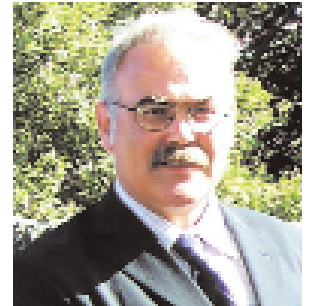


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Since the transfer on the 21st November the Association has been active in our communities. The 'big hits' programme has proved to be very popular with residents. This has allowed us to carry out estate tidy ups and to action environmental and safety works that hadn't been tackled for years. In recent weeks I have visited some of the big hits works in Oban, Dunoon, Helensburgh, and Campbeltown and have been impressed by the difference made and the community support.



ACHA inherited a number of vacant posts at the point of transfer. We have now filled most of them and this will start to make a difference in improving the services we provide.

ACHA's Management Board will shortly be approving the year 1 Investment Programme which will result in the first wave of new kitchens, bathrooms, heating systems and rewires going in. This will be an important milestone for ACHA and will allow us to start delivering on promises to tenants.

The first 3 months have been challenging. We haven't got everything right but we wish to learn from your experiences of the Association. If you have a message or a comment to make please send it to me at ACHA, 63-65 Chalmers Street, Ardrishaig PA30 8DX

Alastair MacGregor, *Chief Executive*

ACHA's Path to Success!

Tenants in Dunollie, Oban were delighted to see a path refurbished recently by ACHA as part of the 'big hits' projects. You can see from the photos what a difference it makes and tenants have told us that it has given them more pride in their area.



A Message from Scotwest Credit Union

Scotwest Credit Union are delighted to have this opportunity to introduce our services to you and to invite you to join us. Some of you may already have heard of us as we have been providing Credit Union services to the employees of Argyll & Bute Council for many years. Now we are able to extend our services to everyone who lives or works in the West of Scotland – including Argyll & Bute.

But what is a Credit Union?

We are a co-operative financial organisation offering a competitive range of products and services to our members. We focus on providing the highest levels of member service at all times - *our members are always individuals – never numbers!*

Members can operate their accounts by phone, post, online or in person and our range of products includes our easy access **savings account, Christmas Savings account, personal loans and mortgages**. We will also shortly be introducing our **Credit Union current account** which will offer all of the traditional features of a current account such as an ATM/Visa Debit card and the ability to set up standing orders and direct debits to pay household and other bills.

Interested? To find out more, request a membership information pack from our Member Enquiry Line on **0845 634 7634**, look online at **www.scotwest.co.uk** or write to us at Scotwest Credit Union, 13 Elmbank Street, Glasgow G2 4PB.

It should also be noted that there are existing community based credit unions covering Bute, South Kintyre and Islay & Jura and anyone would be welcome as a member of these too.

Grass Cutting Service

ACHA is delighted to introduce its new grass cutting service to you. This service is aimed at tenants who are unable to maintain their own garden because they are elderly (over 70), disabled or have a serious illness.

We aim to offer a service of one cut per month from May until October but we are unable to predict how many tenants will want this service and we may not be able to meet demand in the early months.

You will see an application form inside this newsletter, please fill this in and either hand it in to your local ACHA office or post it to us (*see addresses on back page*).



Join ACHA as a Member

Membership of ACHA gives tenants a vote at the AGM (annual general meeting) on major issues affecting the Association including elections to the Board of Management. The '£1 for life' membership also means that you will be sent a copy of ACHA's Annual Report. An application form is available from any ACHA office or from our website. One application form per person but organisations can also become a member of ACHA.

Your Involvement with your Landlord

ACHA's Board of Management recently approved a document called the Tenant Involvement Strategy. This strategy explains how tenants are welcomed as partners by ACHA on issues affecting your homes and communities.

ACHA wishes to offer as many options as possible for tenant participation but also respects the right of tenants who may not want to become involved.

Copies of the strategy and also copies of a leaflet called 'How Can I Get Involved?' are both available at all ACHA offices and on the ACHA website (www.acha.co.uk).

There are currently options for tenants to participate with ACHA both formally and informally; at the moment there are ten **registered tenants organisations** (also known as tenants associations) and a **Tenants Panel** which represents all of the tenants groups and meets once a month (please see the Tenants Panels website for details: www.argylltenants.org.uk). If you are interested in setting up a tenants association or would like more information please contact your local ACHA office where staff will be more than happy to help.



Tenants representatives at the Annual Tenant Participation seminar

ACHA as a registered social landlord is regulated and monitored by Communities Scotland (the housing arm of the Scottish Executive). This monitoring includes tenant participation and the Tenants Panel have agreed to examine ACHA's performance on an annual basis. This monitoring has just been carried out and covers the areas of: review, commitment, decision making, tenant representation, setting the agenda, evaluation, resources, tenants groups and involving traditionally excluded tenants. From 73 questions there was a positive response to 63 and an Action Plan has been put in place for the coming year so that ACHA's performance will be even better next year.

