



Putting Our Tenants and Our Communities First

Landlord Report 2016/17



‘View from Argyll’ by Martin Bryson, aged 14



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Introduction — Providing Services to You

With offices located in 7 key areas of Argyll & Bute, Argyll Community Housing Association Ltd (ACHA) provides a wide range of services to not only our **5150** tenants but also to the wider communities. Each year we provide the Scottish Housing Regulator (SHR) with a suite of **65** performance and satisfaction results which are used to compare ACHA with other Registered Social Landlords and show where we have or have not improved during the year. We love to receive feedback from our tenants and other services users and aim to use your comments to help improve our services.

Over the last two years we have seen a steady and welcome **increase** in the percentage of tenants who are satisfied with the overall service we provide. During 2016/17, **90%** of tenants were satisfied with our services - this is a welcome **increase** of over **5%** from the previous year. By listening to your feedback and delivering our services the way you want we aim to continue to improve and provide you with great value for money services.



Thoughts from the Chair — James Milne, MBE

If you are reading this Landlord Report then you are exactly the person we are looking for! Someone who takes the time and effort to read the detail, and yes, sometimes very boring but essential detail.



Let me explain. Your Board of Management is committed to improving the services you, our tenants, receive. However, we cannot be everywhere or look at everything. The Board needs people like you, to keep us informed about what worries you, where we could do better, and even where you think we have got it right.

Elsewhere in this report you will read about a very welcome overall **improvement** in our performance and customer satisfaction levels. We could do better; but only if you, and people like you, hold us to account. Yes, complain, tell us where we are failing; but please, do not forget to tell us when we have got it right.

Of necessity this report is full of figures and statistics which were largely compiled from information provided by you, our readers. And finally, keep a lookout for a brand-new way of involving you, our tenants, in the management of your Housing Association in the New Year. If you, my reader, have read my thoughts this far, you will almost certainly be interested! Enjoy reading your Landlord Report.

Our Chief Executive, Alastair MacGregor says

This is the Association's 4th Landlord Report since the introduction of the Scottish Social Housing Charter. I am pleased that for this year we are showing an **improvement** in overall satisfaction from our tenants surveyed of **90%** compared with 84% in the previous year. This puts us on par with the Scottish Average for overall tenant satisfaction.



I am also pleased that in respect of tenant perception of participation in the Landlord's decision making process we continue to improve. This year, **85%** of tenants were satisfied compared with 75.23% the year before. This is above the Scottish Average of 84%.

We continue to see good **improvement** in the average time taken to re-let empty properties this year of **41.35** days. I am also pleased that our gas safety record shows **100%** check and completion of all properties required within the timescales set.

The Association places a heavy emphasis on resolving anti-social behaviour and I am pleased that **95%** of cases were resolved within target times this year. ACHA has rents which are in the second lowest quartile in Scotland and **90%** of our tenants this year believe that the rent for their property represents good value for money.

I am particularly pleased that the average time to deal with emergency repairs reduced to **3.87** hours this year compared to 8.59 hours in the previous year. Given the scale and the geography of Argyll and Bute this is a considerable achievement.

The Association is keen that we improve the number of tenants satisfied with the quality of their home. It currently sits at **79%** satisfaction, which is good but the Scottish Average is 87%. We want to achieve this level of satisfaction in the near future.

Another area that the Association wishes to improve on is the number of tenancy offers refused during the year; **63%** of tenancies offered were refused. There can be a variety of reasons for this including areas being highlighted by applicants that they would take but changing their minds when the offer was made which is nothing to do with the quality of the home. The Association wishes to prioritise this area in order that we can reduce the number of tenancy refusals next year.

The Association will continue to use its Scottish Social Housing Charter as a measurement for continuous improvement year on year. We want, as a Landlord, to be above the Scottish Average and that is an objective we intend to deliver on.

Repairs and Maintenance

We are pleased to report that **improvements** have been made to the average length of time taken to complete emergency repairs.

