgyll and the ARC for regular drop in sessions where you can meet up with a local member of ACHA staff.

- **LiveArgyll**— Library at the Queen's Hall, Dunoon - First Monday of each month from 10am to 11 am
- **ARC Recovery Café**—Old

Library room at the Queen's Hall—First Wednesday of each month from 11am until 12pm

If you are part of a neighbourhood or voluntary group and think that a session would benefit your members, please let us know so that we can include your group in next year's calendars. There will be other events around the area so please look for the dates and venues on the our websites, "What's on Dunoon" and on Facebook

## Welfare advice

We also work with the Bute Advice Service who are experts at seeking the best ways to improve the value of any welfare benefits. They can make a telephone appointment or can visit you at home if this is better for you. Please ask us to make a referral.



# Office Closures for Staff Training



To ensure we continue providing the best possible service, our Area Offices will be closed from 9am – 1pm for staff training on the dates listed below. During these times our staff will be unavailable.

Emergency repair? Call us on **0800 028 2755**.

For all other enquiries, please contact your Local Area team after 1:00 PM - <https://www.acha.co.uk/contact/>

We appreciate your patience and apologise for any inconvenience.

- Tuesday, 8th July 2025
- Tuesday, 12th August 2025
- Tuesday, 9th September 2025
- Tuesday, 14th October 2025
- Tuesday, 11th November 2025
- Tuesday, 9th December 2025

## Tenants are urged to contact electricity suppliers to arrange meter upgrades



Following an update from energy industry trade body Energy UK, ACHA is urging tenants with Radio Teleswitch (RTS) meters to contact their electricity supplier at the earliest opportunity to discuss the replacement of their RTS equipment with a smart electricity meter.

The preparations to close down the Radio Teleswitching Service (RTS) on 30 June 2025 with Energy UK looking at how this could be done on a gradual basis.

Please click on the link to the Energy UK information leaflet: <https://www.energy-uk.org.uk/customers/the-radio-teleswitch-service-switch-off-what-you-need-to-know/>

## Access Services Anytime with Our Customer Portal

Manage your account online—anytime, anywhere! With our Customer Portal, you can:



# Welfare Rights



In 2024/2025 Our In-house Welfare Rights officers assisted **1351** Tenants with applying or reviewing their benefit entitlements.



**£4.1 million** secured in welfare-related financial gains for 1351 tenants.



**203** new tenants received a benefit check from our Welfare Rights team. All new tenants are offered a benefit check at sign up



**1433** tenants were contacted for benefit checks through our targeted approach to tenants who are over 60 years old, under 25 years old, single parents, carers, sick or disabled.



**£127,000** distributed through the HACT Fuel Fund, helping over 549 households.

We have also been working with the Housing Association Charitable Trust (HACT), a charity of the social housing sector who assist tenants to obtain Pay Point vouchers to top up their pre-payment meters, helping with the current cost of living crisis. The HACT fund is still currently open for all tenants who have pre-payment meters and can top up at their local pay point. Unfortunately British Gas customers are currently exempt from the scheme.

The latest benefit to transfer

over to Social Security Scotland is the Department of Work and Pensions (DWP) Attendance Allowance. This has now become Pension Age Disability Payment. All new applications should be submitted to social security Scotland as DWP will no longer be taking Attendance allowance applications for pensioners in Scotland.

We are aware there is a lot going on in the news regarding a Personal Independence Payment (PIP) reform and on how guidelines for assessment are being changed. At the time

of going to print the Scottish Government have confirmed that they do not plan any changes to how adult disability applications are assessed and these disability reform changes should not affect anyone on adult disability payment in Scotland for the time being.

If you are unsure and still wish for some assistance and assurance, do not hesitate your local office for an informal chat with your local Welfare Rights Officer.

## Independent Money Advice

moneyadvicescotland  
Scotland's Money Charity

**Money Advice Scotland** is Scotland's money charity. They exist to help people in debt. Their mission is to be the driving force towards financial wellbeing for the people of Scotland. They believe that everyone in debt deserves to be treated fairly, that is can happen to anyone and understand how it can affect someone's life. They have a range of resources for people going through the debt advice process including debt terms explained, help accessing your income and expenditure report, and benefits calculator.

You can connect with them via their website at <https://www.moneyadvicescotland.org.uk> or email them at [info@moneyadvicescotland.org.uk](mailto:info@moneyadvicescotland.org.uk).



