



To comment on this consultation and our proposals please complete this tear off slip and return to one of our offices by **27th January 2013**.

Name:

Address:
.....

Tel:

Question 1

Do you understand everything that has been explained here in this leaflet regarding your proposed rent increase? **yes** **no**

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? **yes** **no**



Rent Consultation 2013/14

Have your say - It's your right

Contact us at;

rentincrease@acha.co.uk

www.acha.co.uk

freephone 0800 0282755

Argyll Community Housing Association Limited. Registered Office at: 63-65 Chalmers Street, Ardrishaig, PA30 8DX

Registered under the Industrial and Provident Societies Act 1965, Reg. No. 2661R(S)
Registered with the Scottish Housing Regulator as a Registered Social Landlord – RSL No. 360

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ACHA is currently considering the 2013/14 rent increase and is interested in your participation in this process.

We have set out within this leaflet information regarding 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 2013/14 and frequently asked questions about the annual 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 or go on line and submit your comments via our on line survey at 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 7th February 2013. The Board has already agreed in principle to the business plan commitments of RPI (retail price index) 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 2013.

The rent increase will be applied with effect from 2nd April 2013.

How is the rent increase worked out?

The proposed rent increase is based on the December 2012 RPI which will only be known in mid January 2013 plus 1.75%.

Current RPI, as at October 2012, is 3.2% which would mean an increase of 4.95%. The current average rent is £66.20 which means that the average rent will rise by £3.28 per week to £69.48.

Argyll Community Housing Association Limited

Rent Consultation

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This publication is available in different formats, such as audio format, larger print, Braille and other community languages.

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۔

如欲索取以另一语文印制或另一格式制作的资料，請與我們聯絡。

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

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 45% of ACHA tenants are in receipt of full housing benefit and they will see an increase in their benefit.

12% of our tenants are in receipt of partial housing benefit and they may see some increase in their benefit.

The UK Government's Welfare Reforms including the implementation of the under occupancy or "bedroom tax" and of universal credit may affect your entitlement to benefit. If you need assistance with your benefit then our FISH Welfare Rights staff may be able to assist you.

ACHA has approximately 2,220 tenants who are not in receipt of any benefit at all.

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 stock transfer business plan from 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.

We will continue to progress towards our target of meeting the Scottish Housing Quality Standard (SHQS) compliance by 2015.

ACHA continues to try and be as efficient as it possibly can in an effort to limit the increase in your rent. This year however, ACHA has had to absorb a 60% increase in its property insurance premiums for 2013/14 amounting to 1% of rents. This is because we experienced a significant increase in our property insurance claims as a result of the storm damage of 2011/12 and several fires which gutted homes.

A limit has been placed on staffing cost increases and additional resource requests to, on average, RPI minus 1% each year.

Our responsive repairs costs continue to be under pressure as a result of tenant requests.

We continue to 'out perform' our business plan in interest costs.

The welfare reforms are anticipated to affect our business plan with increased arrears and bad debts which will need to be recovered through the general rent increase.

What progress is being made with SHQS?

Since stock transfer ACHA has spent more than £70 million on improving our houses to meet the SHQS. Currently 46% of our houses meet the standard and we are aiming for 60% to be compliant by 31st March 2013.

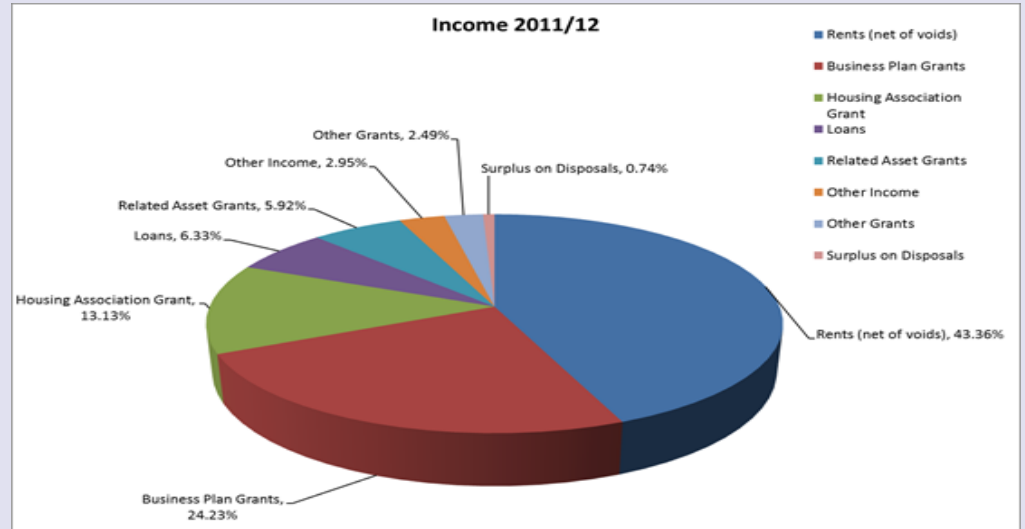
Can I get help with my rent increase?

Yes, our FISH Welfare Rights team have helped our tenants gain access to almost £3.5 million of additional benefits and tax credits that they were entitled to but did not claim over the last two years. If you need assistance then please contact ACHA on Freephone 0800 028 2755.

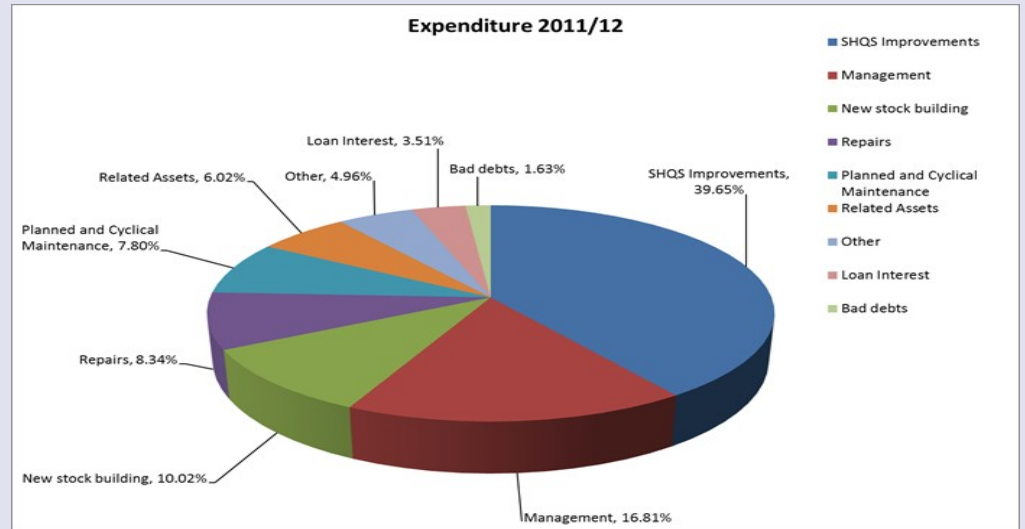
What would happen if ACHA set a lower rent increase?

This could lead to higher rents in future years, a reduced level of services to our tenants or potentially a reduction in our commitments to improve our homes in future years. ACHA must ensure that it has sufficient funds to meet the SHQS and repay money it has borrowed, including interest.

Where does our income come from?



How do we spend your rent?



What happens now?

Please ensure you respond to this consultation by 27th January 2013 so your comments may be considered by the Board at its February 2013 meeting.