



Chief Executive's Overview

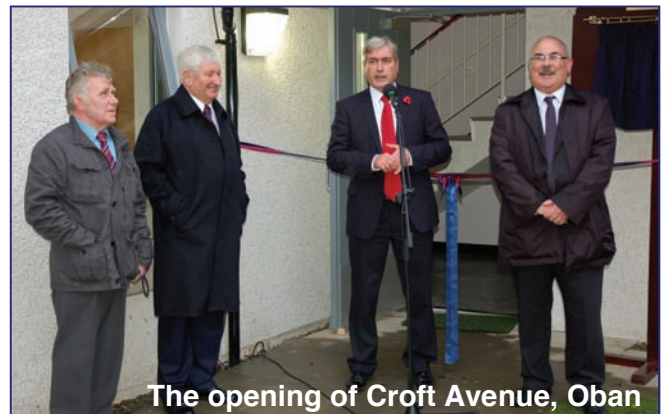


“ The phrase “more than bricks and mortar” is a relevant one in the context of where the Association has tried to develop towards in the last year. Our continuing priority, of course, will be trying to meet housing need in all its forms but we have been increasingly focusing on other important activities to support our communities. ”

Alastair MacGregor
Chief Executive

For example in the last year the Association has focused on developing traineeships and apprenticeships in the organisation to try and give career opportunities for young people. This is in recognition of the fact that our young people are our future and as an organisation we should be doing as much as we can to support opportunities for them.

On a different vein, the Association has increasingly become involved in developing community initiatives in the towns and villages we have housing in. Examples of this are the new playparks in Oban, Mull, Bowmore and Ardbeg, as well as the provision of allotments in Campbeltown. In the current economic climate the Association, in partnership with other housing associations in Argyll and Bute, has introduced a welfare rights service. At the end of the financial year the project had brought in over £1.3million in previously unclaimed benefits for tenants.



The opening of Croft Avenue, Oban

During the year the Association was also able to continue with its programme of improving roads and footpaths in our housing developments. This work has been important in improving the quality of the environment and its safety around our homes.



2010 AGM

This year also saw the development of what I would call common sense partnerships during the cold spell last winter. The Association worked closely with Argyll and Bute Council to deliver emergency gritting and salting in communities which were ice-bound, including gritting access for the emergency services.

Lastly, I would also like to mention the success of the Association's Community Action Fund. Through its small grants scheme it has supported many excellent applications, including initiatives as diverse as youth piping and Women's Aid.

So, in conclusion, while housing will always be ACHA's number one priority, we hope to be more than bricks and mortar.

Alastair MacGregor
Chief Executive

ACHA's Board of Management

“ May I thank all involved in another successful year - our Staff and voluntary Board Members, public and private partners, the Scottish Government and the numerous smaller bodies with whom we have had contact. May I also, on behalf of the Board, give a special thanks to our Tenants. ”



This Annual Report is our fourth and sets out our broad activities during the year. It also aims, on behalf of the Board, to give the intended direction for the coming year, both in general terms and in areas of particular emphasis.

The core activities of the Association are the letting and management of its housing stock (approximately 5,000 properties), the maintenance of these properties and the building of new houses. In addition, there are activities which improve services to tenants and enhance the environment of communities. All of these activities must be carried out in accordance with the business plan and the sound financial management of the Association's affairs.

So far as quality of management of the housing stock is concerned, repeated surveys show a high level of tenant satisfaction with matters such as repairs, with the stringent targets we have set for repairs to be carried out timeously and to the convenience of tenants having been met. The length of time to relet vacant houses continues to improve and this will be the focus of ongoing attention. It is of particular note that a report on our Sheltered Housing from the Care Commission awarded an assessment of 'very good' following their visit.



The Board of Management

Assistance has also been given to a large number of tenants in matters of benefits and welfare rights, this being an example of our Wider Role activities. Falling into a similar category is the community benefit which has accrued from the provision of allotments in Campbeltown.

New houses can be built only with the assistance of Scottish Government grants and during the year some 90 new homes were built. Building will continue in the coming year, albeit at a substantially reduced level. It is a matter of extreme concern that the number of new houses built will continue to dwindle steadily over the coming years, but this will be the case so long as the Scottish Government's level of overall funding for housing in Scotland and grant per house built remains at the present reduced level. An additional problem for rural areas is that full recognition is not given to higher house building costs.

