



CUNNINGHAME
HOUSING ASSOCIATION

More than just a landlord

CUNNINGHAME

GARNOCK VALLEY, IRVINE, KILWINNING, FAIRLIE, WEST KILBRIDE,
FAIRLIE, LARGS & MILLPORT EDITION

Welcome to the Christmas Edition of the community newsletter from Cunninghame Housing Association Ltd. In this issue you will meet your Area Team, find out what's happening in your community, how you can become involved in the work of the Association and much much more.

Your Area Team...



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Please see below link to this years' Christmas Card:

<http://52.209.155.48/OneandAll>

Christmas Holiday Closure

All CHA's offices will close on

Friday 20th December 2019 at 4.30pm
and reopen on Monday 6th January 2020 at 9am

Emergency Contact Numbers

General Trades TURNER Property Services
(Including Joinery, Electrical and
Plumbing Repairs)
0333 320 2322

Gas Central Heating: James Frew Ltd (Gas Sure)
01294 468113

Important Information for Tenants In Our New Build Properties

If you are a tenant who has moved into one of the Association's newly completed properties within the last 12 month period, and a defect occurs, can you please telephone the numbers detailed on your Defects Card which was issued to you as part of your handover package.



CHRISTMAS 2019



www.cunninghame-housing.org

www.facebook.com/cunninghamehousingassociation

**MAKING OUR COMMUNITIES
BETTER PLACES**

TENANTS' FIRST

10th Annual CHA Tenants Event

Our 10th CHA Tenants Event was held on 10th July in the Seamill Hydro and was the most successful to date attracting our highest number of tenants. The facilities and catering in the Seamill Hydro were fully appreciated by our tenant delegates and guests.



As in previous years the Conference was organised, planned and supported on the day by our tenants' events and communication group. Without their assistance the Conference would not be as successful as it is. The group came up with lots of ideas for speakers and entertainment to help give a full and varied agenda.

Our resident MC, Steven Good, Executive Director of Housing & Property Services was again in fine form. Steven is crucial to the running of the day, sticking to the agenda timings while creating a relaxed informal atmosphere which our delegates enjoy with his unique sense of humour.

In the morning there were five presentations covering a wide range of topics. Frank Sweeney, the Associations, Chief Executive opened up with the first presentation on a detailed overview of the Associations new and future development plans. Eddy Graham, the Director of IBP Strategy and Research gave a fun presentation in the form of 'Play Your Cards Right' to show the findings from our 2018 Tenant Satisfaction Survey. This year delegates were again given a choice of presentation in our 'Workshop Session'. Paul Clark, the Operations Manager from Citrus Energy talked about Fuel Poverty and the practical assistance available to help alleviate this important issue while Tracey Tait from CHAP gave important information and advice on tenant legal matters.

Fiona Wilson, North Ayrshire Councils waste Awareness Officer ended the morning with some clarity on what can be recycled, correct use of refuse bins and the impact of waste on the environment.



After a lovely buffet lunch, two final presentations were delivered. One of our Scrutiny Group members Willie Clark supported by Sharon Donohoe, Development Director from the Tenants Information Service gave an update on the recent work of the group. This included their completed Gas Safety Exercise and recommendations. PC Colin Johnson of Police Scotland's Preventions and Interventions team gave an informative talk on door step crime prevention and tips on how to make people less vulnerable to crime.



Our information village continues to be extremely well supported by our partner organisations. Partners such as Citrus Energy, Action on hearing loss, NAC, Age Scotland, KA Leisure, Police Scotland and Strathclyde Fire and Rescue helped to make up our 19 stands in the information village. This is one of the largest of its kind in Scotland. A new addition to the conference this year was two fun competitions, 'Tin Can Alley' and 'quoits'. Both proved very popular and prizes were given to our gentlemen and lady winners.

TENANTS' FIRST



This year's entertainment package consisted of a high energy dancing display from the popular local dance school, Dance Mafia from Saltcoats. But the highlight was our singer Craig Forsyth from 'The Voice 2019'. He sang songs he performed on the show along with a number of other favourites. Both were really enjoyed by delegates. The day ended with our traditional interactive bingo and raffle where lots of great prizes and vouchers were won.