# Transformation of the Argyll Community Housing Association Group

We are currently undergoing a major transformation in the way we operate as a business, both externally and internally and a lot of work is being done behind the scenes to improve our services to you. Our aim is to provide an effortless customer experience, and great employee engagement.

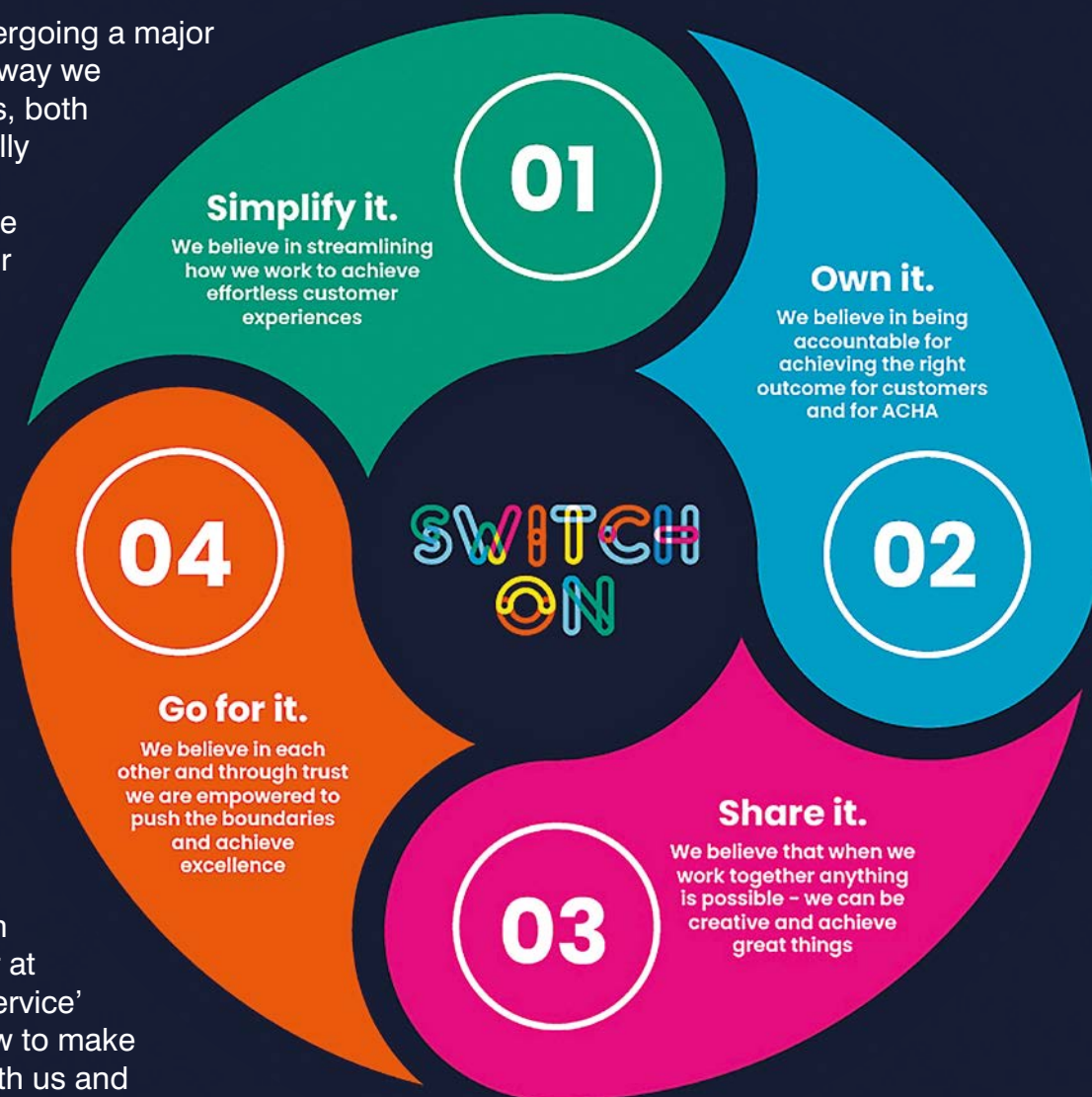
The Transformation includes a review of our services, in terms of delivery, performance, cost and value for money. We are looking at what we do and how we do it with the focus on how we can be better at delivering our 'best service' to our customers, how to make it easier to engage with us and ensure we get it right first time.

To increase efficiency and effectiveness, we are looking at our staff structure, our processes and our technology to streamline how we work. We want to improve the customer experience, giving you choice in how we communicate, working to better understand your needs and adapting our services to meet those needs.