Joint working with other bodies has been promoted by the Board during the year and we are now working more closely with others, including the Council. Of particular note is the IT contract entered into with the Council, which is streamlining many of our systems such as web payment of rents.

ACHA's Business Plan remains on target and in the latter part of the year a major step, driven by the need to mitigate future taxation liabilities, was taken to convert the Association to a charity.

Improving Houses



“ The Investment Programme has delivered many significant improvements to our tenants' homes and ACHA remains committed to delivering a good quality product. A range of new contracts are being started to continue the work and in particular to target heating and rewire installations.

We had a target that **30%** of our homes would reach the Scottish Housing Quality Standard by 31st March 2011 and we are pleased to confirm that we actually achieved over **34%**. ”

Linda Haig, *Director of Investment and Regeneration*



Before

Red Lodge roof and roughcast replacement



After

Table of completed elements up to 31st March 2011



Before

High Buildings roof and roughcast replacement



After

	Kitchens & Bathrooms	Windows & Doors	Heating & Rewiring	Roofs & Rough cast	Total
Bute & Cowal	1,842	800	462	117	3,221
Lomond	1,688	383	328	43	2,442
Lorn & Isles	1,964	648	490	42	3,144
Mid Argyll & Kintyre	1,704	905	518	51	3,178
Total	7,198	2,736	1,798	253	11,985
Target 31st March '11	7,322	2,496	4,838	350	15,006
%	98%	110%	37%	72%	80%

Repairs

“ We are pleased to see continued improvements to not only our repairs response times but also for our repairs satisfaction levels. Feedback from tenants is welcomed and is used to further develop and improve services ”

Christine Johnston *Director of Housing and Neighbourhood Services*



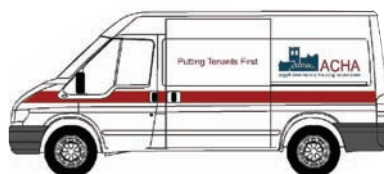
During 2010/11 18,462 repairs were carried out to ACHA homes. The graphs below show the percentage of these repairs that were completed on time.

We recorded 6,280 repair satisfaction surveys through telephone calls, inspections and from postal satisfaction cards from tenants in 2010/11. From these, **97.6%** of tenants reported that they were satisfied with their repair, which is an increase from 2009/10.



Our appointment system continues to be popular, and this now includes many of our contractors. We made 8,888 appointments with tenants for repairs, with **98.5%** of these appointments kept.

Repair Type	Completion Target
Emergency	Attend in 2 hours Complete in 24 hours
Urgent	5 Days
Routine	20 Days



Repairs completed on time

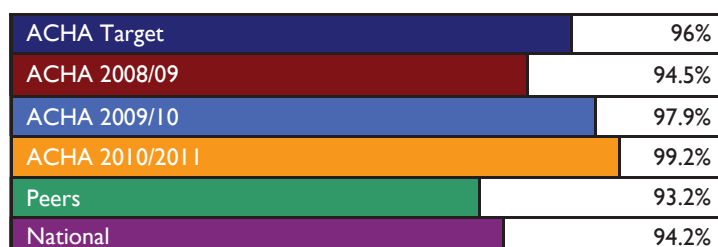
Emergency



Urgent



Routine



When a tenant advises us that there has been a problem we will investigate it and aim to resolve the problem as quickly as possible.

New Homes

“ ACHA have continued with our programme of providing good quality new homes. We completed 30 new homes in Campbeltown, 18 flats in Ardrishaig, 8 in Oban and 3 on Islay. We have identified many opportunities to develop further homes throughout Argyll and Bute and will work with the Scottish Government and Argyll and Bute Council to make these plans a reality. We will start 24 new homes in Ardenslate, Dunoon and 32 new homes in Park Square, Campbeltown in 2011. We are also onsite with 4 houses at Lochgoilhead.”

