



# tenants first

**Autumn/Winter 2017**



# ACHA

argyll community housing association



## Putting our tenants and our communities first

**Book your place now  
for ACHA's Tenants  
Conference 2018**

**Date: Saturday  
17th February  
2018**

**Location:  
Inveraray**

**Visit [www.acha.co.uk](http://www.acha.co.uk) for  
more details or ask a  
member of staff for a  
booking form**

**Have your  
say**



### **ACHA's First Tenants Conference**

Places are going fast for our first major Tenants Conference - due to be held in Inveraray on **17<sup>th</sup> February 2018**.

If you fancy coming along to meet the staff, help set our service delivery requirements for the future or just find out a bit more about ACHA then simply return the booking form which was recently sent to you. Places will be allocated on a first come first served basis - **so don't miss out, return your booking form today!**



## Alastair MacGregor, Chief Executive

Since our last newsletter we have had the tragedy of Grenfell Tower in London; 71 tenants lost their lives in this horrific event. A feeling of helplessness engulfed many of us when we witnessed the event on television. Although hundreds of miles away there was an empathy. Housing is a big family and we felt we had to try and do something to help. Argyll and Bute Council and ACHA came together to play a charity football match to help the victims of Grenfell. Over £3,600 was raised from fundraising to support the event. I would like to thank every one of you who supported our efforts and helped raise money and were part of the crowd of over 400 who came to the game.



You will see from the first page of the newsletter we are organising ACHA's first tenants' conference to be held in Inveraray on Saturday 17<sup>th</sup> February at the Inveraray Inn. If you are free on the day I would strongly advise you to come along. It will allow you the opportunity to inform ACHA's priorities going forward. The association wants to ensure that the priorities we carry out come from consultation with our tenants and the conference affords that opportunity. Please fill out the form and return it to us. ACHA is your housing association.

Could I finish by taking the opportunity to wish you all a Merry Christmas and a Happy New Year.

Alastair MacGregor  
Chief Executive

## ACHAs Community Action Fund

Are you part of a registered charity? And could your charity use a grant of up to £500? If so, then contact us on 0800 028 2755 and ask for our Community Action application form. Alternatively it can be downloaded from our website at [acha.co.uk](http://acha.co.uk). Some recent grant recipients are:

Kintyre Prevention Panel	£200
Mid Argyll Pipe Band	£500
Appin Community Development Trust	£500
Tarbert Soup Group	£500
Hope Kitchen	£500
TSI 1000 Voices Project	£500
Gareloch Riding for the Disabled Association	£475

## Have you ever seen one of these cards?

If you haven't, then thank you, because that means that you have given access to the Argyll Homes for All Engineers who have come to visit your property to carry out essential regular safety checks.

These checks can be for a number of things, for example Gas Servicing or Electrical Testing and they are carried out on a periodic basis.

The checks are done both for the safety of your property, and more importantly for your safety. The Engineers will check that all the appliances are safe to use, that they are working efficiently and that any other items in your home, for example Smoke Detectors and Carbon Monoxide Detectors, are working too.

Argyll Community Housing Association has a duty to look after your safety. If we need to we will take further steps to access your property should it be required. To save you getting any Forced Access Letters please try to keep your appointments and let us know if they cannot be kept.

If you have a Solid Fuel appliance in your property, for example a woodburner or an open coal fire, then ACHA will sweep your chimney and inspect your appliance twice a year. If you have not been contacted for a service visit please contact us on 01546 605978.



ACHA has let a number of properties to various community groups, one of which is Soroba Young Family Group. Pictured below are some of the children with Councillor McCuish and ACHA's Iona MacPhail celebrating the extension of their lease of the property.







## Calling all ACHA tenants—are you ready for Universal Credit?

The Westminster Government is going to simplify the benefit system so there are fewer different types of benefit paid. A new benefit, 'Universal Credit', will replace the benefits noted above and will be paid as

### One single monthly payment

The Westminster Government wants people who get certain benefits to take more responsibility for managing their money.

Universal Credit is paid differently from other benefits. When you change to Universal Credit, housing costs will be made directly to you the tenant, usually into your bank, building society or credit union account and will be paid once a month. This means that instead of Housing Benefit being paid directly to ACHA it will be paid to you as part of the Universal Credit payment, and you will be responsible for paying us.

