

Welcome to the 4th Edition of your Newsletter



This newsletter will give you results of our recently completed satisfaction survey and an update on progress that's being made with feedback from you. It includes:-

- ◆ Prize draw—2017 winner & new £50 prize draw
- ◆ Annual Factoring Survey
- ◆ What you've said, and what we've done
- ◆ Major work—before and after
- ◆ Welfare Rights Service
- ◆ Factoring Policy Review
- ◆ Forward thinking for a rainy day
- ◆ Major Work—your questions answered

Direct Debit Prize Draw



.....Ms I Robb, Helensburgh

When Ms Robb received a phone call from ACHA's Alison MacQueen she said "we made her day". A £50 voucher was hand delivered to her—hope you enjoyed spending it.

If you want a chance to win £50 of High Street vouchers - all you have to do is have an existing direct debit or set up a new one up before 5th September 2018. You will automatically be will be entered into the free draw.



The winner will be drawn on Thursday 20th September at ACHA's AGM. A member of staff will contact you if you're the lucky winner – good luck!

Why pay by monthly direct debt? It spreads the cost of work and it means you don't have to remember to pay your bill. And don't worry — you still have the flexibility of querying charges on your quarterly invoices.

Phone your local office to discuss a monthly amount and set up a direct debit.

Thank you

Annual Factoring Survey

This year even more owners took part in our satisfaction survey. Your feedback is essential as it gives you a chance to tell us what your experiences are, and allows us to review the service and to shape its development.



70% of owners who responded to the survey were very or fairly satisfied with the overall factoring service provided by ACHA. An increase in the number of responses has meant that although the overall % has dropped from 75% to 70% - the actual number of customers fairly or very satisfied has increased from 64 in 2017 to 71 in 2018. All feedback and comments are looked at and a number of people have not had any cause to be in touch with ACHA. Some comments refer to major work and specific matters about their building and pages 3, 6 and 7 tells you what we are doing about these.

In 2017 you raised concerns about communication – as a result we asked specific questions to assess how improvements are developing and identify what else could be done to improve matters.



The feedback showed a number of improvements and high levels of satisfaction — the positive responses are:-

“Very lucky to have been provided with this service”

- ◆ **79%** are very or fairly satisfied with the ease of contacting the right person
- ◆ **85%** are very or fairly satisfied with the friendliness and helpfulness of staff
- ◆ **61%** are very or fairly satisfied with the quality of feedback – many that were neither satisfied or dissatisfied had no cause to be in touch and no response was needed
- ◆ **75%** are very or fairly satisfied with staff knowledge – assurance that staff training has been successful
- ◆ **82%** are very or fairly satisfied with information provided – highlighting a high level of customer satisfaction with communication

“Very satisfied, any issues are dealt with promptly”

Look at the coloured bubbles throughout the newsletter to read some of the great comments you've given us. Thank you!



If you have any comments or suggestions for the newsletter, or factoring generally, please let us know by contacting your local office with details.



What you've said, and what we've done:-

Tenant issues - cleaning, garden maintenance rubbish: Staff locally have been asked to visit the properties that raised particular concerns about tenant issues.

Standard of work – inspections, buildings deteriorating and major work: Our Director of Investment and Regeneration, Kirsteen McGinn, is reading your feedback personally. Kirsteen started with ACHA in January and is keen to review current practices – your comments will help with this process to identify changes needed. **You might find it useful to have a look at pages 6 & 7. This answers some questions we received about major work and gives some key facts. There are so many different situations and circumstances, we have commented as general guidance. If you have specific questions, please speak to your local office or the person dealing with major work that has previously been in contact with you. They will be able to keep you up to date.**

Invoices not clearly showing where direct debit payments are in place : this should be included on your invoice and staff have been asked to ensure they are accurate.

More regular contact: ACHA make contact where we require to consult owners, issuing consultations, newsletters and invoices. We also have a factoring section on our website www.acha.co.uk/factoring which is updated regularly. **You can help by contacting your local office – if you do this when questions arise, you have any suggestions or thoughts about building, staff will be happy to speak to you. This means they can address any matters immediately or discuss with colleagues before coming back to you.**
If we don't know, we cant fix it

Invoice reminders overlapping payments: we are proposing to extend the time limit for payment of invoices – page 5 has further information.

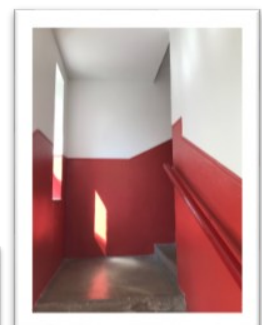
“Just new to the service and cant fault it”

Difficulty contacting out of hours numbers: we've not been aware of this before. An out of hours service is available, however, there may be periods where high volume of calls are being received (weather conditions etc). If you experience this could you email your local office with details, times of calls, number of calls made and any other information so that we can investigate further.

Its not just the big stuff...

Repairs staff deal with repairs and maintenance on a daily basis and work closely with housing staff and owners. Residents understand the importance of having regular work done to protect the value of their property.

Three blocks in Ashton View, Dunoon had their closes re-painted to brighten up the common entrance and stairs.





Major work—before and after

With the support of ACHA, Argyll & Bute Council, and The Energy Savings Trust the factored owners of 3 blocks in Campbeltown were able to participate in a major works project. This joint working allowed the entire building to be re-roofed, external wall insulation added and chimneys refurbished. The before and after photos show the difference this has made to the visual appearance as well as overall improvements to the property and surrounding area:-

Burnbank and Kinloch Road, Campbeltown



Before



After



“Very pleased with the external work that was provided, roof and roughcast”

Customer Service Centre

0800 028 2755

Newly Introduced service—Welfare Rights

For this first time this year you were invited to make use of our free Welfare Rights Team – developed as part of the Money Skills Argyll project - to offer confidential support and advice on income maximisation, money management and income maximisation with advocacy, with referrals being made through Money Skills Argyll for debt advice, computer skills and fuel poverty.