Over 120 delegates attended the conference. This included 75 Cunninghame tenants, invited guests including the East Ayrshire Deputy Provost Claire Leitch, speakers and tenant guests from East and North Ayrshire Councils. The feedback received from our tenants was extremely positive 100% rating their experience of the event as good or very good.

Mark in your diary –

11th Tenants Event – 8th July 2020

Our 11th Tenants Event on the 8th July 2020 in the Seamill Hydro, will be bigger and better than ever. We would love to see you there. Planning for this exciting free event has already started. Our tenant working group will ensure there are interesting speakers, topics, more advice and support from our information village, good food and enjoyable entertainment.

Tenants and Residents Groups

All of our six tenants and residents groups are continuing to work hard, giving up their own time to help support their local communities. They are always looking for additional committee members or tenants volunteers who can assist with one off activities. Our current 6 tenant groups operate in Ardrossan, Dalry, Vineburgh – Irvine, Kilbirnie, Longpark, Kilmarnock and Stevenston/Saltcoats. We are always looking to support new groups or individuals to become involved in a way they are happy with.

The Association is delighted to advise that a new tenants and residents group has just been established in Largs. Following two very successful public meetings and two additional group meetings, a 'panel' chair was elected on the 11th December. In the New Year the group will agree their constitution, name and design their own unique logo.

If you are interested and wish to find out more about how you can get involved please contact Ian Macpherson on 01294 606012 or imacpherson@chaltd.org

The groups recently held their public meetings where tenants and residents can come along and find out more about the work they do and give their views on any issues they have. At these meetings guest speakers have included local councillors, community police officers and environment health officers.

Many of the groups will be holding various Christmas community activities. These include 3 free Children's Christmas Parties and a community Psychic fund-raising night hosted by our Longpark group. The Vineburgh group held their Children's Christmas Party on the 8th

TENANTS' FIRST

December where 96 local children had an amazing time, meeting Santa and friends along with a disco, prizes and buffet.



Cunninghame Forum

The latest Forum meeting on the 2nd October was hosted and chaired by the Ardrossan group. As part of the morning agenda forum members were given an all access tour of the Associations new head office in the Ardrossan harbour. They met senior staff and learned about the function of each department based there. After a hot buffet networking lunch in the Frank Sweeney Centre for Enterprise, the remaining agenda items were worked through which included our groups sharing best practice and an update of their recent community work they had been involved in. They were also given a presentation from our Financial Inclusion officer, Pauline Lamont on the latest developments in Welfare Reforms including Universal Credit.



The next Forum meeting will be hosted by the Kilmarnock group in February 2020 in the Dick Institute. The agenda will include a presentation on the annual rent increase proposal after a tour of some of the highlights in the institute. The remaining agenda will include update reports

from all groups, a full Tenant Participation and Scrutiny Group update, the host group discussion topic and a sharing best practice session.

Our 6th Tenants Report on CHA's Annual Performance



Volunteer tenants from across our tenant groups met on the 18th October to revise and produce our 6th Tenants Report on CHA's Annual Performance. The content, style and layout were reviewed in detail. Other report examples from both RSL's and councils were compared to consider other ideas and approaches to this report. All in attendance agreed that our current basic format should remain the same with a few changes and updates. Some of the content was considered no longer to be relevant and was removed. All 5 recommendations made by our tenants were incorporated into this year's report which was then issued to all of our tenants at the end of October.

Community Events

There have been a number of recent community events organised by our tenant groups, these include:

On the 14th September, the Kilbirnie Group held their first Community Music Event in the Walker Hall, Kilbirnie. 'The Best Bad Influence' a young local band entertained an enthusiastic audience of a very mixed age group with songs from the 50's and 60's through to more recent releases.



TENANTS' FIRST

The Longpark group held a Community Fund Raising Psychic night in the Blacks Bar Lounge, Kilmarnock on the 28th November. This was another very successful night which included a prize raffle. All proceeds will be donated to the Neo-Natal clinic in Crosshouse Hospital.

Christmas Events

Before the end of the year various parties and events were held and these included:

- Vineburgh Groups' Children's Christmas Party on 8th December 1pm to 3pm in the Vineburgh Community Centre, Irvine
- Dalry Groups' Children's Christmas Party on the 15th December 2pm to 4pm in the Dalry Community Centre
- Ardrossan Groups' Children's Christmas Party on 15th December 2pm to 4pm in St Peters in Chains Church Hall, Ardrossan.
- Our Annual Tenant Recognition Event on the 18th December in the Frank Sweeney Centre for Excellence, Glasgow Street, Ardrossan, to help thank all our tenants who have participated in various ways throughout 2019.