**ACT NOW**

### don't delay!

Universal Credit is made up of a standard allowance plus elements for housing, being a carer, childcare costs, disabled children, an ill or disabled adult. This is due to be introduced in **2018** in the Argyll & Bute area and this will mean that new claimants will receive Universal Credit payments only. Make sure you're ready for Universal Credit by opening a bank account.

Make sure you're ready for Universal Credit by opening a bank account. Make sure you're ready for Direct Payments – start thinking about what payment method you will use to pay your rent, and how you will manage your money in the future.

### How to make Payments to your Rent Account?

It's your responsibility to pay your rent on time. If you are experiencing any problems paying your rent please contact us straight away.



If you require information and advice, contact ACHA's **Welfare Rights Officers** by phoning our **Customer Service Centre** on **0800 028 2755**.

## Need help with debt or advice on Welfare Benefits?

A new service to support ACHA tenants and other Argyll and Bute residents with debt issues has been launched

**Money Skills Argyll** is funded by the Big Lottery Fund and the European Social Fund through the Delivering Financial Inclusion programme.

Argyll and Bute Council and key partners have been awarded the £3.75 million contract to deliver a range of financial inclusion services in the area for the next three years. The partners will offer free, impartial and confidential services aimed at reducing the burden of debt to lone parents, workless households and low-income households.

Money Skills Argyll is a partnership comprising, Argyll and Bute Council, Big Lottery Fund, Argyll and Bute Adult Learning and Literacy Service, Argyll and Bute Citizens Advice Bureau, **Argyll Community Housing Association**, Fyne Homes, West Highland Housing Association, Dunbritton Housing Association, Argyll Networks, ALI Energy, Bute Advice Centre, Carr Gomm, HELP and Kintyre Youth Enquiry Service. The project partners will offer help, advice and support with debt advice, money advice, computer skills, money management, income maximisation and fuel poverty for up to 3,000 people across the Argyll and Bute area.



If you want to chat to someone about debt or other money matters contact our **Welfare Rights Team on 0800 028 2755** or email them at [welfarerights@acha.co.uk](mailto:welfarerights@acha.co.uk) It's free and confidential and could make a huge difference to you and your family!

Pictured at the official launch of Money Skills Argyll are ACHA's Chair of the Board of Management, James Milne and ACHA Regional Manager, Iona MacPhail



**EUROPE & SCOTLAND**  
European Regional Development Fund  
Investing in a Smart, Sustainable and Inclusive Future

## Receive Your Rent Balance by Text

Did you know that 94% of people in the UK own and use a mobile phone?

It's a great way to keep in touch with family and friends - and of course look at videos of cats on skateboards....

Tenants can access information on their rent account at the touch of a button, thanks to our text messaging service.

The service enables tenants to find out the balance on their account and request a call back if required. To check your balance and see last payment date, text either RENTBAL or rentbal. To request a call back text, either RENTCALL or rentcall. All tenants with a mobile phone are eligible for the service, providing you have registered your mobile number with us.

Do we have your up-to-date mobile number? Have you changed your number recently and forgotten to let us know? Or maybe when you moved in you didn't have a mobile number and now you couldn't live without it. Another way we can get in touch with you is via email—do we have your current email address?

It would be great if you could get in touch to make sure we have your up-to-date number or email address, as both are brilliant ways of us being able to get in touch if we need to (we'll only use them for purposes relating to your tenancy) and to let you about any local issues that may affect you. You can register your email address, mobile number or make enquiries regarding your rent account by contacting any ACHA office or our Customer Service Centre on **0800 028 2755**.



## Good Neighbour Award 2017

We are delighted to announce that Mr Patrick Dominick is this year's winner of the Good Neighbour award for the fantastic support he has shown fellow residents at Howie Crescent, Rosneath in Lomond. He was nominated by a number of neighbours who praised how helpful he had been since moving into the crescent 5 years ago.



One neighbour said "*He has been a positive force since he arrived in the crescent*".

This prestigious award was presented to Mr Patrick Dominick who received £100 of high street vouchers and a framed commemorative certificate.