During the year, on average, we attended and completed emergency repairs in **3.87** hours which is a significant **improvement** on last year's figure of 8.59 hours. This brings us just ahead of the Scottish Average of 4.66 hours



We also reviewed our Repairs and Maintenance Policy and have worked hard with our subsidiary repairs company, 'Argyll Homes for All' (AHFA) to deliver improved performance.

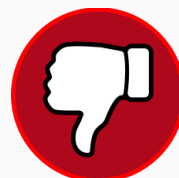
Improvements have also been achieved with the average length of time taken to complete non-emergency repairs:-

During 2016/17 we took **8.37** days which is an **improvement** on last year's figure of 10.45 days. We are still slightly behind the Scottish Average of 7.08 days but completed 94.5% of non urgent repairs within target.



When our repairs operatives visit your home, our aim is to ensure that your repair is completed "Right First Time". This year we only managed this **87%** of the time which is a reduction on last year's figure of 95%. The Scottish Average is 92%.

We believe that this decline in performance is partly due to us being more rigorous in identifying repairs that needed recalls. During the year we also entered into a new Repairs contract with AHFA which we believe will deliver improvements next year.



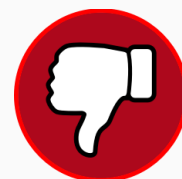
During 2016/17 we completed **17,865** day to day repairs which is an **increase** of **8.9%** when compared to the previous year when we completed 16,405 repairs.



Repairs and Maintenance

When you need to have repairs carried out to your home we aim to offer appointments at a time which suits you best. Our performance relating to the percentage of repairs appointments kept has dropped to **91%**. This is a reduction of almost 5% when compared to 2015/16 and takes us below the Scottish Average of 96%.

Performance will be closely monitored during the coming year and we aim to show improvements in your next Landlord Report.



Gas safety is extremely important to us and we have very robust and effective regimes in place to ensure that all of our properties, which have gas appliances, have a valid Gas Safety Certificate.



Gas safety checks are carried out every year and we are pleased to report that **100%** of properties that require a gas safety certificate have one in place – this is a small **improvement** from last year when 99.8% of relevant properties had a gas safety certificate in place. The Scottish average is 99.9%.



If you have gas appliances in your home, please ensure that you let our engineers in to carry out the annual safety checks - it's for yours and your neighbours own safety.

During the course of last year we carried out **17,865** day to day repairs in our tenants homes and common areas. Your on-going satisfaction with the repairs service is very important to us and we monitor your feedback in a number of ways which include telephone surveys, inspections and repairs satisfaction surveys.

This year **97%** of you, who had repairs carried out during the year, told us that you were satisfied with the repairs service which is slightly less than last year's figure of 98%. We are pleased to see that we are still well above the Scottish average of 91%



Repairs operatives should always leave a satisfaction survey card for you to complete. Please help us keep improving your repairs service by giving us your feedback – good and bad.



Property Investment

This year **91.17%**, of our properties met the original Scottish Housing Quality Standard (SHQS) for energy efficiency. This represents an **improvement** on last year's figure of 89%. We are still behind the Scottish Average of 97% but aim to meet this as soon as possible.



In addition to the Scottish Housing Quality Standard there is a new target called the Energy Efficiency Standard for Social Housing (EESH) which must be met by 2020. At the end of March 2017 we had achieved this target in 80% of our properties.

Energy efficiency work may include heating systems, insulation and rendering.



Before and after – external wall insulation works at Hafton Court, Dunoon



During 2016/17 ACHA built **57** new homes supported by the Scottish Government's Housing Grant. The new houses were in Bowmore on Islay; Connel and Glenshellach in Oban; Victoria Park in Dunoon and also in Inveraray and Cairnbaan which are both in the Mid Argyll area.



Aerial view of new build at Bowmore, Islay

During 2015/16 we invested £11.8m in our homes and in 2016/17 we invested a further £9.8m.