Linda Haig *Director of Investment and Regeneration*



Croft Avenue
Oban



MacMillan Court
Ardrishaig



The official opening of New Parliament Place, Campbeltown



Before



After

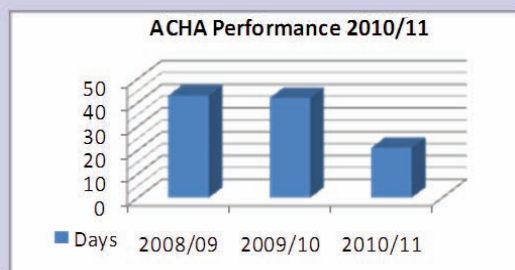
Refurbished homes at Highfield, Islay

Rent and Allocations

“ Once again we are pleased to report a low level of rent arrears. However, we do appreciate that in the current economic climate some of our tenants may be struggling financially and we encourage tenants to make full use of our Welfare Rights Service. ”

Christine Johnston *Director of Housing and Neighbourhood Services*

Average Time Properties are Empty (Void)



National Average	31 days
Peer Average	36 days
ACHA Target	31 days
ACHA Average 2010/11	<u>21 days</u>

% of Rent Lost due to Empty Houses = 2.03%

A reduction on 2009/10's figure

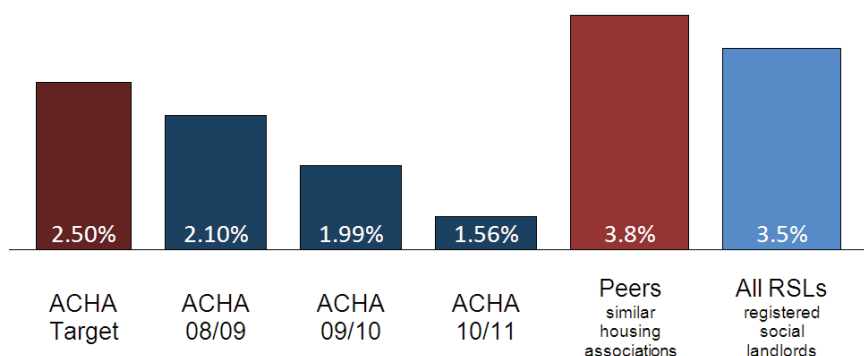
ACHA does all it can to help people who struggle to pay their rent. Staff will always speak to a tenant face to face to discuss rent arrears and hopefully find solutions to prevent tenants from losing their home.

We worked even harder during 2010/11 to bring forward the Welfare Rights project (see page 7) which helps tenants receive all the benefits they are entitled to. In addition to this, staff always encourage tenants to seek advice from independent organisations to resolve debt issues or to seek help from other organisations for any other problems they experience.



Above is a picture from the opening of Croft Avenue in Oban. Cutting the ribbon is Sarah MacTaggart, the longest standing Croft Avenue tenant. She is joined by Leah MacGregor and her son Arran, who is the youngest new tenant.

Rent arrears as a percentage of rent due



For the fourth consecutive year ACHA has significantly improved its performance on rent arrears.

During 2010/11 ACHA re-let 473 properties

Working with Communities

Assisting Local Groups With Grants

ACHA has given donations from its **Community Action Fund** to 34 groups across Argyll and Bute. The fund was set up to give donations of up to £300 for organisations which are worthwhile causes and which have some housing connection or a connection to the aims and objectives of the Association. A multitude of different groups have had a grant from us, from parent and toddler groups and a community library to a recycling project and a junior golf club.