Mr Dominick said "*I'm over whelmed to be nominated for this award and really do appreciate it, it's easy to be a good neighbour when you are surrounded by other good neighbours like I am, and I would like to thank all of my neighbours for acknowledging what little I do.*"

**Well done** Mr Dominick and thank you from ACHA and all your neighbours at Howie Crescent!

ACHA's **Good Neighbour Award** received a number of nominations to recognise the local stars living within our communities. The award nominations were judged by the Chair of ACHA's Board of Management and Chairs of ACHA's Area Committees. Nomination forms for the 2018 Good Neighbour Award are now available at your local ACHA offices or on our website.

# Annual Membership Prize Draw

**The winners of the 2017 membership prize draw have been announced!**

One share member from each of ACHA's four administrative areas have been picked in the prize draw to receive a delicious hamper of festive goodies.

Life membership of ACHA is available to anyone over the age of 16 residing in Argyll and Bute for just one pound.

Share members are entitled to attend the Association's Annual General Meeting, elect Area Committees and the Board of Management, the governing bodies that direct ACHA. This means having a real say in how ACHA is run.

Anyone meeting the membership criteria just needs to complete an application form and pay their pound. There are a few simple rules which are explained on the application form and at [www.acha.co.uk](http://www.acha.co.uk).

Four winners of hampers will be awarded to current members each December. The winners of this year's hampers are:

- Bute & Cowal – Mr J Diamond, Dunoon
- Helensburgh & Lomond – Mr A Morris, Helensburgh
- Mid Argyll & Kintyre – Alison Garrett, Ardrishaig
- Oban, Lorn & Isles – Ms P Gillies, Oban

Application forms for ACHA membership are available in all ACHA offices, at [www.acha.co.uk](http://www.acha.co.uk) and by phoning Lesley Lindsay on 01546 605971.

On winning her hamper, Ms Gillies commented:

*"you've made my day, I'm 73 years old and I've never won anything"*



Mr Diamond is pictured above receiving his hamper from Garrick Collier



Pictured left, Alison Garrett, who was delighted with her hamper



Pictured above is Mr Morris from Helensburgh, who was very happy to receive his hamper



## Your Area Committee and Board of Management News

Over the last ten years your **Helensburgh and Lomond Area Committee** members have overseen the Estate Management Action Plan (EMAP). This means we are presented with a budget and a list of activities that the Local Manager—Housing Services sees as pressing, we then prioritise the activities for each year. While most of it is the replacement of missing or worn-out fencing and gates other activities covered by EMAP can include renewal of stonework or in one case the pressure washing of a court overgrown with moss. Approximately 58 projects have been undertaken over the years with an approximate spend of just over £75,000, the pictures below shows one recent example of EMAP work in Kilcreggan.



### Oban Lorn & Isles Area Committee

Area Committee Members and staff in ACHA wish to extend their gratitude to long standing Area Committee member Lorraine-Anne Drysdale who has been a dedicated, enthusiastic and supportive member of the Association.

Lorraine-Anne is standing down after 9 years of service, during which she has often represented the Association at local shows and Community events.



**Thank you Lorraine-Anne!**

Pictured above is Lorraine-Anne having been presented with a Quaich and flowers by the Chair of the Association's Board, James Milne.

### Mid Argyll and Kintyre Area Committee

The work carried out by the Area Committee is extremely important in the delivery of high quality services and decision making for the Mid Argyll & Kintyre area.



**Pictured : members of the Mid Argyll & Kintyre Area Committee**

We currently have **3 tenant member vacancies** and are looking for new Committee members to join us!

Committee Members gain great satisfaction from the fact that they are able to make a difference by meeting the needs of our customers within the community.

If you have an interest in putting tenants and your community first or wish to find out more, we would like to hear from you. Please contact our local

office on: **01546 605800** (Lochgilphead) or **01546 605880** (Campbeltown)



## Who's missing from this picture?

### Is it YOU?

The Bute & Cowal Area Committee has not been in operation for some time now and we are keen to help local people make decisions on local issues.

Full training and travel expenses will be provided and you will be helping ensure that the things that matter most to Bute & Cowal are discussed and dealt with.

Interested? Give Garrick Collier a call on 015460 5957 or drop him a line at [Garrick.collier@acha.co.uk](mailto:Garrick.collier@acha.co.uk) for more information.