Main street, Bowmore, Islay, before and after investment works carried out



Taking Care of Your Home

The Scottish Housing Quality Standard (SHQS) sets out 55 standards which our properties need to meet. Occasionally, due to technical reasons or perhaps a tenant's own personal circumstances we are not able to carry out every element of work required to meet the standard. During the course of the year we were able to show an

improvement in

compliance levels with **80%** of our properties meeting the standard compared to last year's figure of 77%. The Scottish Average is 94%.



Some of the work requires private owner involvement for works such as communal door entry systems, a number of which were installed during the course of the year.

79% of existing tenants told us that they were satisfied with the quality of their home. This is an **improvement** on the figure of 76% from the previous year.

We're still a bit behind the Scottish Average of 87% but we're working hard every day to close that gap.



94% of our new tenants told us that they were satisfied with the standard of their home when moving in. This is a small decrease from last year where the figure was 95%. However, this still compares favourably to the Scottish Average of 90%.



During the year the '**Your Voice**', tenant scrutiny group carried out a review of the processes used to get properties ready for new tenants to move into and then made a number of recommendations for change which we hope will lead to further improvements in satisfaction levels for our new tenants.



Installation of new kitchen to meet the Scottish Housing Quality Standard

Mrs Gibbons of Sanderson Drive, Dunoon, (pictured right) commented "We were so pleased to be made the offer of our house and very satisfied with the condition of the property when we moved in".



Neighbourhood and Community

We are pleased to report that tenant's satisfied with the management of the neighbourhood they live in has **increased** from 85% to **88%**. The Scottish Average is 87%.



During 2016 we undertook an additional survey with our tenants, specifically regarding the management of neighbourhoods. During the survey various suggestions for improvements were discussed and tenants taking part in the survey felt that these suggestions could help improve the overall management of their neighbourhood. As a result we have now introduced a facility for you to email in photos of, for example, graffiti direct to your local office. You can do this via my.estate@acha.co.uk or, if you wish to speak to a member of staff about your concerns contact our Customer Service Centre on **0800 028 2755**.

During the year your ACHA Area Committees approved a number of local projects as part of our Estate Management Action Plans. These projects were mainly external works to common areas or gardens and have been undertaken to help improve the appearance of our estates and provide better facilities for our tenants.

A couple of the projects undertaken during 2016/2017 were:-



Before

Kilcreggan (Lomond)
fencing works



After



Campbeltown
(Kintyre) upgraded
bin area



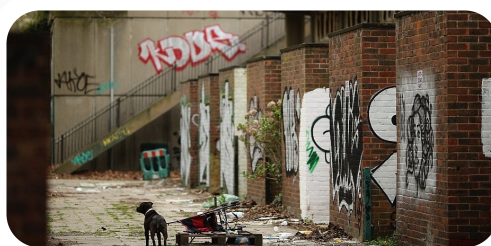
Neighbourhood and Community

Following improvements that we have made to our recording systems, we have seen a significant **increase** in the percentage of anti-social behaviour cases resolved within locally agreed timescales. Of the 239 cases that were reported, **95%** were resolved within the target. This compares very favourably to the lower figure of only 62% we reported last year and to the Scottish Average of 87%.



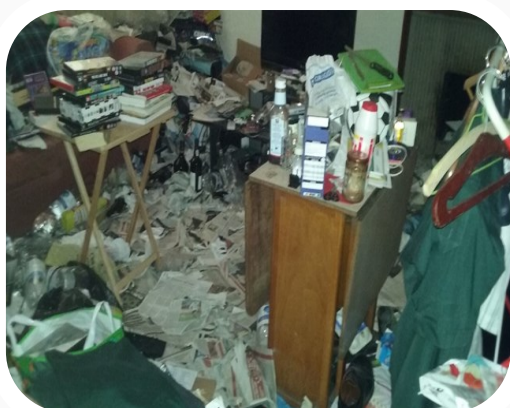
We recognise that anti-social behaviour can have a devastating impact on people's lives and we are fully committed to dealing with acts of nuisance, serious anti-social behaviour and crime in the neighbourhoods that we manage.