We will be introducing a new Customer Solutions team, meaning a single point of contact that will deal with your enquiries quickly and efficiently, meaning you will have access

to up to date, relevant information on you and your home, with the ability to answer questions without your enquiry being passed to other teams or members of staff.

We estimate the full transformation will take between 2 to 3 years, but you will begin to notice a difference as we introduce new ideas and technology. Keep an eye on our Facebook page and our website for updates on our transformation progress.





## Good Neighbour Award 2025: Who's Your Hero?



It's time to shout out those amazing neighbours who make our estate a better place to live! Whether they've helped you carry your shopping, checked in on you during a tough time, or simply shared a friendly wave, we want to hear about it.

The Good Neighbour Award is all about celebrating the little acts of kindness that make a big difference. If you know someone who always goes above and beyond, now's your chance to nominate them. The winner will receive a £100 worth of vouchers. The closing date for nominations is Friday 29th August 2025.

Link to nomination form:  
**<https://www.surveymonkey.com/r/39NNBPZ>**

Nominees must be ACHA tenants. Unfortunately, we cannot accept nominations from relatives or anyone living in the same property

Let's spread some good vibes and show our appreciation for those who make our community feel like home!

# Garden in Bloom

## – Your Garden's Chance to be a Star!

Spring has sprung and many of us have already been out in our gardens enjoying the beautiful weather and taking the opportunity to tend to flower beds, lawns and vegetable patches. We know so many of you work hard in our gardens, however big or small, making them the best they can be.



### Our 2025 Garden in Bloom competition is now open!

If you are someone who enjoys gardening, are proud of your hard work and you would like a chance to win vouchers and a trophy, then it is time for you to enter our annual Garden in Bloom competition! There are different categories depending on the area where you live and the competition is judged by our Board of Management in the autumn. We have amazing entries each year and we are looking forward to seeing the results of your hard work again. There will be vouchers and trophies for the winners and runners up in each category.

So whether you have a garden, allotment or containers, contact us for an entry form which are available at your local office or you can download from our website **<https://www.acha.co.uk/news-garden-in-bloom/>**. Once we have your entry form, we will come and take photos which will be judged later on in the summer by ACHA's Board of Management members.

The closing date for all areas is 25 July 2025.

Good luck!



# Room with a View

During lockdown, we ran a very popular Facebook series called 'Working from Home' where members of ACHA staff shared the views they were enjoying whilst we couldn't work from our offices. At the time we received many 'likes' and favourable comments.

Well, now it's your turn! Do you enjoy a view of the beautiful Argyll landscape from your living room or kitchen? Or perhaps you have captured a dramatic sunrise, colourful sunset or wild Scottish weather from your bedroom? If so, we would love to see your images. There is a £50 voucher for our favourite entry and we will feature photos in future newsletters, social media posts or landlord reports.

Send your photos to **communications@acha.co.uk**, by 25th July 2025, along with your name and address and also please ensure you send your photos in their largest possible format and resolution.



# Assisted Garden Works

ACHA's Assisted Gardens Scheme recognises that some tenants may need support to cut their grass.

Argyll Homes for All's (AHFA's) Grounds Maintenance Team usually carry out these works but in some instances it could be carried out by a contractor acting on our behalf.

If you currently receive this service, please take note of the following information:

- Assisted garden work provides a total of 8 grass cuts in one season, this is equivalent to roughly one cut per month;
- The service provided is grass cutting only, it doesn't include other garden tasks for example weeding or hedge trimming;
- Our Grounds Maintenance team or contractors working on our behalf are unable to move garden furniture or accessories (seats, garden toys, plant pots etc.) as part of this service;



- The operatives who arrive to cut the grass will be unable to cut the grass if your pet(s) have fouled in the garden;
- It's important that while our operatives are cutting your grass that you stay indoors for safety reasons until the cut is finished.

If you'd like to apply for this service, please contact ACHA directly on **0800 028 2755** and they'll confirm if you're eligible. Please note this service is popular so there may be a waiting list.



# ACHA's Community Action Fund

During 2024/25 ACHA's **Community Action Fund** was able to support 38 local charities in Argyll and Bute with many exciting and diverse projects.

The 1<sup>st</sup> Argyll (Lorn) Scout Group, which meets in Oban, received £492.00 to purchase branded Hi-Viz waistcoats so that the Beavers, Cubs and Scouts in the unit could go out and about in the community, and be visible and easily identified during the darker winter evenings. The photograph top right shows some of the young people walking along Oban Esplanade on a lovely winter's evening wearing the new waistcoats.