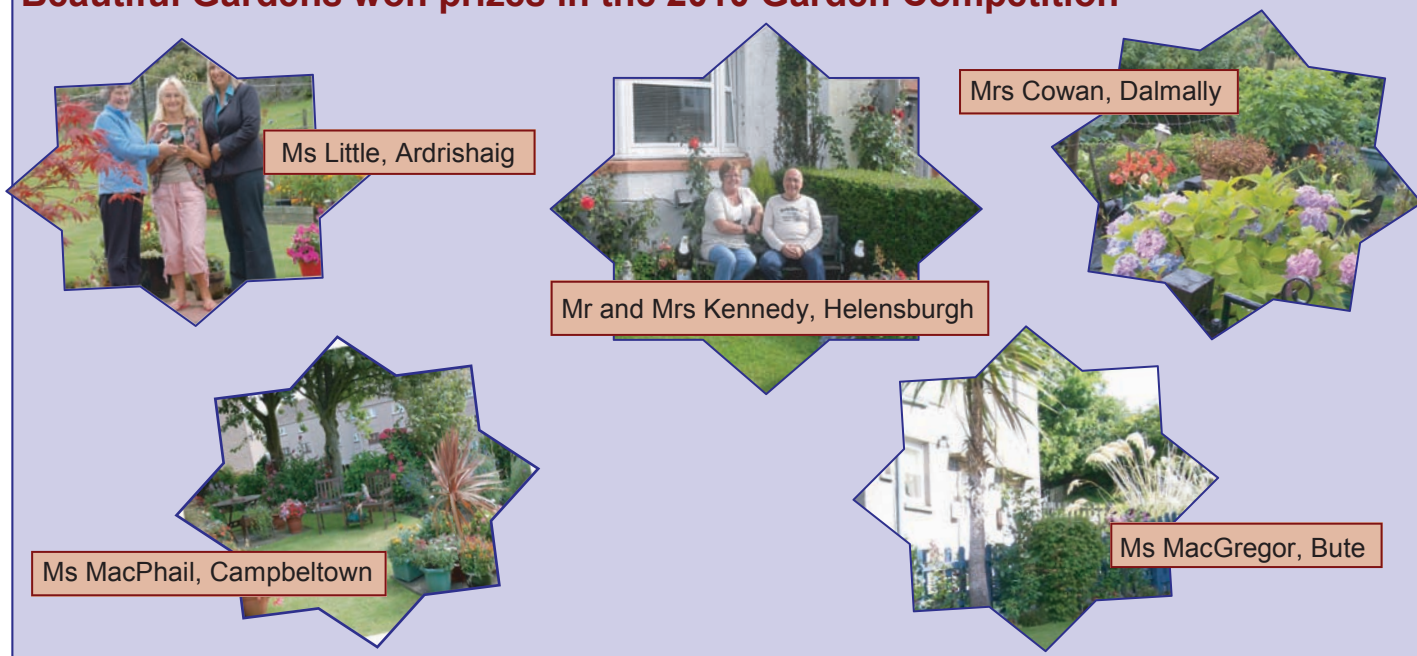
As at 31st March 2011, the **welfare rights** service for tenants under the banner of the FISH Argyll project has seen a fantastic **£1.3 million** brought in for ACHA tenants over the year in previously unclaimed benefits and tax credits. The four welfare rights officers have helped almost 1,000 tenants with complex welfare benefit claim forms and appeal and tribunal hearings. This includes those in part time or low paid work, tenants caring for other people or those who have had a change in their personal circumstances.



Pictured left is Mrs Galloway from Dunoon. Mrs Galloway thought she was claiming all she was due but was delighted to find additional assistance was available to her, thanks to the help from Garrick Collier, Welfare Rights officer for Bute and Cowal.

ACHA was also delighted when both the Scottish Government and the Henry Smith Charity who provided the original grant funding agreed to extend the project till 2012.

Beautiful Gardens won prizes in the 2010 Garden Competition



Working with Communities



Ella MacLean enjoying the new play area at Bentalla, Mull

Providing new or refurbished play areas for **communities** has been high up on ACHA's 'things to do' list, and the results have been well received by the younger neighbourhood members. During 2010/11 we completed 8 lovely play areas and are continuing to work on our Play Area Strategy.



Soroba, Oban



some of the delighted allotment leaseholders at the opening ceremony.

When the new houses were built at New Parliament Place we decided to set aside an area of ground for eight allotments. These allotments now give tenants the chance to grow fruit and vegetables whilst enjoying healthy outdoor activity. One of the plots is managed by Dalintober Primary School and is used to teach young people about the benefits (and pleasure) in growing your own. Pictured left are



The **Tenants Panel** adopted a new Constitution this year which now welcomes tenants from the Tenants Consultation Register to join the Panel. Meetings take place each month in Inveraray, and the Panel have had a busy year with presentations on the FISH Welfare Rights project, the new Scottish Social Housing Charter, Timebanking, the HEAT Argyll project and rural tenant participation. In addition to this, ACHA are grateful to the Panel for their contribution to consultations on the new Tenants Handbook, Rent consultation, a new Grounds Maintenance policy and of course monitoring tenant participation itself. ACHA is proud to be accredited by TPAS (Tenant Participation Advisory Service) Scotland for a third year.



