Update to Argyll and Bute Council
Oban, Lorn and the Isles Area Committee

Michelle Mundie

Chief Executive

10th December 2025

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Investment Programme

The Association has a £1.5 million investment programme being delivered through the Association's subsidiary Argyll Homes for All. The programme includes the delivery of:-

- kitchens and bathrooms,
- heating replacement and rewire
- void decoration and
- £900k allocated for:
  - Common close lighting upgrades
  - Emergency lighting upgrades
  - Leading to a follow-on common close decoration programme.

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Investment Programme

2025/26 Area Programme Highlights

- Kitchen/Bathroom replacements across Cowal, Bute, Lomond, Oban, Mid Argyll, Kintyre, and Helensburgh.

- Heating & Rewire works planned in multiple towns with prioritisation for poorest EPC ratings and replacing aged boiler replacements

- Window & Door replacements concentrated in older stock.

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Adaptations

Argyll Community Housing Association (ACHA) has been awarded a Scottish Government Grant of £750,000. The funding is used to install essential aids and adaptations for our most vulnerable customers across Argyll and Bute.

In Oban, Lorn and the Isles we have completed 25 adaptations so far this year to assist our customers to continue living in their home safely. We have a further 11 adaptions to be completed.

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ECO4 Energy Efficiency Programme

We have been successful in securing funding of up to £13million to continue to improve the energy efficiency of our properties. Properties with EPC ratings of E, D and Low C have been identified and each property will undergo independent assessment to determine eligibility and specify energy efficiency improvements. In the Oban, Lorn and Isles area we have installed

- 135 Solar photovoltaic panels
- 13 Air source heat pump heating systems
- Loft insulation to 3 properties

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Dunallan House, Connel

Extensive alterations and refurbishment of Dunallan House in Connel currently being carried out. Following completion of the work the property will be leased to the Health & Social Care Partnership for visiting staff.

The work is expected to complete in December 2025.

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Welfare Rights

ACHA's Welfare Rights Team have helped secure unclaimed benefits and grants for our tenants. Below are the results for the period 1st April 2025-30th September 2025;

Area	Total Income	Number of Clients
Lomond	£ 634,050.45	168
Oban Lorn & the Isles	£ 645,321.04	215
Mid Argyll & Kintyre	£ 511,100.63	167
Cowal & Bute	£ 657,962.13	243
Totals	£,2,448,434.25	793

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Other Updates

- ACHA's Welfare Rights Officers have also secured awards totalling £68,355 for 472 tenants, through the Housing Association Charitable Trust (HACT) Fuel Fund; 199 tenants from Oban, Lorn and the Isles received assistance through this fund.

- 35 referrals were made for assistance to other agencies such as ALI Energy and the Flexible Food Fund.

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Other Updates

- **Gypsy Traveller sites**; Jenni Minto and Kaukab Stewart, Minister for Equalities visited ACHA's sites at Bayview, and Duncholgan, Lochgilphead in July 2025. Major improvements are planned for both locations and a design team has been appointed to develop plans.

- **ACHA's tenant scrutiny group**, Your Voice, is currently examining Repairs and Maintenance, with a focus on damp and mould.

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Other Updates

- **ACHA's 10 10 10 initiative**; 11 schools in Argyll and Bute received an award of up to £1,000 in June 2025. Rockfield Primary in Oban was one of the successful schools and received £1,000 to assist with the costs of their residential outdoor learning week.

- **ACHA's Community Action Fund**; we continue to welcome applications for funding of up to £500 from the Community Action Fund. 7 registered charities have received an award of up to £500 already in 2025/26, including the Oban and Lorn Riding for the Disabled group which received an award of £482.00

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Scottish Housing Day 2025

- ACHA celebrated Scottish Housing Day in September with events across all areas. This year's theme was "Everybody Needs Good Neighbours"

- Locally, a coffee morning was held in Dunmar Court, Oban for our tenants with information stands from Scottish Fire and Rescue, ALI Energy, Carers Centre, Oban, Dove Centre and Hope Kitchen.

- An overgrown hedge was also cut back by volunteers to tidy up the area around Dunmar Court.

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Scottish Housing Day 2025

May MacDonald and Jennie Niven at the Scottish Housing Day coffee morning in Dunmar Court, Oban