One of the other charities who benefitted from an award was the Snowdrop Centre in Lochgilphead. We were delighted to help with funding for art materials to be used by the people who attend therapeutic and wellbeing sessions in the Snowdrop Centre. The Snowdrop Centre sent us a photograph of some

of the materials purchased and a photo of their window which has been beautifully decorated by one of the crafting groups, using the new materials.

The Community Action Fund is open all year round for registered charities in Argyll and Bute to apply for up to £500 to assist with their projects and initiatives. If your charity could use some funding, please think about submitting an application to the fund. Applications are considered by ACHA's Board of Management who meet every two months.



Crafting and art materials were purchased by the Snowdrop Centre in Lochgilphead.



Young people from the 1<sup>st</sup> Argyll (Lorn) Scout Group wearing their new Hi-Viz waistcoats while out and about in Oban.



One of the activities that the materials were used for was to decorate a window with stained glass style Easter eggs.

Further information and an application form is available at [www.acha.co.uk/services-community-action-fund/](http://www.acha.co.uk/services-community-action-fund/) or contact us on 01546 605922.



# Rent Consultation

## It's Worth Saying...



Each year we consult with you on a variety of subjects such as your satisfaction with our repairs service or how we present information on our service delivery. In November we ran a consultation on the rent increase for 2025/26. Every person who responded was entered into a draw to win one of five £100 shopping vouchers.



One of the winners was Ms Carolanne Hamilton from Cowal. On receiving her voucher she said *"I am extremely happy and very surprised. I didn't expect it and had forgotten I had completed the survey. Thank you."*

We very much value your input to our services, it helps us shape things and deliver what we do the way you want it. We know your time is valuable, but we really appreciate it when we receive your feedback. Plus, you may be a lucky winner! Whatever your view on matters, it may very well be worth saying...



Another winner was Mr Fraser Richardson, who was equally pleased, adding *"I am happy with my house and the service I receive from ACHA"*.



Pictured: Local Manager, Paul Monaghan (left) presents Lomond winner, Allan MacFadyen with his prize.

Winning the vouchers in Lomond was Allan MacFadyen who said they *"made my day!"*

# Why not become a share member of ACHA?

- Shareholding membership is now open to anyone over the age of 16.
- You no longer need to reside within Argyll and Bute.
- Membership is open to all our tenants and anyone who has an interest in our work and objectives.

The Association belongs to all of us and we are keen to encourage you to participate – so if you want to influence the direction of the Association the best way to do so is to get involved.

When applying for membership you must complete and sign an application form and pay

## Save the date – AGM

Open invite to all ACHA group members on **Thursday 18<sup>th</sup> September 2025**

the £1.00 membership for life fee (this will be returned to you should your application not be approved by the Board of Management).

You can download an application form from our website – [www.acha.co.uk](http://www.acha.co.uk) or pick up one from any of our offices.

## 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 or contacting your local Housing office**
- **Calling our Customer Service Centre on 0800 028 2755**
- **Updating your tenancy information on our website at [www.acha.co.uk](http://www.acha.co.uk)** Click on the link “Managing your Tenancy” and from there you can submit your details on-line to us.

We will acknowledge receipt of your notification.

## Annual membership draw

Every year we hold a prize draw for our members, one member from each of our four administrative areas will be the lucky winner of a Christmas food hamper.

Membership forms are available from your local office, via

**<https://www.acha.co.uk/get-involved/>,**  
or by phoning  
Lesley Lindsay  
on **01546 605971**.





# Charlie's apprenticeship

We have great pleasure in announcing that ACHA Group Apprentice Charlie Robertson has successfully completed his apprenticeship, and has now gained employment with ACHA.

Charlie completed his apprenticeship in Business and administration SCQF Level 5 while working as a HR Assistant within ACHA's HR and Corporate Services Department.

Since completing his apprenticeship, Charlie has been successful in applying for the role of Project Support Assistant within Property Services, and started his new role in April 2025.

Charlie commented "I really enjoyed the experience of the apprenticeship and the way it provided an induction for balancing work and studies in a way that directly impacted my day to day work. I also really enjoyed the opportunities it brought for me to get out of my comfort zone and work directly with more experienced individuals. Those around me played a massive part in getting me settled in to the work place so I would like to thank them also."