Dealing with anti-social behaviour is not just the responsibility of ACHA. The Police, Argyll & Bute Council and our communities themselves all have powers and responsibilities to help us all keep our tenants and other residents safe. Where appropriate, ACHA will endeavour to take the strongest possible action against the perpetrators of anti-social behaviour – it's not an easy course of action to take but with the help of our communities we hope to make a positive difference.



During 2016/17 **30** tenants abandoned their property without telling us that they were leaving. This compares to 29 the previous year.

It is a condition of your tenancy that you provide ACHA with 28 days notice of your intention to terminate your tenancy. Abandoned tenancies can be costly to the Association as, very often, tenants leave their property without removing their belongings. The cost of clearing up abandoned properties is paid for by you via your rent – this is money we could be spending on other services for ACHA tenants.



Neighbourhood and Community

ACHA operates a common housing register – **HOME Argyll** – Housing Options Made Easy.



This is a partnership between ACHA, Fyne Homes, Dunbritton Housing Association, West Highland Housing Association and Argyll & Bute Council. Our aim is to make it easier to apply for housing and to provide applicants with information about the availability of social housing and other housing options that are available throughout Argyll & Bute.

At the end of March 2017 there were a total of **2750** applicants on our waiting lists compared to 3360 as at the end of March 2016.

ACHA have a number of properties mainly on the Isle of Bute and in the Campbeltown area which are available for immediate letting. For people wishing to become ACHA tenants for the first time, some of our properties also come with a choice of white goods or carpets and on some occasions we can also offer a cash incentive.

To apply for rehousing please visit our website at www.acha.co.uk.

During the year we relet **399** vacant properties, which took an average of **41** days per property. Although this is an **improvement** from last year, where it took an average of 84 days, we are still some way behind the Scottish Average of 32 days and this remains a key area for improvement.



A number of our properties have been empty for a long time due to low demand or where significant works are required to be carried out before they can be relet.

During 2016 ACHA's tenant scrutiny group **Your Voice** looked at ACHA's procedures for dealing with empty properties. This involved them visiting houses and speaking to staff about current processes. As a result of their findings they recommended some key changes to ACHA's procedures which included a Quality Assured approach to ensure that all empty properties are inspected before being released for relet. They also worked with staff to produce a leaflet that is now given to prospective

ACHA tenants, which explains the standard that they should expect from their new home.



Members of the **Your Voice** group

Neighbourhood and Community

We aim to relet empty properties as quickly as possible in order to ensure that applicants from the HOME Argyll waiting lists have access to good quality and reasonably priced homes. When a property is empty we carry out a variety of work and safety checks to ensure that we can offer a product which meets, at least, the minimum letting standard.

At any point during the year there will be a number of properties empty. At the end of March 2017 this was **107**. Of these **69** had been empty for more than six months - primarily due to the low demand issues in Kintyre and Bute. In these areas we are sometimes able to offer incentives to new tenants moving into an ACHA property for the first time. During the year we were able to assist **18** new tenants with either carpets or cash incentives. However, sometimes we are unable to relet properties as we have been unable to carry out essential repairs to some of the common parts of the building which other owners also have a responsibility for. These situations are very frustrating for ACHA and our affected tenants and we will continue to work closely with other owners to ensure that common repair work is undertaken quickly and effectively.

There are other properties which, due to low or no demand, remain empty for very long periods of time. Over the past few years this has been an issue of major concern for ACHA and our Board of Management recognises that some properties, particularly in Bute and Kintyre are surplus to requirement. During the early part of 2017/18 we will be consulting with residents in these areas regarding the future of some of our low demand stock.

During 2016/17 we lost **£587,537** or **2.95%** of rental income due to properties being empty. Our rent loss for the previous year was **2.49%**. We anticipate that the outcome of our consultation on low demand properties will help ACHA, in future years, to at least meet the Scottish Average of 0.87%.



Saddell Street, Campbeltown



Watson Place, Rothesay

Factored Owners

287 private owners within 87 blocks have entered into a formal factoring arrangement with the Association. These owners are provided with a comprehensive management service for common parts of buildings which are shared with our tenants.