ACHA staff have worked with tenants over the last year in our sheltered housing complexes to help organise various fun activities such as this lovely Easter Bonnet competition at Cragroy in Dunoon, Burns Suppers, celebrations of significant birthdays and anniversaries and some fabulous fundraising events.

Staff and Offices



All our area offices participated in a customer feedback initiative. Customers completed a survey on their visit to their local office, and

those who included their name and address were entered into a prize draw. Winners were picked at random by the local Area Committee and were given a £25 gift voucher of their choice. The winner for the Lomond area - Mrs Hislen - was presented her prize by Christine Milby, who retired this year (pictured).

The Board approved a Traineeship Strategy which involves the recruitment of trainees and apprentices, and highlights **the Association's commitment to investing in the area's work force**. Four Modern Apprentices, a Housing Trainee and a Graduate Trainee were employed during 2010/11.

The Association has also committed to working with the Government's Future Jobs Fund and Get Ready to Work programmes to help young people develop their skills in a working environment.



ACHA staff have thrown themselves into fundraising this year, with staff in Dunoon (top right) joining up with Argyll and Bute Council staff to raise money for Children in Need with a back to school theme. Staff in Mid Argyll (top left) baked cakes and wore pink to **raise £235 for Breast Cancer Campaign's Pink Day**, and staff across the association raised £440 by wearing red for Comic Relief, like those from our Oban office (below).

Again this year our in-house repair teams assisted the council with delivering grit and making footpaths safe to use during the cold, icy winter weather.



ACHA launched its Employee of the Year award, with the first winner being Jenna Shaw, area administration officer in Mid Argyll. The award came as a result of nominations from her colleagues and members of the public and was decided on by a panel of her peers.



Complaints and Feedback

“Senior Management take an active interest in the volume and nature of any complaints. Recording of complaints has been improved during 2010/11, which gives better information to learn from any issues. Our future focus is on resolving complaints at the earliest opportunity, and a full review is currently underway to ensure we continually improve on this.”

Colette Benham

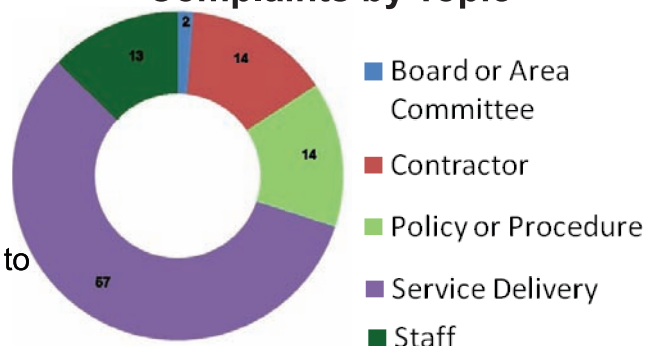
Director of Human Resources and Corporate Services



During the period 1st April 2010 to 31st March 2011, a total of 70 complaints were processed by Association staff.

- 58 complaints were recorded at Stage 1, 9 of which progressed on to Stage 2.
- 18 complaints were recorded at Stage 2, with 5 progressing on to Stage 3.
- The Appeal Committee heard 5 appeals. It was agreed that 3 were unfounded, with action taken to address the remaining 2.
- 3 of the appeals progressed to Stage 4. ACHA's decisions were upheld by the Ombudsman in all cases.
- 2 records were closed off, 1 due to the fact that the Complaint forms had not been returned by the complainant and 1 because it contained duplicate information.

