



Money Money Money

Pictured left are Jane Lindsay from Helensburgh and Kirstie Reid from Strachur who both helped produce a new personal finance guide for tenants (other tenants from across Argyll helped too and we would like to say *thank you* to you all). This booklet is part of a larger Financial Inclusion Project led by ACHA which recently won a 'good practice' award by the Chartered Institute of Housing in Scotland. We hope that you find the booklet of some use and pass it round friends and family. All advice and support agencies in Argyll have been given copies and it's on our website too (www.acha.co.uk).

ACHA's Story So Far

Since ACHA began in November 2006, we've fitted:

2,316 new kitchens / bathrooms

800 new sets of doors / windows

1,067 new central heating systems / rewires

We're also working on building 52 new homes in Campbeltown and have plans to build:

Garelochhead 12 homes

Ardrishaig 18 homes

Oban 8 homes

Lochgoilhead 4 homes

and major refurbishments in:

Inveraray 5 homes

Bowmore 3 homes

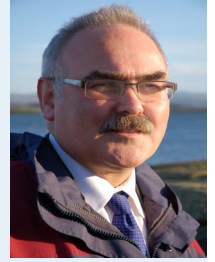
You can find out more facts and figures in the enclosed Annual Report Summary 2008.

**More on all of
this in the
next edition**

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It's hard to believe that another financial year has ended at the end of March 2009. The year has seen the Association continue to drive forward the investment programme in our homes. The coming year the Association will invest £28million in home improvements to bring homes up to the Scottish Housing Quality Standard. In addition to this we are starting to see our new build programme of affordable housing going forward. We are currently building homes in Campbeltown and Garelochhead and refurbishing derelict property in Inveraray. During 2009 we plan to go on site in Oban, Garelochhead, Ardrishaig and Bowmore which will hopefully provide 105 properties. We live in challenging economic times. The Association is very conscious that we have a key contribution to make in supporting the local economy. The Association's total investment programme, across all our activities, will amount to just over **£41million this year** and we want to ensure that these resources effectively support the Argyll and Bute economy, particularly the construction and supply industries. I am very pleased that the number of Argyll and Bute companies who work for us and with us, is increasing all the time and that the resources we spend stay, as much as possible, in the Argyll and Bute economy. In the coming year the Association will continue to prioritise the modernisation and replacement of liabilities that came with the stock transfer. Things like derelict play parks, garage sites and unadopted roads. It is likely the Association will invest around £2million in improvements in this area. On a personal level, can I thank those of you that I have met on my recent visits, for your interest in the Association's work and taking the time to explain to me the issues we should be taking forward.



Alastair MacGregor, Chief Executive

Rent Statements - if you want to check how your rent account is, please ask staff at your local office for a statement (contact details on back page).



New fencing at Chalmers Court sheltered housing in Inveraray has been welcomed by tenants. A letter sent in by Mr McIntosh said "I would like to comment that the new fencing has made a great difference. The contractors have done an excellent job, it makes the place so much tidier and easy to keep".

Happy smiles from the P1 class at **Kirn Primary School, Dunoon**, as they hold up their new 'Story Sacks'.

Bags of books and activities were provided to the youngsters by a local group called Kirn Story Sacks who got a Community Action Fund grant from ACHA to help pay for this. Well done to the group and happy reading !





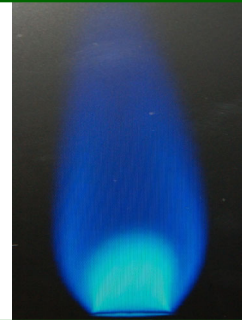
This stunning display was created by an ACHA tenant at Albyn Avenue in Campbeltown last year. Not only did this lady make her garden bloom she also turned some open space owned by ACHA into a beautiful display. She preferred not to have her name printed but I'm sure all her neighbours know who she is !

Thank you very much for all your hard work.

Why not share *your* beautiful garden with us this year? Send a photo to the editor (Gillian McInnes) see back page for details.

Recycling MESSage from Mull and Iona

The Mull and Iona Community Trust through its MESS project has provided recycling services on Mull and Iona in partnership with the Council since 2003. As well as emptying the textile, can and plastic banks around the island, they run two charity shops which distribute profits to local groups and good causes. They sell a wide variety of items from DIY surplus items to household goods and furniture. 'It's always worth popping in just in case we have exactly what you're looking for', said Mairi Greig, MESS Development Manager. The success of the shops is down to our team of volunteers, however, with more volunteers, we could open more often and divert more re-usable items from the landfill site and raise more funds for local groups'. To find out more about the MESS project, volunteering, donating goods or applying for funding, contact Mairi on 01688 302851 or 302990 or by email mairi.mess@mict.co.uk



Not CORGI any more!



The gas safety registration scheme used to be called 'CORGI' — it's now called the GAS REGISTRATION SCHEME which is run by **Capita**. (www.hse.gov.uk). If you install a gas appliance in your home, you must get our permission and make sure the installer is a **Capita** registered installer. ACHA is responsible for carrying out gas safety checks each year on gas equipment installed by ACHA. This is a legal responsibility and you *must* let us inspect your gas system, otherwise we can take legal action and you may be liable for the legal charges.

How To Contact the ACHA Area Offices

Helensburgh & Lomond telephone 01436 658700
31 James Street, Helensburgh G84 8AS
housing.lomond@acha.co.uk

Cowal telephone 01369 708688
Dolphin Hall, Manse Avenue, Dunoon PA23 8DQ
housing.cowal@acha.co.uk

Bute telephone 01700 501314
Union Street, Rothesay PA20 0HD
housing.bute@acha.co.uk

Mid Argyll telephone 01546 604800
Dalriada House, Lochgilphead PA31 8ST
housing.midargyll@acha.co.uk

Kintyre telephone 01586 559055
Old Quay Head, Campbeltown PA28 6ED
housing.kintyre@acha.co.uk

Islay telephone 01496 301312
Jamieson Street, Bowmore PA43 7HP
housing.islay@acha.co.uk

Oban, Lorn and Isles telephone 01631 567962
Albany Street, Oban PA34 4AW
housing.lorn@acha.co.uk

Mull telephone 01688 302051
Breadalbane Street, Tobermory, Mull PA75 6PX

ACHA's Community Action Fund

- * Development Coll - refurbishment of a play area
- * Aros Hall, Mull - decoration of the hall
- * Kirn Story Sacks - see our story on page 2
- * Cragroy, Dunoon - 20th birthday party

If you are involved with a community group who could make good use of a small grant then please contact ACHA on 01631 567912 and ask for an application form for the **ACHA Community Action Fund**.

FREE Housing advice

Argyll & Bute Citizens Advice Bureau can provide independent, confidential and impartial advice. If you need help with housing options, eviction, homelessness, disrepair, money advice, benefits .. and more



Phone **0800 731 8337**

Monday - Friday 10am - 4 pm
or email:
housingadvice@abcab.org.uk

FREE Home Safety Checks

If you are over 65 or have a child under 5 or are vulnerable in any way please contact Argyll & Bute Council Home Safety team on **01546 60 4776** or **01436 65 8918** As well as advice we can check and fit smoke alarms and carbon monoxide alarms, provide stair gates and fire guards and test electrical appliances and microwaves.



This newsletter was produced by Gillian McInnes, Community Development Manager, 63 –65 Chalmers St, Ardrishaig PA30 8DX gillian.mcinnnes@acha.co.uk tel 01546 604088