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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 پوچھئے۔

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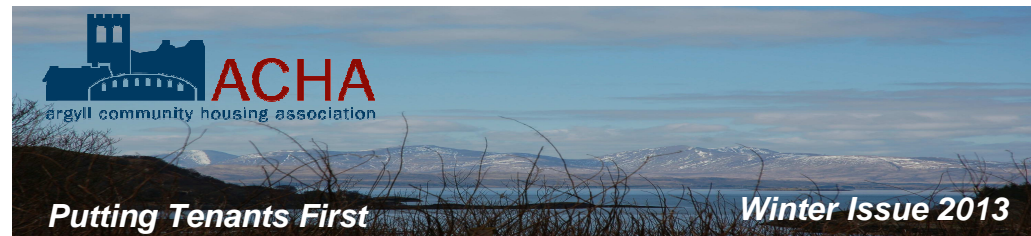
Jeżeli chcieliby Państwo uzyskać informacje w innym języku lub w innym formacie, prosimy dać nam znać.



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 and we will do our very best to solve your concerns.

ACHA has a Customer Care Charter which explains our complaints procedure, it is available from any ACHA office or from our website at [www.acha.co.uk](http://www.acha.co.uk)



## Rent Consultation 2014/15

*Have your say - It's your right*

Contact us at;

[rentincrease@acha.co.uk](mailto:rentincrease@acha.co.uk)

Argyll Community Housing Association Limited. Registered Office at: 63-65 Chalmers Street, Ardrishaig, PA30 8DX  
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ACHA is currently considering the 2014/15 rent increase and is interested in your participation in this process.

We have set out within this leaflet information on what your rent pays for each year, our progress with the improvements to your homes, what proposals the Board of Management of ACHA are considering for 2014/15 and frequently asked questions about the rent increase process.

We have included within this leaflet a comments slip for you to complete. Alternatively, you can e-mail us at [rentincrease@acha.co.uk](mailto:rentincrease@acha.co.uk) or go on line and submit your comments via our on line survey at [www.acha.co.uk](http://www.acha.co.uk)

### When will ACHA agree the annual rent increase?

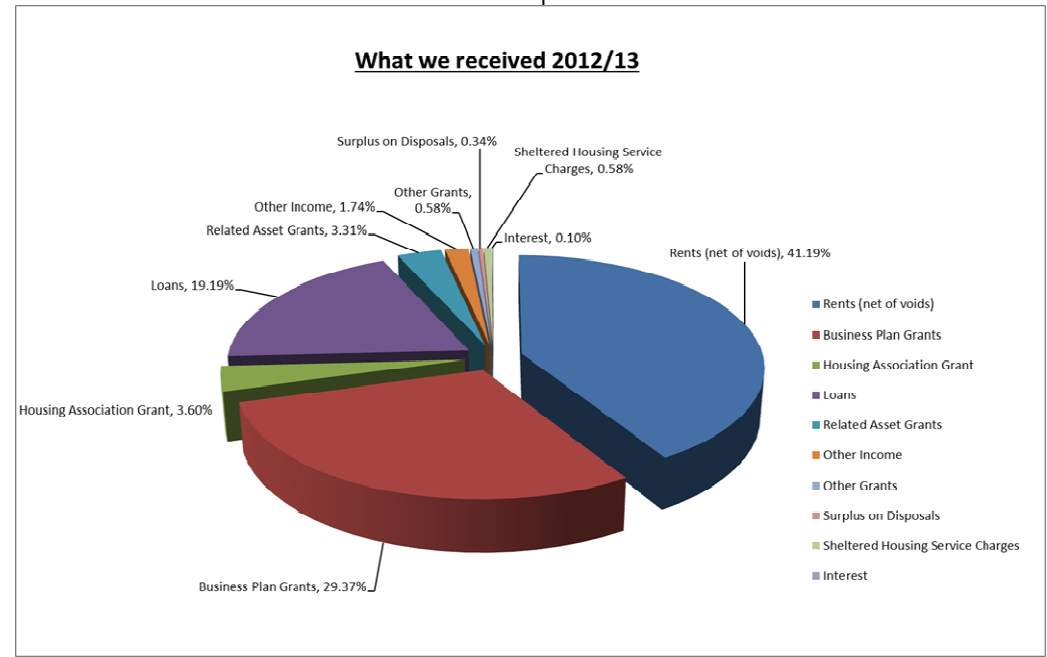
ACHA's Board of Management will consider the annual rent increase at its meeting on 12th February 2014. The Board has in principle based the business plan commitments on Retail Prices Index (RPI) plus 1.75% and we are seeking the views of our tenants before the Board makes its final decision at the February meeting.

You will be advised of any changes to your rent by the end of February 2014. The rent increase will be applied with effect from Monday 31st March 2014.