As part of our on-going improvements we have carried out a survey with all factored owners to monitor the service they receive and their views of the service. Regular feedback and suggestions allow us to review the service and identify any changes or improvements to be considered, as well as highlighting what works well.

The consultation carried out in January/February 2017 has shown an impressive **improvement** in customer satisfaction.

A substantial **75%** of customers that took part in the survey are satisfied with the factoring service provided by ACHA. This is continuing to **improve** year on year and has shown a further increase of 6% since last year's consultation. This places our Factoring Service well above the Scottish Average of 67%.



Some factored properties received significant improvement works which were completed in May 2016.

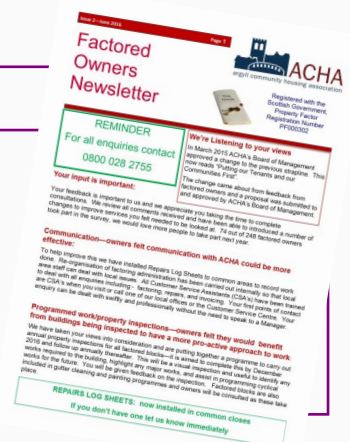
Ulva Road, Oban - before completion of works



Completed improvements - roof replacement and external cladding

Our average annual property management fee is £86.33.

This fee provides owners with a comprehensive management, maintenance and repairs service which allows customers to report repairs 24 hours a day, 7 days a week. In addition, owners benefit from block inspections, newsletters and feedback into the consultation.



Gypsy/Travellers

Our average weekly rent for a pitch at Gypsy/Traveller Sites is **£46.52**. Our Gypsy/Traveller tenants are consulted annually on the rent increase along with all other ACHA tenants.

There has been another **increase** in tenant satisfaction from 84% last year to **92%** for 2016/17 for Gypsy/Travellers who are satisfied with ACHA's management of their site. This compares very favourably with the Scottish Average of 79%.

ACHA has sites at Ledaig, Oban and Duncholgan, Lochgilphead, and is the only Housing Association in Scotland to own Gypsy/Traveller Sites. We carry out a survey each year with our Gypsy/Traveller Site tenants to get their views on a wide range of issues. The results of the survey are available on our website at <http://www.acha.co.uk/Services/GypsyTravellerServices>.

We have also developed a dedicated Annual Newsletter for Gypsy/Travellers which you can also view at <http://www.acha.co.uk/Services/GypsyTravellerServices>.



Duncholgan Travelling Persons Site,
Lochgilphead



Ledaig Travelling Persons Site, Oban



Pictured is John, James and Mirren MacDonald
from Ledaig Travelling Persons Site



Getting Value for Your Rent

90% of our tenants feel that the rent they pay represents **good value** for money – down 1% from 2015/16 but still up 20% from two years ago and around 8% **better** than the Scottish Average of 82%. We work hard to keep rents as low as possible while continuing to deliver a wide range of services to our tenants and communities.



Every year we consult with all tenants on the proposed rent rise for the coming year. This year the increase was 3.5% which keeps ACHA's rents low when compared to other registered social Landlords.



The table below sets out the number of houses and flats by size and the average weekly rent for each. The overall average weekly rent is **£75.29**. The Scottish average weekly rent for 2016/17 was £74.44 and the average weekly rent for Registered Social Landlords in 2016/17 was £83.02.

House Size/Type	House	Flat	Total	Average weekly rent	Scottish average weekly rent	RSL Average Weekly Rent
1 Apt	31	64	95	£64.46	66.35	34.77
2 Apt	484	884	1,368	£69.67	71.69	76.02
3 Apt	938	1247	2,185	£74.25	73.13	77.80
4 Apt	993	368	1,361	£81.83	79.42	83.45
5 Apt +	105	36	141	£89.86	88.02	89.71
Total	2,551	2,599	5,150	£75.29	74.44	83.02

We agreed a rent restructuring exercise during 2015/16. This will see rents harmonised based on property type and size and a 5% increase in rents above any annual inflationary increase. These changes will be phased in over 3 years from 1 April 2016. Even after these increases, ACHA rents will remain relatively low in comparison to other Registered Social Landlords.