ACHA pays tribute to **Duncan McCallum** who sadly died at the end of January this year. Duncan was Vice Chair of ACHA's Board of Management and a tenant in Helensburgh. Duncan was also Chair of the Helensburgh Central Tenants and Residents Association and ACHA's Area Committee for Helensburgh & Lomond. Through his volunteering he worked hard to see benefits for tenants. Duncan was popular with everyone and will be sadly missed by all who knew him. Our thoughts are with his wife Rita and all the family.



HOME CONTENTS INSURANCE



ACHA has just agreed a new home contents insurance deal for tenants and also owners of former Council homes.



This new policy from Norwich Union offers a much better deal and ACHA's Board of Management are delighted that the 'buying power' of ACHA as a large housing association has delivered an improved insurance service. The Argyll Tenants Panel were asked to comment on their experiences of previous insurance services and this has helped shape the new service. The new policies will be launched shortly but here are some of the highlights:

- Cost of insurance will be similar to current service
- The cost of insurance will be guaranteed for next 4 years
- ACHA will continue to be responsible for collection of payments
- Standard cover and Accidental damage options
- High risk items (single item) up to £1,000
- High risk items (all items) one third of sum insured or £5,000 (the greater)
- Rent/alternative accommodation costs covered up to 15% of sum insured
- Replacing documents up to cost of £150
- Accidental damage to satellite aerials, home entertainment equipment including computers up to 10% of sum insured
- Replacement of lost or stolen keys up to £250
- Contents temporarily removed – up to 15%

of sum insured

- Contents at college or university – up to £2,000
- Bogus callers – up to £250
- Metered water – up to £500
- Domestic oil – up to £500
- Money – up to £250
- Tenant liability up to £2million
- Household removals – up to sum insured

If you have Tenants Contents Insurance at the moment your policy will renew automatically so you don't need to do anything. If you would like advice or information on insurance please call Marie Everett on 01546 604575 or you can email Marie on marie.everett@acha.co.uk

ACHA's Chair, Norman Beaton, said "I am delighted that ACHA has been able to secure a significant improvement in the home contents insurance cover that is being provided to tenants and for the first time ever, owners of former Council houses. The Board of ACHA welcomed the Norwich Union offer which demonstrates a long-term commitment to working with ACHA and the wider community by offering a four year premium and terms guarantee".

Frequently Asked Questions

Q&A

What would you like to know about ACHA?

We would like to start a regular feature in this newsletter to answer some of your questions. If you have a question for ACHA which may be of interest to other tenants please get in touch with us by writing, phoning or emailing us (see the 'get in touch' details at the end of the newsletter).

If you have questions about your own home or specifically about your tenancy you should speak to a member of ACHA staff in your local office.

Springtime in Strachur

Tenants and residents in Strachur are just daft about their daffies! ACHA donated daffodil bulbs to the Clachan (Strachur) Tenants and Residents Association last year. The bulbs were planted by locals and now they can see the fruits of their labour. Pictured below (l-r) are Jock McLean, Pamela Reid and George Dickie.



Red Nose Day at ACHA



ACHA staff raised cash for Comic Relief on Friday 16th March by paying a fee for having a non uniform day or wearing red. The sum of £243.25 was raised – well done to everyone.



Paying your Rent by Debit or Credit Cards

Please note that if you pay your rent or insurance to ACHA by bank card or credit card you will now be required to use your 4 digit 'chip and pin' number instead of signing your name to verify payment.



How to contact the ACHA Area Offices

Helensburgh & Lomond

31 James Street, Helensburgh G84 8AS
housing.lomond@acha.co.uk

telephone **01436 658700**

Cowal

Dolphin Hall, Manse Avenue, Dunoon PA23 8DQ
housing.cowal@acha.co.uk

telephone **01369 708688**

Bute

Union Street, Rothesay PA20 0HD
housing.bute@acha.co.uk

telephone **01700 501314**

Mid Argyll

Dalriada House, Lochgilphead PA31 8ST
housing.midargyll@acha.co.uk

telephone **01546 604800**

Kintyre

Old Quay Head, Campbeltown PA28 6ED
housing.kintyre@acha.co.uk

telephone **01586 559055**

Islay

Jamieson Street, Bowmore PA43 7HP
housing.islay@acha.co.uk

telephone **01496 301312**

Oban, Lorn and Isles

Albany Street, Oban PA34 4AW
housing.lorn@acha.co.uk

telephone **01631 567962**

Mull

Breadalbane Street, Tobermory, Mull PA75 6PX

telephone **01688 302051**

REPAIRS FREEPHONE NUMBER 0800 028 2755

OUT OF HOURS EMERGENCY NUMBER 0845 799 4433

GET IN TOUCH....

If you have any comments or queries about this newsletter or any of the information contained in it please contact:

Gillian McInnes, Community Development Manager
63-65 Chalmers Street, Ardrishaig,
Argyll PA30 8DX

Telephone: 01546 604088

Email: gillian.mcinnis@acha.co.uk

Visit our website: www.acha.co.uk