Director of HR and Corporate Services, Colette Benham said "It is great to see Charlie moving on



Pictured above, L-R: Colette Benham, Charlie Robertson and Alana Mathers, UHI Argyll

to a new role having secured his qualifications as part of the ACHA Group's on-going apprentice scheme. Charlie has been a great asset to the HRCS team, and I am sure that he will continue to be a fabulous contributor to his new team, and we look forward to seeing where Charlie's career takes him within the Group."

Congratulations Charlie and best of luck in your new role!

## Cyber Security Awareness

Cyber Security has become increasingly important in recent years. Below you will find some helpful links on how to be more vigilant and prepare yourself for any attacks.

<https://www.securityhq.com/blog/top-tips-to-detect-phishing-scams/>

You can check if your personal/work email has been breached on <https://haveibeenpwned.com/>

You can check your passwords to see how long it would take a hacker to crack your password. <https://howsecureismypassword.net/>

Nuisance texts and calls – These might be sales or marketing calls, silent calls, or calls and messages from scammers. You can report



these by forwarding the text to 7726, this will be reported to your provider. You won't be charged for forwarding a text to 7726.

<https://www.ncsc.gov.uk/>

# TV Licensing scam

## STOP, CHECK, ASK



Not sure an email or letter from @tvlicensing is genuine? Scammers often say "Dear customer", or use your email address.



- TV Licensing will always use your title and last name.
- CHECK your licence number – scammers may use a false one and hope you don't notice.

### How to check if an email from @tvlicensing is genuine?

- Check the sender's email address
- If it's genuine it will include a partial postcode
- Does it have your name
- Check the spelling and grammar
- Check the links

### Scam emails relating to the TV Licence are on the rise and will often:-

- Ask you to make an urgent payment
- Say you can get a refund or a cheaper licence
- Show a fake licence number

## Be scam safe



If you think you have been a victim of fraud, contact your bank immediately and report it to Action Fraud at

**actionfraud.police.uk** or by calling **0300 123 2040**.

before you enter personal or bank details. Especially if a letter, email, text or phone call promises you money, a refund or suggests there is an issue with your payments.

Report any scam or suspicious emails to **report@phishing.gov.uk**

Follow the link to helping you to avoid TV Licensing scams and how to report one - Protect yourself from TV Licensing scams.

**[www.tvlicensing.co.uk/faqs](http://www.tvlicensing.co.uk/faqs)**

## Look out for scams

### Stop

Pause before giving away any of your personal information



### Check

Look for errors in the message – see examples at **[tvlicensing.co.uk/scam](http://tvlicensing.co.uk/scam)**



### Ask

If you're unsure, ask someone else, or visit **[tvlicensing.co.uk/scam](http://tvlicensing.co.uk/scam)**





# KEEPING YOUR COMMUNAL OPEN SPACES TIDY

Now that spring is here, we can spend more time enjoying the outdoors. It's important to look after the shared areas where we live so that everyone can make use of them.

AHFA's Grounds Maintenance team have started working in the community on grass cutting and plant maintenance in our shared areas. We ask for your help in maintaining these areas by:

- Keeping communal areas tidy and clear of any obstacles. Having to clear up any fly tipping or obstacles adds to costs;
- Do not litter the areas. It creates a higher risk for our operatives. Also picking up litter creates more work, meaning higher costs;
- Do not allow your pets to foul in these areas, but if they do please clean up after them. It is an offence in Scotland not to clean up after your pets;



- Keeping a safe distance from our operatives while they are using machinery to carry out their work. This is for everyone's safety as the machinery used can cause serious injury even from a distance.

With your help, we can keep you and our workers safe while maintaining our shared outdoor areas for everyone to enjoy.

## Important Information on Damp and Mould



At ACHA, we have a zero-tolerance approach to damp and mould in our properties. If you are experiencing any issues, please report them to us as soon as possible so we can take action.

What to do:

- Contact us immediately to report damp or mould concerns.
- Our team will assess the issue using our risk matrix and take appropriate action within set timescales.
- You can also access our Damp, Mould



and Condensation leaflet for guidance on prevention and management on our Tenant Health and Safety page on our website - <https://www.acha.co.uk/news-tenant-safety/>.

Your health and safety is our priority, and we are committed to resolving any damp and mould issues quickly and effectively.

For more information or to report a concern, contact **0800 028 2755** or visit our website, <https://www.acha.co.uk/>.

# Our Performance

Our 2024/2025 Annual Landlord report, which provide tenants with information on our progress towards meeting the performance requirements of the Scottish Social Housing Charter, will be available to download from our website in October 2025. Copies of our previous Annual Landlord reports are published on our website <https://www.acha.co.uk/news-landlord-report/>.

