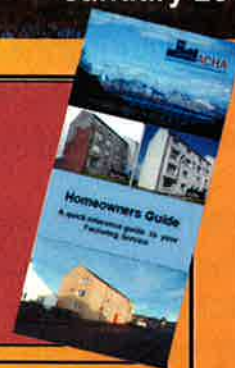


January 2015

Customer Satisfaction Survey

In February/March 2014 we carried out a customer satisfaction survey and 26% of owners responded with comments.

A new Homeowners Guide is being finalised to provide a quick reference guide for owners



Last year you told us:-	Explanation or information on what we are going to do to help:-
That some owners didn't feel repairs were done well	Where concerns were raised these were taken up with our contractors. We continue to monitor our repairs service closely. If you have concerns about specific repairs on your bill please contact the Customer Service Centre on 0800 028 2755.
That adequate notification was not given for some work	We have reviewed our procedure and reminded staff to issue letters relevant to cost of work (where required on the level of costs). The Homeowners Guide is Being updated to provide an easy reference of what levels need to be notified as detailed in the Factoring Agreement.
More pro-active work was requested	We aim, where possible, to include factored blocks in gutter cleaning programmes. At times, and depending on costs, consultation may be required for majority agreement of work to proceed.
Cost of some work is high	Our contractor is available to provide a round the clock emergency call-out service which is reflective in costs. If you wish to make alternative arrangements for owner lead work you should consult with other owners, oversee work and recover costs. There may be specific requirements in doing this and you should contact your local office for guidance.
You have problems with youths hanging about	This is not something that can be addressed through factoring and you should contact your local police.

Direct Debit

You may find it easier to make payments by monthly Direct Debit. Payment levels are reviewed regularly and we contact you if the amount needs to be amended. If you want to set this up please contact the Factoring Team.

Communication has been highlighted as a concern:

We are trying to find a good way to keep all owners informed of work without additional administration which would result in increased costs to owners.

We have discussed this with our contractor who aims to put up notice boards in factored blocks to provide owners with a log of what work was done and when. This will be piloted in some blocks to test its effectiveness and, if successful, we aim to roll it out to other factored blocks over the course of the coming year.

Your Views

Your comments, views and suggestions are important to us as we cannot improve our services without customer feedback.

If you are interested in getting involved in scrutinising ACHA's services please contact the factoring team to advise of your interest.

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Consumer Credit Regulations

There are new Consumer Credit Regulations which come into effect on 1st April 2015. The new regulations mean that ACHA have specific requirements to comply with when arranging repayment for outstanding invoices.

These will affect owners as follows:-

- ◆ Outstanding sums due must be payable in full in no more than 4 instalments
- ◆ The 4 instalments must be paid at most within a 12 month period.

This could affect your repayment options if there are any larger bills due.

A number of major work projects have gone ahead in factored blocks which has seen substantial roof and roughcast upgrading work done.



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 any ACHA office or email us on factoring@acha.co.uk

The factored owners newsletter is available on our website www.acha.co.uk