If you have money worries or health issues, if you struggle to manage your household budget, or if you would just like advice that is free and impartial - our welfare rights team are here to help. Call us today on 0800 028 2755



Factoring Policy Review

We consulted you on proposed changes to ACHA's Factoring Policy. This was done in February and March this year – a report on feedback has been prepared and is being submitted to our Policy Committee for consideration. The feedback from you has been:-

- ◆ **90%** of responses agreed to the removal of the 5% admin charge for work below a total net cost of £10,000
- ◆ **82%** of responses agreed to the increase of £1.25 per quarter in the property management fee (to allow for the removal of the administration charge)
- ◆ **62%** of owners agree that retaining the 5% admin charge on a net cost of £10,000 is fair based on the additional work involved with arranging larger projects.
- ◆ **90%** of responses felt increasing the invoice payment period from 14 days to 28 days would be of benefit.
- ◆ **75%** of responses felt that this was a realistic to apply a charge of £25 to the seller of a property to cover additional costs to prepare closing statements and relative paperwork to your Solicitors to enable sales to progress.



Once this has been considered and any amendments approved we will be working to put any changes in place as quickly as possible. This may involve amending paperwork issued to you previously – Agreements, Statements of Service, Homeowner Guides and Leaflets.

We will let you know when any changes will take place as you may need to sign and return paperwork to us.

“Very happy and couldn't think of any improvements

Forward thinking for a rainy day!

We all talk about saving for a rainy day, but we may need to save to keep the rain out!



Get together with your neighbours and open a building savings account or put money away yourself specifically for the cost of work. This prepares you — just in case that rainy day comes before you thought.

Think ahead and plan for protecting your property value. Some good impartial guidance can be found through <http://www.underoneroof.scot>

Major work—your questions answered

We wanted to explain our processes for major works in more detail. Here are some questions that have been raised along with our explanations:-

Why do you not have more information about costs of major work when you first approach us? *We require to meet owners to discuss the scope of work and agree what works can be afforded by individual owners. Also prices fluctuate according to market conditions.*

We were told there were no grants available, why is this? *ACHA doesn't have access to any grant money. It is the responsibility of each owner to contact the Local Authority directly to establish if they qualify or if any Private Sector Housing Grant is available.*

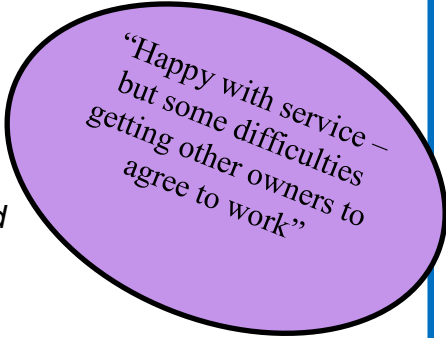
Why do we need to pay for major work up front? *The Association is a charity and do not have a license to offer credit. We are also not able to take the risk of payment not being paid upon completion of works. No contracts can be awarded until all monies to cover costs are in place.*

We've paid to go to tender for major work but not had any further communication about it – how do we know what's happening? *We haven't forgotten you! All owners are advised as often as possible of progress and at significant milestones as they occur.*

Why can't major work be done unless ALL owners agree to pay their share? *There are only certain types of work that can go ahead by majority – improvement work needs agreement from everyone. If an owner defaulted and didn't pay their share, the other owners may need to share the cost. Not many people are willing or able pay the extra and the Association is not able to contribute towards any default costs. This means we cannot proceed without everyone agreeing.*

I'm being asked to pay for quotes with no certainty that work will go ahead? *Owners are asked to contribute towards a professional document for going out to tender in accordance with our procurement procedure and current legislation. The decision to proceed with the works is an individual owner's choice. ACHA will support works where we have instigated the original process as long as costs received are value for money.*

Why is progress slow for arranging some works? *There is a legal process which needs to be followed before we can start any major works. We also have to factor in the workloads of our busy officers. This is in addition to the discussions that need to take place with all the owners involved.*




“Happy with service – but some difficulties getting other owners to agree to work”

Major work—your questions answered (Cont'd)

What is classed as an emergency? *An emergency is any event where immediate action has to be taken to prevent risk of serious injury to any person or major damage to the property. So a temporary repair to a roof leak is an emergency but carrying out the subsequent repair work may not be an emergency.*


How are owners kept advised about major work progressing or delays with work? *Either by letter, email, phone or by holding meetings.*



Our Investment and Regeneration Department are looking at cost of work, the way we tender and the way work is allocated to contractors. We aim to use some factored blocks as case studies to pilot a new method of approach



“Anything we’ve needed has been done quickly and the quality of contact has been helpful and friendly”



You won't be notified of single repairs if they costs less than £100 per property

Keep us up to date with changes?

Let us know if you move home, are selling, have a new contact number or would prefer contact by email or text. We need this to ensure that we hold up to date information for correspondence or if we need to contact you about your property.

To check or update your details please contact the Customer Service Centre on:-

0800 028 2755

Or email the following information to your local office:-

Bute

housing.bute@acha.co.uk

Helensburgh & Lomond

housing.lomond@acha.co.uk

Mid Argyll

housing.midargyll@acha.co.uk

Cowal

housing.cowal@acha.co.uk

Islay

housing.islay@acha.co.uk

Oban, Lorn & Isles

housing.lorn@acha.co.uk

Kintyre

housing.kintyre@acha.co.uk

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 who can arrange this for you.