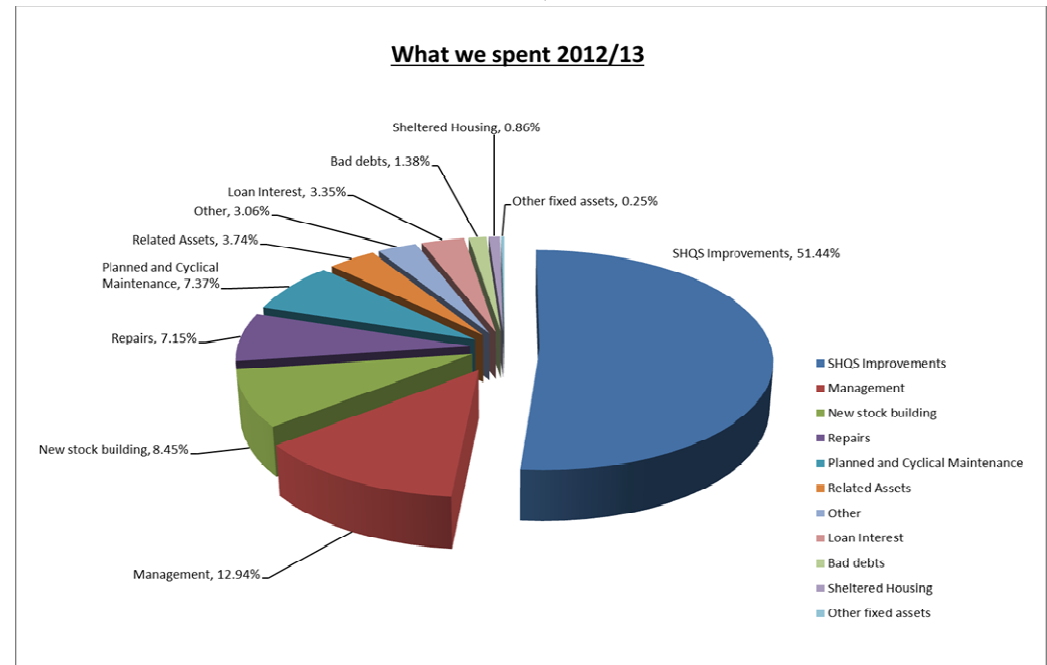
### How is the rent increase worked out?

The proposed rent increase is based on the December 2013 RPI, which will only be known in mid January 2014, plus 1.75%. Current RPI, as at October 2013, is 2.6% which would, if it stayed the same in December, mean an increase of 4.35%. The current average rent is £68.54 which means that the average rent will rise by £2.98 per week to £71.52 per week.

### Where does our income come from?



### How do we spend your rent?



**Argyll Community Housing Association Limited**

**Rent Consultation**

**63-65 Chalmers Street**

**Ardrishaig**

**Argyll and Bute**

**PA30 8DX**



## **Will everyone be affected by the rent increase?**

If the proposal is agreed then yes everyone's rent will increase by the same percentage. If you receive housing benefit then your benefit may be increased in line with the rent increase.

Around 39% of ACHA tenants are in receipt of full housing benefit and they may see an increase in their benefit. In addition 15% of our tenants are in receipt of partial housing benefit and they may see some increase in their benefit.

ACHA has almost 2,358 tenants who are not in receipt of any benefit at all.

## **The UK Government's Welfare Reforms**

The reforms including the implementation of the under occupancy or "bedroom tax" and universal credit may affect your entitlement to benefit. If you need assistance with your benefit then our FISH Welfare Rights Support Team may be able to assist you.

## **Can I get help with my rent increase?**

Yes, in which case the Council's Housing benefit team may be able to assist you with your rent.

Our Welfare Rights team have also helped more than 2,000 tenants gain access to more than £4.5million of additional benefit that they were entitled to but did not claim. If you need assistance then please contact ACHA on Freephone 0800 0282755.

## **Why does ACHA have to increase my rent?**

ACHA has to increase your rent to ensure that we can continue to meet our promises made to you and the Scottish Government as part of the original business plan established in November 2006.

The income raised from the rent increase goes toward providing services to you, our tenants. It is vital that our business plan remains viable moving forward.

We aim to continue to deliver excellent services to you including maintaining your home through our responsive and cyclical maintenance programme as well as our major repairs programme. ACHA also attempts to use its financial resources to develop new social housing with assistance from the Council, the Scottish Government and our lender Lloyds Banking Group.



## What progress is being made with SHQS?

ACHA has, since 2006, spent more than £84 million on improving our houses to meet the SHQS. Currently 62% of our houses meet the standard and we are aiming for 76% to be compliant by 31st March 2014.

## Is ACHA efficient?

ACHA continues to try to be as efficient as it possibly can in an effort to limit the increase in rent to our tenants. Staffing cost increases and additional resource requests have been resisted or limited to on average of RPI minus 1% each year for the last seven years.

We continue to out perform our business plan and have reduced our average cost of borrowing. We will continue to progress towards our target of meeting the Scottish Housing Quality Standard compliance by 2015.

The welfare reforms are affecting our business plan with increased arrears and bad debts and we expect this trend to continue in 2014/15.

## What would happen if ACHA set a lower rent increase?

This could lead to higher rents in future years, a reduced level of services to our tenants or potentially a reduction on our commitments to improve our homes in future years.

ACHA must ensure that it has sufficient funds to meet the SHQS and to repay money that it has borrowed, including interest.

## What happens now?

**Please ensure you respond to this consultation by Friday 10th January 2014** so your comments may be considered by the Board at its February 2014 meeting.

To comment on this consultation and our proposals please complete this tear off slip and return it to one of our offices **by Friday 10th January 2014**.

**Name:** .....

**Address:** .....

.....

.....

**Tel:** .....

## Question 1

Do you understand everything that has been explained here in this leaflet regarding your proposed rent increase?

## Question 2

While this leaflet explains the detail behind the proposed rent increase do you have any comments you wish to make?

## Question 3

Is there any further information you would wish to receive from us in regards to the proposed rent increase?

## Question 4

Do you wish us to contact you about this proposed rent increase?