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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۔

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。

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



Rent Consultation 2017/18

Have your say - It's your right

Contact us at;

Email - rentincrease@acha.co.uk

Website - www.acha.co.uk

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Argyll Community Housing Association (ACHA) is currently considering the 2017/18 rent increase and is interested in your participation in this process.

We have set out within this leaflet information on the proposed rent increase for 2017/18, what that means for ACHA rents, how ACHA rents compare to others, how ACHA spends its money, why rents need to increase and our commitment to value for money.

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 online and submit your comments via our online 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 16th February 2017. You will be advised of any changes to your rent by the end of February 2017. The rent increase will be applied with effect from Monday 3rd April 2017.

What rent increase is being considered for 2017/18 ?

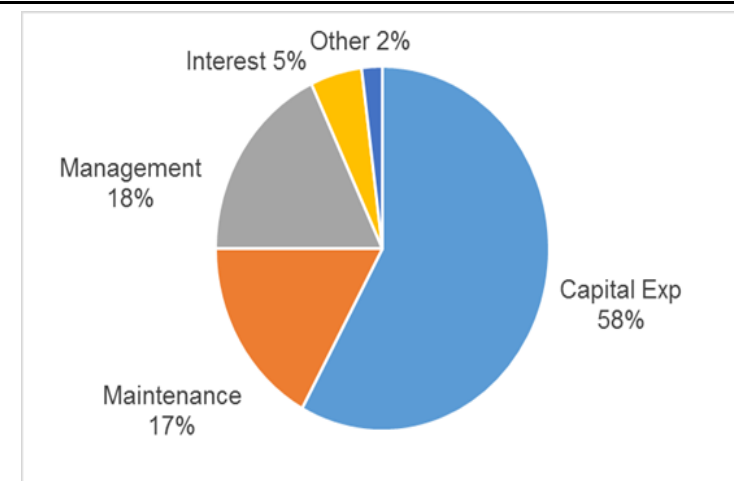
ACHA’s businesses plan assumes an annual increase in rents based on the increase in the Retail Prices Index (RPI) plus 1% .The rent increase is based on the increase in the RPI at December each year. The December 2016 RPI will only be known in mid January 2017. Current RPI, as at September 2016, is 2.0% which would, if it stayed the same in December, mean an increase of 3.0%.

In preparing its budget for 2017/18 ACHA is assuming an increase in RPI at December 2016 of 2.4% which with the addition of 1% would lead to rent increase of 3.4%.

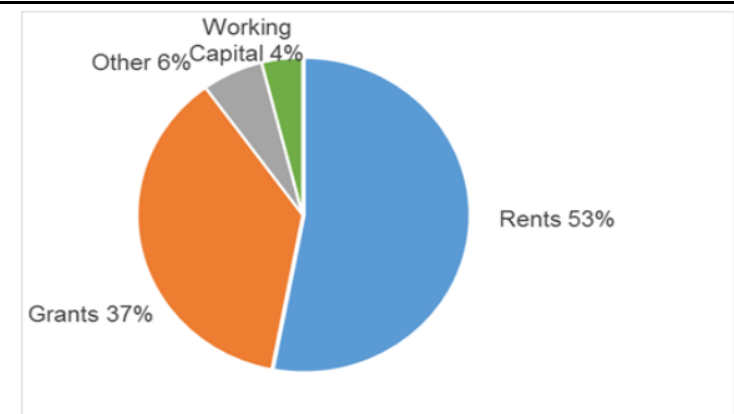
In addition to the annual rent increase, in September 2015, ACHA agreed to harmonise and restructure rents. Harmonisation will see rents standardise based on property type and size. This means rent will change by different amounts. Overall this will see rent rise, on average, by an additional 1.6% over each of the 3 years 2016/17, 2017/18 and 2018/19.

How does ACHA spends its money?

During 2015/16 ACHA spent around £33m. The biggest proportion was invested in the housing stock. Around £18m was invested in existing houses through major repairs, planned maintenance and reactive repairs. This was financed by rents, grants and borrowing. Approximately £6.1m was spent on building new houses. This is financed through grant and borrowing. Management costs were around £5.6m. ACHA paid out around £1.6m in interest.



During 2015/16 income totalled £33m with ACHA collecting around £18m in rents. ACHA also received grants of around £12m. Other income and working capital made up the balance of around £3m.



Argyll Community Housing Association Limited

Rent Consultation

Dalriada House

Lochgilphead

Argyll

PA31 8JL

What Does this mean for ACHA rents ?

The table below sets out the estimated average rent for 2017/18 based on the above.



	1 Bed £	2 Bed £	3 Bed £	4 Bed £	5 Bed £	Ave £
Current Weekly Rent	68.03	76.56	84.65	91.31	95.24	76.66
Rent Restructuring Incr	1.09	1.22	1.35	1.46	1.52	1.23
Rent Before Annual Inc	69.12	77.78	86.00	92.77	96.76	77.89
Inflationary Incr. 3.4%	2.35	2.64	2.92	3.15	3.29	2.65
Proposed Rent 2017/18	71.47	80.42	88.92	95.92	100.05	80.54

How do ACHA rents compare to others?

ACHA rents remain low in comparison to other Registered Social Landlords (RSLs). ACHA's average weekly rent for 2015/16 was £72.16. This is lower than: -
The average for all (RSL's) is £81.14 per week – ACHA is lower by 11.1%
The average for RSLs with more than 2,500 houses is £82.49 – ACHA is lower by 12.5%
The average for the 6 council housing stock transfers of £73.92 – ACHA is lower by 2.4%
The average for 9 local/neighbouring RSLs is £76.29 – ACHA is lower by 5.4%
The average of the other RSLs operating in Argyll and Bute is £78.93— ACHA is lower by 8.6%.

Earnings in Argyll and Bute are also lower than Scotland as a whole. The 2015 annual survey of hours and earnings median annual earnings in Argyll and Bute were 1.8% below the Scottish median.

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. 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.

Lower rents now could lead to higher rents in future years, a reduced level of service to you, our tenants, or potentially a reduction in our commitment to improve your 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.



Value for money

ACHA is committed to value for money. We aim to deliver value for money to you as tenants by providing quality housing and quality services for a fair rent.

In our 2015 tenants satisfaction survey 91% of tenants felt ACHA rents represented good value for money. Satisfaction with our repairs service was high at 97.8% and 84% of tenants were satisfied with the overall service we provide.

ACHA rents remain relatively low in comparison to other RSLs and ACHA has considered the differences in incomes in Argyll and Bute compared to the rest of Scotland when it restructured its rents.

We keep our costs under review. 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. We review our expenditure on repairs and maintenance and through effective procurement we seek to secure value for money in repairs, maintenance and investment works. Our longer term budget strategy and business planning seeks to manage our financial resources effectively. Our approach to people and performance management aims to improve service delivery.

Will everyone be affected by the rent increase ?

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

Around 32% of ACHA tenants are in receipt of full housing benefit and they may see an increase in their benefit. In addition 20% of our tenants are in receipt of partial housing benefit and they may see some increase in their benefit.

ACHA has almost 2359 tenants who are not in receipt of any benefits at all.

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. (01546 605512) Our own Welfare Rights team have valuable experience in this field and can also provide assistance. If you need assistance then please contact our Customer Service Centre on 0800 0282755.

What happens now?

Please ensure you respond to this consultation by 13 January 2017 so your comments may be considered by the Board at its February 2017 meeting. To comment on this consultation and our proposals please complete this tear off slip and return it to one of our offices **by 13th of January 2017**

Name:

Address:

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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?