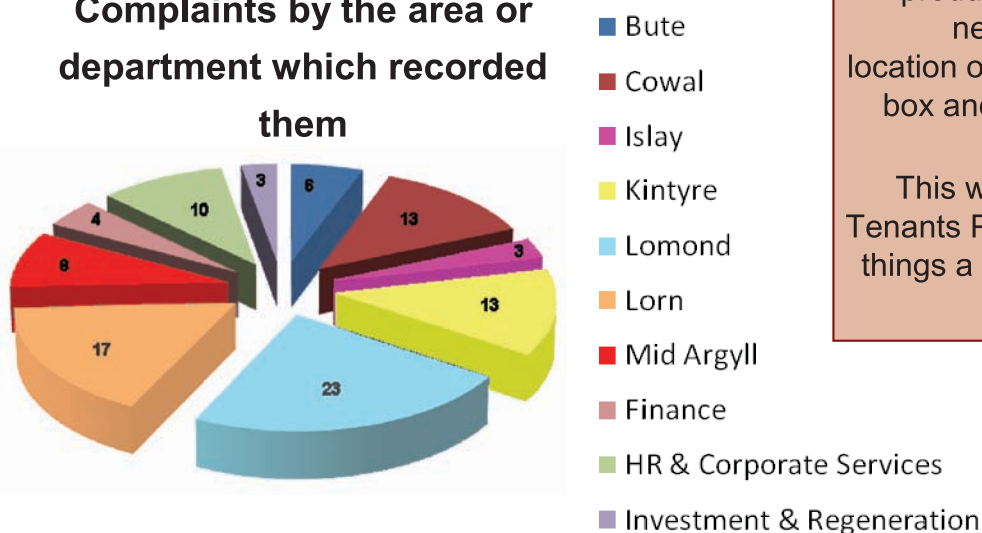
Complaints by Topic



The Association values tenant feedback on service improvements. An example of this is when we consulted the Tenants Panel on the content of the new tenants handbook. The Panel suggested more information was needed on the location of water stopcocks. In response to this we have produced an information sheet for all new tenants advising them of the location of their stopcock, electricity fuse box and where applicable, their mains gas emergency control valve.

This was a great suggestion from the Tenants Panel which will hopefully make things a bit easier for tenants should an emergency situation arise.

Complaints by the area or department which recorded them



Stage 1 - Informal Complaint

Stage 2 - Formal complaint

Stage 3 - Appeal

Stage 4 - Ombudsman

Area Round Up



Tenants at Cragroy Sheltered Housing Complex in Dunoon held a coffee morning in September 2010 to raise money for MacMillan Cancer Support. Every year tenants raise money with home baking, bric a brac stalls, a raffle and a Tombola. Donations were also made by ACHA & McNees Building Contractors. This year a total of **£1,025** was raised, the largest amount raised to date.

The creation of new homes at Croft Avenue in Oban provided an economic benefit to the community by the continued employment of 34 employees of the builders M&K MacLeod, and training for 3 apprentices.

The same was true for the conversion project in Highfield on Islay, where 16 people were employed by local firm McEachran Brothers Ltd including 3 apprentices, as well as Lochgilphead based Stewart Consulting and Gordon McLeod Quantity Surveyors.

The new Soroba Rail Bridge, commissioned by ACHA, was officially opened on the 21st May 2010. The ribbon was cut by Councillor



MacIntyre, and the occasion was marked by the planting of a tree and a time capsule put together by local children. There was also a march across the bridge led by local piper Keith Macrae .

A group made up of members of the tenants association, area committee



and local people appointed the architects and builders involved in the redevelopment of New Parliament Place in Campbeltown. They also worked on the design of the houses and layout of the site.

Bute & Cowal Local Area Committee had stands at



Bute's Highland Games and Kirn Gala in the summer.

Financial Information

“ The Association has again this year demonstrated a strong income collection performance with current and former tenant arrears and bad debts being kept at consistently low levels against targets and our peers. ”

