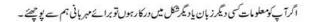
This publication is available in different formats, such as on tape, larger print, Braille and other community languages.

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。



如欲索取以另一語文印製或另一格式製作的資料,請與我們聯絡。

Jeżeli chcieliby Państwo uzyskać informacje w innym języku lub w innym formacje, 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





Rent Consultation 2016/17

Have your say - It's your right

Contact us at;

Email - rentincrease@acha.co.uk

Website - www.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 2016/17 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, what proposals the Board of Management of ACHA are considering for 2016/17 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 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?

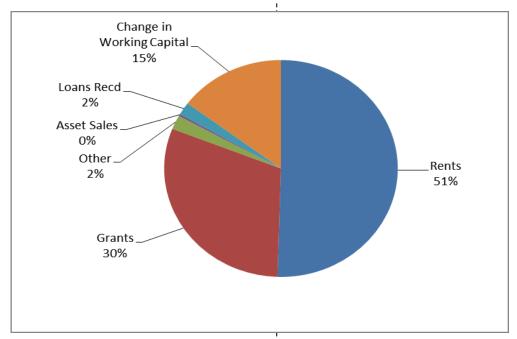
ACHA's Board of Management will consider the annual rent increase at its meeting on 18th February 2016. The Board has in principle based the business plan commitments on the Retail Prices Index (RPI) plus 1% and we are seeking the views of our tenants before the Board makes its final decision at the February meeting.

You will be advised of any changes to your rent by the end of February 2016. The rent increase will be applied with effect from Monday 4th April 2016.

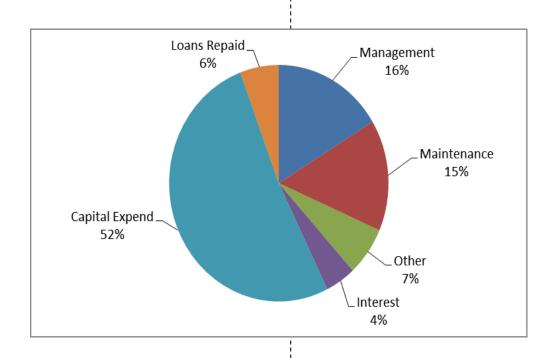
How is the rent increase worked out?

The proposed rent increase is based on the December 2015 RPI, which will only be known in mid January 2016, plus 1%. In preparation of its budget for 2016/17 ACHA is assuming a rent increase of 2.1% based on RPI of 1.1% + 1%. The current average rent is £73.85 which means that the average rent will rise by £1.55 per week to £75.40 per week. This excludes any adjustments arising from Rent Harmonisation and Restructuring. Current RPI, as at October 2015, is 0.7% which would, if it stayed the same in December, mean an increase of 1.7%

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?

X

If the proposal is agreed then yes everyone's rent will increase by this percentage in addition to the phasing of rent restructuring. If you receive housing benefit then your benefit may be increased in line with the rent increase.

Around 35% of ACHA tenants are in receipt of full housing benefit and they may see an increase in their benefit. In addition 23% of our tenants are in receipt of partial housing benefit and they may see some increase in their benefit. ACHA has almost 2150 tenants who are not in receipt of any benefit at all.

Rent Harmonisation and Restructuring Consultation.

As a result of the above consultation, conducted in August, the Board of Management approved proposal that will see rents increase on average by 4.8% spread over a three year period for existing tenants. Alongside this rents will be harmonised based on house type and size. These changes will be in addition to the normal annual rent increase.

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 in the future.

Our average weekly rent is one of the lowest in our RSL Peer Group

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 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 invest in your houses and to repay money that it has borrowed, including interest.

The UK Government's Welfare Reforms

The reforms including the implementation of universal credit may affect your entitlement to benefit. If you need assistance with your benefit then our Welfare Rights Support Team may be able to assist you.

Can I get help with my rent increase?

Maybe, in which case the Council's Housing benefit team may be able to assist you with your rent. Our own Welfare Rights team have valuable experience in this field and can also provide assistance. If you need assistance then please contact ACHA on Freephone 0800 0282755.

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. The ratio of staff to housing units and rental income and also management costs per unit for ACHA are below the average for RSL'S.

What happens now?

Please ensure you respond to this consultation by Friday 15th January 2016 so your comments may be considered by the Board at its February 2016 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 15th January 2016.

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?