The income from rents is used to pay for repairs and maintenance and also the significant improvements in the housing stock with over **£100 million** being spent since 2006. Around £15m is spent each year on repairs, maintenance and investment of the housing stock.



How We Spend Your Rent and Other Income

During the year we collected **99%** of all rent due which is an **improvement** on the 94% collected during the previous year.



Statement of comprehensive income	2016-17 £m	2015-16 £m	Day to day income and running costs
Turnover	23.3	23.8	Income from rent, other activities
Operating costs	(18.0)	(17.7)	Cost of running ACHA including management and maintenance
Surplus on disposal of fixed assets	0.5	0.1	Income less costs from selling houses under right to buy
Finance income/charges	(1.8)	(1.8)	Interest paid to the bank
Surplus for year	4.0	4.4	Income less running costs and interest
Actuarial (gain) loss on pension scheme	(4.2)	2.9	The change in the value of the pension scheme
Total comprehensive income	(0.2)	7.3	Funds retained for future maintenance and loan payments
In 2016-17 income reduced slightly and operating costs increased slightly primarily due to a big increase in the pensions fund liability.			

Statement of financial position	At 31 Mar 2017 £m	At 31 Mar 2016 £m	What we own and what we owe
Housing properties	147.4	135.9	Money spent so far on building or improving ACHA houses
Other fixed assets	1.9	1.9	Offices and IT
Debtors	2.7	1.7	Money owed to ACHA
Cash	10.2	10.4	Cash at the bank
Creditors due in 1 year	(9.9)	(10.4)	Money we owe others
Loans	(44.5)	(37.6)	Our mortgage
Deferred grants	(80.7)	(79.3)	Grants received
Pensions	(9.4)	(4.7)	What we would need to pay if all pensions were due now
Shareholders funds	17.7	17.9	Our assets less our liabilities
The value of housing increased due to investment and new build which resulted in more grants and we borrowed an extra £6.9m to pay for this. There was a big increase in the pensions fund liability.			



How We Spend Your Rent and Other Income

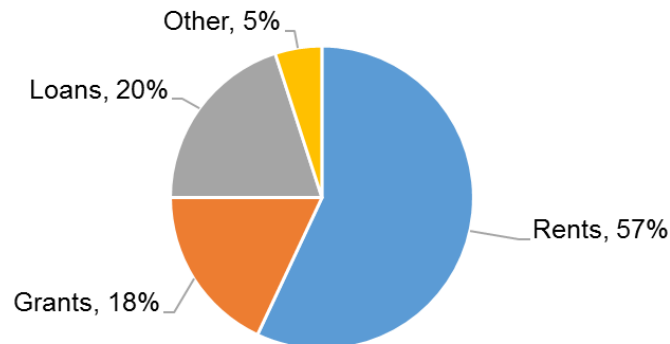


ACHA is keen to help tenants who find themselves getting into difficulties with paying their rent or other bills. We have a free Welfare Rights advice service available across all areas. During 2016/17 we helped our tenants gain **£2,605,624** in unclaimed



benefits – money which our tenants were entitled to but just didn't know how to access. Contact your local ACHA office for an appointment to see one of our Welfare Rights Officers on **0800 028 2755**.