### Board on Bute

ACHA's Board of Management travelled to Bute for a tour of houses potentially affected by the proposed demolition plans. After the Board held their usual meeting, they took a bus to tour areas at Longhill Terrace, Columshill and Ardbeg. Many commented on what good condition the properties were and how sad it was that tenants could not be found for them.



## 2017 Annual General Meeting

ACHA held its Annual General meeting on Thursday 21<sup>st</sup> September 2017 in the Inveraray Inn, Inveraray. Amongst the business discussed the new Board of Management was appointed:



Tenant Members are Douglas Prophet, John Muir, Lorraine-Anne Drysdale, Cameron Grant, Sandra Glazsher, Bob Munro, Malcolm Campbell and David Carmichael.

Independent Members are Jim Milne, Danny Kelly, Neil MacKay, Bruce Marshall and Ray McIntosh-Walley.

Councillors Roddy McCuish, Iain Shonny Paterson and Donnie MacMillan represent Argyll and Bute Council on the new Board of Management.

Members are both welcomed and encouraged to attend our AGMs. To find out more about becoming a member or the other ways you can participate in ACHA's decision making process by going to our Get Involved page ([www.acha.co.uk](http://www.acha.co.uk)).



Following the close of the AGM, the **annual Direct Debit prize draw** took place with the winner of the vouchers being announced as Miss Oittinen from Tarbert. In addition the **Factoring prize draw** took place and the winner was Ms I Robb, Helensburgh, who was delighted, saying “**the news made her afternoon**”.



To be entered into our **Email Prize Draw**, all you have to do is register your email address at your local office and you will have the chance to win £100 of High Street vouchers.



**Congratulations** to this years

Mr C Haggarty of Saddell  
Street, Campbeltown



## Young Person's Mouse Mat Competition

We have an exciting opportunity for our younger readers to get involved with ACHA and design a new mouse mat that will be used by our staff. The competition is open to children aged **16 years or under** and **living in an ACHA property**. We would like you to use your creative talents to design a mat with a theme based on Housing. The mat can either be circle or rectangle shaped.

Go to our website—[acha.co.uk](http://acha.co.uk) and download a copy of the entry form and email it along with your designs to [financeandit@acha.co.uk](mailto:financeandit@acha.co.uk) or post them to

Vivienne Litster  
IT Manager  
Argyll Community Housing Association  
Finance and IT Department  
Dalriada House  
Lochgilphead  
PA31 8JL

**Competition Time**  
**you need to be in it to win it!**

Please note that a parent or guardian will need to complete the entry form.

Entries should be in by **2nd March 2018** and please remember to include your name, address and age. The winner will receive a £25 voucher and a copy of the published mouse mat.

## Green fingered kids

Winner of the largest sunflower in Lomond coming in at 193cm, was Skye Jakulis, from Kilcreggan Primary, Kilcreggan. Pictured with Angela Stokes and Frances Bretman from Kilcreggan Primary and Cathy Bradbury from ACHA



Winner of the largest sunflower in Kintyre is Murray MacKay (pictured left), from Drumlembie primary pre-5s, whose sunflower grew to 269cm.



Pictured right is the Winner of the largest sunflower in Mid Argyll—Cailean MacDonald, Badden Farm Nursery, Lochgilphead whose sunflower grew to 158cm.

**Garden in Bloom 2017**—the winners of this years Garden in Bloom competition can be found on our [website](#), congratulations to all our winners



# Performance Feedback

We take your feedback, good and bad, seriously and continue to look for ways to improve our services and performance. Throughout the year we try to make changes to achieve this and over the last few months we have been taking forward a few of your ideas....

**your feedback is important to us and helps us to improve our service**

85% of you have said that you are satisfied with the opportunities provided to take part in the decision making process – we want to improve on this and, early in 2018, we will be holding our first major Tenants Conference which will partly focus on setting the Strategic aims and direction for ACHA in the coming year. Places at the conference are limited so return your booking form as soon as possible!

**Anti-Social Behaviour** takes place in many different guises, which can range from graffiti to noisy neighbours to serious assault. ACHA has different timescales for dealing with *different types of* anti-social behaviour.