Nick Pollard

Director of Finance and IT

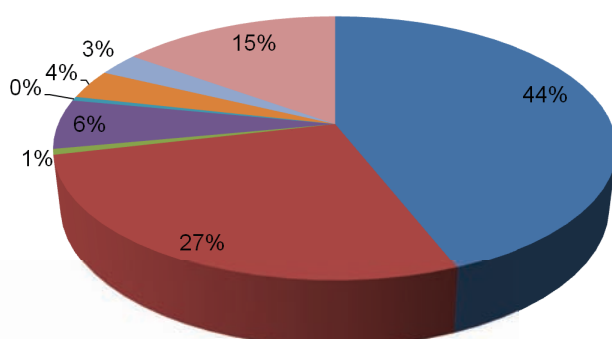


Income and Expenditure

	2010/11	2009/10	2008/09	2007/08	2006/07
	000's	000's	000's	000's	000's
Turnover	27,129	26,502	16,937	16,369	5,400
Operating Costs	(28,504)	(28,797)	(25,361)	(19,999)	(5,468)
Other income	-	-	-	-	454
Operating (Deficit)/Surplus	(1,375)	(2,295)	(8,424)	(3,630)	386
Surplus on disposal of Housing fixed asset	297	173	126	177	61
Interest receivable	14	28	156	254	37
Exceptional Items	1,221	-	-	-	-
Interest payable	(1,062)	(709)	(240)	(28)	(10)
(Deficit)/Surplus on ordinary activities	(905)	(2,803)	(8,382)	(3,227)	474
Taxation on Ordinary activities	-	-	14	3	(158)
(Deficit)/Surplus on Ordinary activities	(905)	(2,803)	(8,368)	(3,224)	316
Actuarial (Loss)/Gain on pension scheme	1,880	(3,763)	(646)	575	826
Total deficit for the year	975	(6,566)	(9,014)	(2,649)	1,142

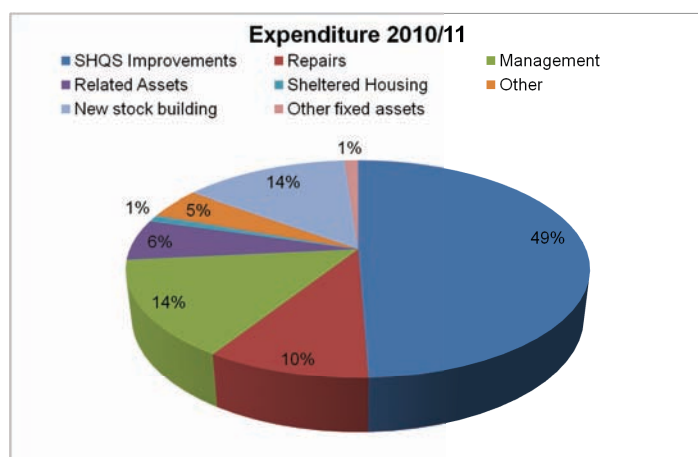
Income 2010/11

- Rents (net of voids)
- Business Plan grants
- Other grants
- Related Asset grants
- Service charges
- Other income
- Housing Association Grant
- Loans



The Association made a loss for the financial year 2010/11 of £905k before adjustments for the pension scheme deficits and a surplus of £975k after that adjustment.

Financial Information



The Association's balance sheet

demonstrates growth in housing assets which has been achieved through Housing Association Grant support from the Scottish Government and private finance from our lender Lloyds Banking Group.

The Association's pension reserve has seen a favourable movement and the deficit reflects the Financial Reporting Standard FRS 17 requirements.

BALANCE SHEET (as at 31 March)

	2011 000's	2010 000's	2009 000's	2008 000's	2007 000's
Tangible Assets					
Housing properties net of depreciation	18,478	14,110	5,743	1,142	-
Housing Association Grant	(10,464)	(9,792)	(4,929)	(1,065)	-
Other fixed assets	<u>(259)</u>	<u>821</u>	<u>92</u>	<u>79</u>	<u>96</u>
	992	5,139	906	156	96
Current Assets					
Stock and work in progress	23	24	31	31	41
Debtors	2,251	3,508	3,344	2,257	2,484
Cash at bank and in hand	<u>3,760</u>	<u>3,390</u>	<u>2,729</u>	<u>2,803</u>	<u>1,626</u>
	6,034	6,922	6,104	5,091	4,151
Creditors (amounts falling due in 1 year)	(6,123)	(6,383)	(6,540)	(6,243)	(4,040)
Net Current Assets	<u>(89)</u>	<u>539</u>	<u>(436)</u>	<u>(1,152)</u>	<u>111</u>
Total assets less current liabilities	8,658	5,678	470	(996)	207
Creditors (amounts falling due after 1 year)	(24,984)	(20,018)	(12,000)	2,000	(3)
Net liabilities	(16,326)	(14,340)	(11,530)	(2,996)	204
Pension deficit (FRS17)	(1,275)	(4,236)	(480)	-	(551)
Net deficiency after pension deficit	<u>(17,601)</u>	<u>(18,576)</u>	<u>(12,010)</u>	<u>(2,996)</u>	<u>(347)</u>
Financed by:					
Capital and Reserves					
Share capital	-	-	-	-	-
Revenue reserves	(16,326)	(14,340)	(11,530)	(2,996)	204
Pension reserve	<u>(1,275)</u>	<u>(4,236)</u>	<u>(480)</u>	<u>-</u>	<u>(551)</u>
Deficiency in shareholders funds	(17,601)	(18,576)	(12,010)	(2,996)	(347)