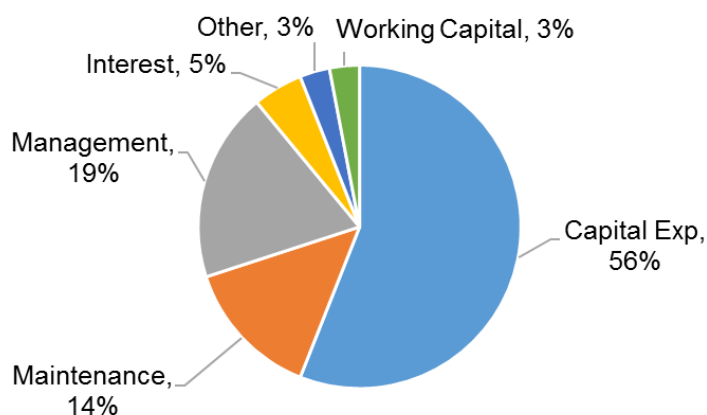
Money Received



Rents are our main source of income and pays for most of the services you receive. Around 70% of our total income is invested into new housing or the maintenance of existing properties. The amount for current and former gross rent arrears as at 31st March 2017 was 6.9% of rent due. This is an increase from last years figure of 6.7%, and is above the Scottish Average of 5.3%. Out of the gross rent arrears of £1.4 million (6.9%), the former tenant arrears amounted to £1.0 million (5.1%) with the current tenant rent arrears being £0.4 million(1.8%).



Money Paid Out



Handling Your Complaints



During 2016/17 we fully responded to **98%** of Stage 1 and **92%** of Stage 2 complaints within the timescales set by the Scottish Public Services Ombudsman (SPSO). This is a



welcome **improvement** on our previous year's performance. The target response time for Stage 1 complaints is 5 working days and Stage 2 complaints is 20 working days. The Scottish Average response time for Stage 1 is 85% and for Stage 2 is 83%.

Whilst we will always aim to provide excellent service we do understand that from time to time things do go wrong or sometimes customers are not happy with the way we have dealt with enquiries. If we are unable to resolve your concerns to your satisfaction you can ask the SPSO to look at your case after you have gone through our complaints procedure.

During the year we upheld (agreed with) **56%** of your Stage 1 complaints and **47%** of your Stage 2 complaints. The Scottish Average is 58% for Stage 1 complaints and 52% for Stage 2 complaints.

Seven complaints were taken to the SPSO by customers who were unhappy with our decision. The SPSO upheld 1 of these complaints and made recommendations to ACHA in relation to changing processes or procedures.



Your feedback, including complaints has helped us to make continuous improvement to services year on year, and we are above the latest Scottish Average benchmark figure.

We introduced a short Complaint Satisfaction Survey form in July 2016, and would encourage anyone receiving one, to complete and return these, so that we can review quarterly, how effective our complaint handling processes are.

We also introduced an Annual Complaints Report from 2015/16 onwards which is available here; <http://www.acha.co.uk/Services/complaints.html>

We will also be providing short regular quarterly updates on our website from 2017 onwards. These updates will also include any lessons we have learned from complaints along with any changes we are going to make to ensure that we continue to improve.

Communications – It's a Two Way Thing...

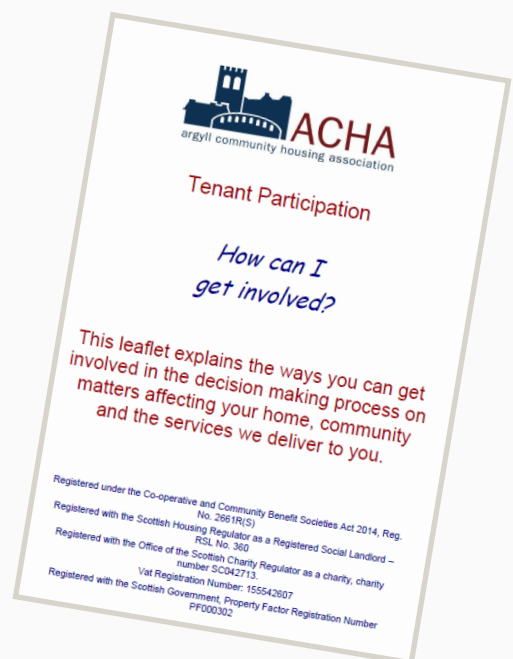
It is really important to us that you feel that you are kept up to date with what is happening in ACHA. Along with this Landlord Report, we issue two newsletters each year which provide information and updates on a whole range of issues including what changes we have made as a direct result of your feedback. We will always consult with tenants and other service users on any potential changes to the way services are delivered. Over the next year or so we are keen to develop new and additional ways to allow us to keep you better informed. Many of you have told us you would like to see more internet based services and this is something we are actively working on.