During 2016-17, 94.56% of anti-social behaviour cases reported *to us* were resolved within locally agreed targets. Sometimes “resolved” does not mean the situation has ended, for example if the police, ourselves or someone else has referred the matter to Court, the referral date is regarded as the resolved date.

Whilst ACHA do have a number of powers to deal with anti-social behaviour, for serious offenses and certainly criminal activity, please contact Police Scotland in the first instance.

If you have any ideas or comments about any of our services please get in touch - we'd love to hear from you.

If you have already taken part in surveys or shared your ideas previously - a massive



If you would like to know more about our performance, our 2016/17 landlord report is available to view or download from our website [www.acha.co.uk](http://www.acha.co.uk). You can also view and compare our performance against other landlords by visiting the Scottish Housing Regulators website—[Scottishhousingregular.gov.uk](http://Scottishhousingregular.gov.uk)



**Rent Consultation** – All tenants should have received the rent consultation for 2018-19. Please take the time to respond online, via email or paper copy. Also please remember the rents quoted in the leaflet are the ACHA average rent so the chances are your actual rent may be different from that.



**s for thought!**

### **Before you complete the Household Questionnaire 2018**

Early in the new year every ACHA household will be sent the annual Household Questionnaire. New legislation being introduced makes it even more important that you ensure that you have registered everyone who stays in your home with ACHA.

You must ensure that you include every occupant of the household on the household questionnaire & continue to keep this information up to date. Changes being introduced by the Housing (Scotland) Act 2014 may result in you being unable to assign your tenancy, request a joint tenancy or could result in a request by a family member to succeed to the tenancy in the event of your death being refused if you have failed to notify the Association of their occupancy at least 12 months before the request is made.

The Act makes a number of changes in situations where the tenant wants to assign or sublet a tenancy, where the tenant wants to establish a joint tenancy, and to succession to a secure tenancy.

If a tenant wants to assign their tenancy or create a joint tenancy, the Act requires that both the tenant and the other person should have been living in that home as their only or main residence for 12 months. Before a tenant can apply to the landlord for permission to sublet their home, the tenant will have to have been living at the property as their only or main home for the 12 months prior to the application.

The Act has changed the qualifying period for succession by a co-habiting partner from six months to 12 months. The co-habiting partner will have to have lived in the property as their only or main residence for the 12 months immediately before the tenant's death before they will be able to succeed to the tenancy. The 12 month qualifying period will also apply to other family members and carers.

In all cases of assignation, the creation of a joint tenancy and succession, the 12-month period starts at the point when the landlord has been informed that the individual is living in the property as their only or main home.



**So don't lose your right to make changes to your tenancy- make sure you complete the 2018 household questionnaire and keep ACHA up to date about who is staying in your home.**

# Keeping you Safe

## Fire Safety - Keeping everyone safe

Following the terrible events at Grenfell, ACHA has undertaken a number of additional Fire Safety checks in relation to our properties in order to provide reassurance to our tenants.

We can confirm that the Association's cladding work on our buildings uses non-combustible materials that meet the current building regulations. In ACHA's 11 years as a landlord we have had a handful of fires due to domestic incidents. There have been no fires in ACHA's stock which have involved cladding or have spread on the basis of any combustible material installed by ACHA. We liaise regularly with Scottish Fire and Rescue Service and will assist tenants with referral to the Service for home fire safety checks.

It is important that everyone takes fire safety seriously and we urge all residents not to store combustible materials in and around common closes. Stairways, in general, must be kept clear to ensure that there is a clear means of escape should a fire occur.

Scottish Fire and Rescue Service provide FREE home safety advice – these can be organised by:-

Calling 0800 0731 9999

Text FIRE to 80800

[www.firescotland.gov.uk](http://www.firescotland.gov.uk)



or contact your local ACHA office and we can make a referral for you!

If you have any concerns about the fire safety of your ACHA property, please contact us on 0800 028 2755 or at [achacustomerservicecentre@acha.co.uk](mailto:achacustomerservicecentre@acha.co.uk)

In aid of those affected in the Grenfell Tower tragedy, Argyll Community Housing Association and Argyll Homes for All staff challenged Argyll & Bute Council to a charity football match. Over £3,000 was raised for the victims. ACHA lost the match by approximately 12 - 0, but who's counting?