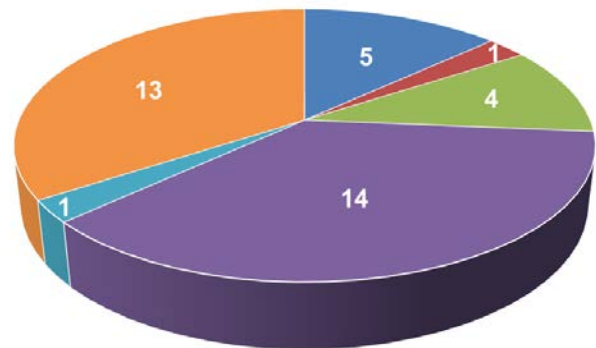
You can also view and compare ACHA's performance against other landlords on the Scottish Housing Regulator's website at [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk).

A copy of the ACHA Engagement Plan for the forthcoming year is available via the following link - <https://www.housingregulator.gov.scot/landlord-performance/landlords/argyll-community-housing-association-ltd/>

## Compliments we've received

We received a total of **38** compliments, between 1<sup>st</sup> April 2024 and 31<sup>st</sup> of March 2025, with the majority coming from tenants, falling under the following categories.

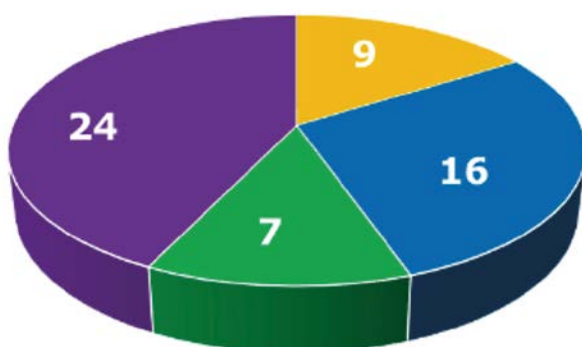
- Advice and assistance
- Aids and Adaptations
- Grounds / tree maintenance & winter works
- Repairs
- Rodent issue
- Welfare rights and energy assistance



## Our complaints performance

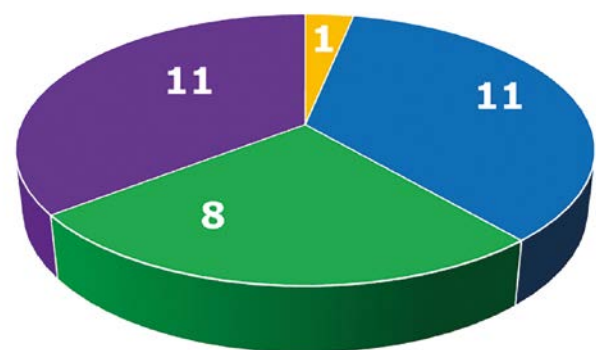
Of the 87 stage 1 and stage 2 complaints we responded to, 60% were upheld, partially upheld or resolved, and 40% were not upheld

Stage 1 Complaints



- Resolved
- Upheld
- Partially Upheld
- Not Upheld

Stage 2 Complaints



- Resolved
- Upheld
- Partially Upheld
- Not Upheld



# Lessons learnt

60% of the complaints to which we responded to identified lessons that could be learnt by the Group.



## Report a Significant Performance Failure

A significant performance failure is a serious concern about a landlord which significantly affects a number of tenants. A group of tenants or an individual acting on behalf of tenants, such as a representative of a registered tenants' organisation, can report an significant performance failure to the Scottish Housing Regulator. When a service failure affects only one tenant or a small number of tenants, this will be dealt with as a complaint.

Further information on significant performance failures can be found here or you can contact us to request a hard copy of the factsheet - <https://www.housingregulator.gov.scot/for-tenants/read-our-factsheets-for-tenants/significant-performance-failures-information-for-tenants-of-social-landlords/>

# Email Address Prize Draw

Do we have your email address?

If you register your email address with us you will be entered into a prize draw to win £100 of vouchers. To register your email address, contact one of our local offices (as per the contact details below).



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](mailto:communications@acha.co.uk).

All our newsletters are available on our website [www.acha.co.uk](http://www.acha.co.uk)

## Bute

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

☎ **01546 605870**

✉ **housing.bute@acha.co.uk**

## Cowal

Fairmile, Highland Avenue, Dunoon PA23 8PB,

☎ **01546 605950**

✉ **housing.cowal@acha.co.uk**

## Helensburgh and 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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