



OUR PROMISES ON INVESTMENT AND YOUR RIGHTS

During the summer months Argyll Community Housing Association (ACHA) staff members have been travelling round Argyll and Bute inviting tenants to come along to roadshows to discuss the transfer of all Council housing in Argyll and Bute to a new, not-for-profit landlord, Argyll Community Housing Association, or ACHA for short. Alastair MacGregor, Development Manager of ACHA and his staff held 33 roadshows from May through to early October and some of the most commonly asked questions were:

- **Who is the new landlord going to be?**
- **Will my home be modernised?**
- **Will my rents go up?**
- **Will I still be able to buy my house?**
- **What kind of tenancy will I have?**
- **Will I still get housing benefit and council tax benefit?**

READ ON FOR ALL THE ANSWERS

From now until May 2005 tenants will be given information about the proposed stock transfer. Around mid May a postal ballot of all tenants will be carried out and if a majority of tenants who vote, say Yes to the transfer then ACHA will become your new landlord.

Tell me more about ACHA

ACHA is a new, not-for-profit housing association, constituted as an Industrial and Provident Society, registered with the Financial Services Authority and with Communities Scotland as a 'registered social landlord' (RSL).

There are around 260 similar housing associations in Scotland at the moment. ACHA's Shadow Management Committee includes Council representatives and independent members of the community but the majority of members are tenants. It is planned that there will be four area committees that will also have tenants as a majority.

This means that, for the first time ever, tenants in Argyll and Bute will have the opportunity to be directly involved in the setting of priorities for future housing investment and service improvements.

Will my rent go up?

ACHA will have a 30 year business plan in which there will be a rent guarantee for five years. This will mean that your rent will not be increased by more than inflation plus 1%. This is a rent guarantee that the Council cannot make. The business plan will also pledge that for the following five years every effort will be made to continue that low level rent increase. Please remember that any rent increase will be decided by the Management Committee which is made up of a majority of tenants.

Will I still be able to buy my house?

Yes, your right to buy your current home with discount would not be affected.

What kind of tenancy will I have?

Under ACHA you will continue to have a Scottish Secure Tenancy agreement.

What about Housing Benefit & Council Tax Benefit?

These will continue to be administered and paid by Argyll and Bute Council.



What modernisation would be done to my home?

From a survey carried out by Argyll and Bute Council it has been established that £169 million of work is required to bring the 5,900 houses up to an acceptable modern standard. This means that a massive amount of work will be carried out and in most homes a new modern kitchen and bathroom, similar to those in the photographs, will be installed.

Tenants will be able to choose the style of kitchen units, worktops and tiles from a range of options.

Tenants will also choose the colour of their new bathroom suite and tiles. Attention will also be given to homes that require new doors and windows, re-wiring, new heating systems and re-roofing. There will also be investment in the areas outside the houses; fencing, footpaths, stairs and areas of open ground. External painting of fences, windows, doors etc will be done every five years.

How will ACHA pay for these improvements?

If tenants vote yes in the ballot, the Scottish Executive has pledged to write-off the historic debt attached to the houses which amounts to £48 million. At the moment for every £1 collected in rent 40p goes towards paying for this debt. ACHA, on the other hand, will be able to use the vast majority of rent money to improve homes and services. The Scottish Executive will also award a non-repayable grant to ACHA of £40 million. In addition to this, up to £15 million will be given to the Council for projects linked to the stock transfer.

Quality Homes and Quality of Life

ACHA is committed to bringing all houses up to the ACHA standard. This standard will be continually reviewed to ensure that the quality of your home meets your expectations and modern building standards.

A Housing Association can do so much more than a Council's housing department. ACHA is planning to provide new community centres and new jobs and apprenticeships linked to the housing investment. It is hoped that services such as Welfare Rights Officers and Youth Workers can also be developed. We recognise that it's not just about the quality of the home you live in but also the community around you.

Like other local housing associations, ACHA intends to build new homes – the demand for housing demonstrated by the Council's current housing waiting lists is unacceptably high. ACHA has already been working towards compiling a register of pieces of land that may be suitable for building new homes for future generations.

A Modernised Repairs Service

From discussions with tenants all over Argyll and Bute it is recognised that the current repairs service can be improved upon. Argyll Community Housing Association intends to introduce a modernised service which would include specific appointment times to suit tenants and 30% of all repairs will be post inspected. ACHA would also introduce a tenants' satisfaction form. This means that if you were unhappy with the work, ACHA would inspect and the contractor would only be paid when the job has been completed to our satisfaction. All of these measures are designed to provide a better and more streamlined service and to get the best value for money.

Please contact us
for more information



Alastair MacGregor and his staff will be delighted to answer any questions you may have. You can contact Alastair in the following ways:

Write to: Alastair MacGregor,
Development Manager,
Argyll Community Housing Association,
Dalriada House,
Lochgilphead
Argyll PA31 8ST

Tel: 01546 604827

e-mail: alastair.macgregor@argyll-bute.gov.uk
www.argyllcha.org