Members of staff from ACHA and AHFA played a good game.

Pinkie and Perky, the not so lucky ACHA mascots



But staff from Argyll and Bute Council were a little better



## Why would you put **ICE** in your phone?

It may seem a silly question but there is a good reason for putting ice in your phone

ICE stands for:- **I**n **C**ase of **E**mergency



All you need to do is decide who you want to be contacted in case of an emergency and put their phone number in with the word ICE before their name and the emergency services know who to contact. You can put as many ICE numbers on your phone, just call them ICE Bob, ICE Jane, ICE doctor etc.

## What to do if your pipes freeze

Burst pipes are one of the most common plumbing problems in the home, especially during winter months. The main cause of burst pipes is freezing conditions. Below are the steps you should take if your pipes burst:

1. Turn off the water at the stopcock
2. Switch off any electric immersion heaters
3. Turn off all taps
4. Call our **Customer Service Centre on 0800 028 2755** immediately



### Handy hints & tips on how to prevent burst pipes:

- **Be prepared!** – make sure you know where the main stopcock is located in your home. If you are not sure, contact our Customer Service centre and we will arrange for a member of staff to visit and show you where the stopcock is;
- If you plan to be away from home during cold spells, leave your heating on at least 12 degrees centigrade. The heat does not have to be kept as high as you normally would keep it if you were actually in the property, but keeping it set at around 12 degrees is a good idea. This should provide enough heat to keep the pipes warm and prevent any water inside from freezing;
- Remember, if your personal belongings are damaged due to incidents such as fire or flood you will have to replace them yourself—this is why contents insurance is so important. If you would like more information on Tenant's content insurance please contact our **Customer Service Centre on 0800 028 2755**



If you would like this newsletter in larger print, in an alternative language, on audio CD or in an electronic format or you would like someone to read it or explain any of it please contact Charlene Munro on 01546 605855 or [communications@acha.co.uk](mailto:communications@acha.co.uk)

All our newsletters are available on our website [www.acha.co.uk](http://www.acha.co.uk)

## How to Contact ACHA



**Customer Service Centre**

**0800 028 2755**

[www.acha.co.uk](http://www.acha.co.uk)

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

This year our offices will be closed from 2pm on Friday 22nd December and open again at 9am on Wednesday 27th December. We will be closed again from 2pm on Friday 29th December until 9am on Wednesday 3rd January 2018.



Merry Christmas and a peaceful and prosperous New Year from the Board of Management and ACHA staff



### **Bute**

13-16 Longhill Crescent, Rothesay, Bute, PA20 0JT, telephone 01546 605870, e-mail: [housing.bute@acha.co.uk](mailto:housing.bute@acha.co.uk)

### **Cowal**

Dolphin Hall, Manse Ave, Dunoon PA23 8DQ, telephone 01546 605950, e-mail: [housing.cowal@acha.co.uk](mailto:housing.cowal@acha.co.uk)

### **Helensburgh & Lomond**

Lamont House, 9-19 Stuckleckie Road, Helensburgh, G84 7NL, telephone 01546 605920, e-mail: [housing.lomond@acha.co.uk](mailto:housing.lomond@acha.co.uk)

### **Islay**

11 Flora Street, Bowmore, PA43 7JX, telephone 01546 605890, e-mail: [housing.islay@acha.co.uk](mailto:housing.islay@acha.co.uk)

### **Kintyre**

Old Quay Head, Campbeltown PA28 6ED, telephone 01546 605880, e-mail: [housing.kintyre@acha.co.uk](mailto:housing.kintyre@acha.co.uk)

### **Mid Argyll**

Dalriada House, Lochgilphead PA31 8JL, telephone 01546 605800, e-mail: [housing.midargyll@acha.co.uk](mailto:housing.midargyll@acha.co.uk)

### **Oban, Lorn and Isles**

Menzies House, Glenshellach Business Park, Oban PA34 4RY, telephone 01546 605930, e-mail: [housing.lorn@acha.co.uk](mailto:housing.lorn@acha.co.uk)



**OSCR**

Scottish Charity Regulator  
[www.oscr.org.uk](http://www.oscr.org.uk)

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