AREA OFFICES

Helensburgh & Lomond

31 James Street, Helensburgh G84 8AS

e-mail: housing.lomond@acha.co.uk

Telephone: 01546 605920

Cowal

Dolphin Hall, Manse Ave, Dunoon PA23 8DQ

e-mail: housing.cowal@acha.co.uk

Telephone: 01546 605950

Bute

Union Street, Rothesay PA20 0HD

e-mail: housing.bute@acha.co.uk

Telephone: 01546 605870

Mid Argyll

Dalriada House, Lochgilphead PA31 8ST

e-mail: housing.midargyll@acha.co.uk

Telephone: 01546 605800

Kintyre

Old Quay Head, Campbeltown PA28 6ED

e-mail: housing.kintyre@acha.co.uk

Telephone: 01546 605880

Islay

Jamieson Street, Bowmore PA43 7HP

e-mail: housing.islay@acha.co.uk

Telephone: 01546 605890

Oban, Lorn and Isles

Glenshellach Business Park, Oban PA34

e-mail: housing.lorn@acha.co.uk

Telephone: 01546 605930

Mull

Breadalbane Street, Tobermory, Mull PA75 6PX

Telephone: 01546 605930



Contact Us

DEPARTMENTS

Finance and IT

Dalriada House, Lochgilphead PA31 8ST

email: financeandit@acha.co.uk

Telephone: 01546 605827

HR and Corporate Services

63-65 Chalmers St, Ardrishaig PA30 8DX

email: hrandcorporateservices@acha.co.uk

Telephone: 01546 605855

Investment and Regeneration

Dalriada House, Lochgilphead PA31 8ST

email: investmentandregeneration@acha.co.uk

Telephone: 01546 605834

ACHA REPAIRS HOTLINE

Freephone 0800 028 2755

from 9am to 5pm

Monday to Friday or e-mail on
acharepairscentre@acha.co.uk

**Emergency repairs can be
reported 24 hours a day using the
number above**

If you would like this report in larger print, an alternative language, or a different format such as audio cassette, 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 enquiries@acha.co.uk

यदि आपको सूचना किसी अन्य भाषा या अन्य रूप में चाहिये तो कृपया हमसे कहे

Ma tha sibh ag iarraidh fiosrachadh ann an cànan no riochd eile, feuch gum faighnich sibh dhuinn.

如欲索取以另一语文印制或另一格式制作的资料，请与我们联系。

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھیے۔

如欲索取以另一语文印制或另一格式制作的资料，請與我們聯絡。

Jeżeli chcieliby Państwo uzyskać informacje w innym języku lub w innym formacie, prosimy dać nam znać.



Kyles of Bute' taken by Garrick Collier, Welfare Rights Officer

Our offices are open from 9am to 5pm Monday to Friday.

If you wish to make a suggestion or complaint about ACHA please contact us using the details above, we will do our very best to solve any problems.

ACHA has a Customer Care Charter which explains our complaints procedure, it is available from any ACHA office or from our website www.acha.co.uk

Argyll Community Housing Association Limited is a Registered Social Landlord (RSL) regulated by the Scottish Housing Regulator - registration number 360.

Industrial and Provident Society - registration number: 2661R (S)

Care Commission - registration number: CS2005093680