Our 2016 Tenant Satisfaction Survey revealed that **88%** of our tenants felt that ACHA was good at keeping them informed about their services and decisions. This is a 2% **improvement** on the 2015 figures but still 3% below the Scottish Average. We want to improve on this and, next year, will be introducing some new and exciting ways for you to be part of the decision making processes.



During the year we introduced a new Communications and Feedback strategy which provides staff with guidance on the most effective way to communicate with our customers. The strategy also provides important information to customers on the many different ways you can get involved with ACHA and influence the way services are delivered to you.

85% of tenants also told us that they were satisfied with the opportunities to get involved with the decision making process. This is an **increase** from the previous year at which time 75% were satisfied. This is above the Scottish Average and an area of work we will continue to encourage, consult and communicate on.



Other Performance Information

Need to know more?

This report provides you with just some of the 65 performance and information indicators reported to the Scottish Housing Regulator (SHR) each year. We will provide tenants with additional information on progress towards improvements via our twice yearly newsletters.

Further information on ACHA's performance and how it compares with other Registered Social Landlords can also be found on the SHR's website— www.scottishhousingregulator.gov.uk



Have you found this Landlord Report useful?

Although this document is called a “Landlord Report” it’s content and layout has been influenced heavily by our tenants and other service users and it is very much **your** report. Each year, we consult with a number of groups who tell us what information they would like to see in the report and this year we would like to thank the following for their comments:-

Your Voice Tenant Scrutiny Group

Cardross Tenant and Residents Association

Dalintober & Millknowe Tenant and Residents Association

Argyll Tenants Panel

ACHA Mid Argyll & Kintyre Area Committee

ACHA Oban, Lorn & Isles Area Committee

ACHA Lomond Area Committee

ACHA Board of Management

All other individual contributions



If you have any comments on this report or suggestions for future reports please contact our communications team at communications@acha.co.uk, or get in touch with us on

0800 028 2755



And Finally.....

Hopefully you will have enjoyed reading this Landlord Report and in particular will have liked the lovely photograph on our front cover. The picture was taken by 14 year old Martin Bryson, from Mid Argyll who was the winner of our Young Person's View from Argyll Photography competition. Martin received £25 worth of vouchers as our competition winner.



A HUGE WELL DONE TO MARTIN!



Our Commitment

Argyll Community Housing Association is committed to providing equal opportunities across all services and to avoid discrimination.

If you would like this report in larger print, an alternative language, on audio format or in 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.

Ar Dealas

Tha Comann Taigheadais Coimhearsnachd Earra-Ghàidheal dealasach a thaobh a bhith a 'toirt co-ionannachd chothroman thar gach seirbheis agus gus lethbhreith a sheachnadh

Ma tha thu ag iarraidh an aithisg seo ann an clò nas motha, cànan eile, air cruth claisneachd no ann am pàipear no ann an cruth dealanach, no ma tha thu airson cuideigin a leughadh no a mhìneachadh dhut, cuir fios gu Seirbheisean Corporra air 01546 605855.

Nasze zaangażowanie

Argyll Community Housing Association jest zobowiązana do zapewnienia równego szans dla wszystkich usług i aby uniknąć dyskryminacji.

Jeśli chcesz tego raportu w większym drukiem, alternatywnego języka, na dźwięk formacie lub w postaci papierowej lub elektronicznej, lub gdy chcesz kogoś, aby ją przeczytać i wyjaśnić ci to prosimy o kontakt z Działem Obsługi firmowe na 01546 605855.

Registered Office at: Menzies House, Glenshellach Business Park, Oban PA34 4RY
Registered under the Co-operative and Community Benefit Societies Act 2014, Reg. No. 2661R(S)
Registered with the Scottish Housing Regulator as a Registered Social Landlord – RSL No. 360
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Vat Registration Number: 155542607, Registered with the Scottish Government, Property Factor
Registration Number PF000302