Details for all the Christmas Parties were widely distributed in the form of publicity flyers and posters round each area by group committee members.

Conference Visits

Our tenants have represented the Association at several conferences recently. In June, 5 tenants attended the Annual Tenants Information Service (TIS) just outside Glasgow and enjoyed a packed but informative couple of days. This was a great way of meeting and sharing experiences with other tenants from all over Scotland from both Councils and Registered Social Landlords.

In September three tenants from our tenant groups attended the East Dunbartonshire Councils Tenants Conference in Bearsden, as invited guests. The tenants enjoyed seeing how other organisations hold their Conferences and were able to pass on some of their ideas for future events.



East Ayrshire Council/East Ayrshire Tenants Federation Conferences

The Longpark group enjoyed success for the second year at the joint East Ayrshire Council/East Ayrshire Tenants Federation conference in November. They again won the most inspiring group of the year. The group were surprised and delighted to retain this award which recognises the work they do and helps to promote the positives of living in the Longpark area.

Their Chair, Stella Murphy also enjoyed success as runner up in the Tenant Participation Champion category.



TENANTS' FIRST

The Cunninghame Scrutiny Group

Cunninghame Scrutiny Group is an independent group that has now been in place for 4 years. The group is now keen to add new members to help continue the progress they have made. At present the group are looking at the Association's new Kitchen and Bathroom installation programme. They have recently completed an exercise on Gas and Tenant Safety in Social Housing and made several recommendations which are being implemented by the Association.



The group work to assist the Association and makes recommendations for improvement on any areas of service they decide to look at. This gives a unique insight from a tenant's perspective helping to evolve housing services that suits our tenant's needs. This is a voluntary role and you will not be paid. However, all expenses incurred in carrying out the role will be reimbursed.

Expressions of interest are encouraged from all sections of the community to ensure that the panel reflects the diverse communities who live in Association housing.

The Scrutiny Group were delighted to be announced as finalists at this year's Chartered Institute of Housing Excellence Awards night in October held in a prestigious night at the Radisson Blu Hotel in Glasgow. This recognised the great work the group are doing in assisting the Association to continually improve its services to tenants.



Would you like to:

- Help improve the services Cunninghame Housing Association provides to its tenants?
- Explore and find out what happens behind the scenes?
- Meet new like-minded people and be part of a team?

Are you able to spare one or two days or nights a month?

If so, the Scrutiny Group would love to hear from you.

Contact Ian Macpherson, who will be pleased to give you additional information and answer any questions about how you can get involved. You can call Ian on 01294 606012, or email him at imacpherson@chaltld.org



If you are interested in becoming involved in a new local tenants group, receive our Tenant Participation Strategy, join our Interested Tenants Register or obtain more information on any aspect of sharing your views and participating individually, please contact:

Ian Macpherson
Community Participation & Engagement Officer
Cunninghame Housing Association Ltd
Marina Quay, Dock Road, Ardrossan, KA22 8DA

Tel: 01294 606012

Fax: 01294 606032

Email: imacpherson@chaltld.org



CHA News

CHA Celebrates 35 Years

CHA celebrated its 35th Birthday at its Staff and Board of Management Long Service Awards Ceremony held at the Waterside Hotel, Seamill on Friday 29th November 2019.

The celebration evening raised a total of £5,217 to be split equally between the North Ayrshire Foodbank and Salvation Army Toy Appeal to purchase Christmas presents for children.

At the evening event CHA premiered its 35 Year Journey video detailing its history, its people, its success and its strategy going forward.

Frank Sweeney Chief Executive of Cunninghame Housing Association Group of Companies commented "This was our third year holding our Staff and Board of Management Long Service Awards". These are great achievements to recognise and celebrate all our people and this linked to the monies to be donated to our two nominated charities helps to demonstrate that "We are more than just a landlord"



Get Social with us!

To stay updated on all that's going on at CHA, please like & follow our Facebook page and check out our website. It's updated regularly with news, events and our new build developments in North & East Ayrshire and Dumfries & Galloway.



GET SOCIAL WITH CUNNINGHAME
HOUSING ASSOCIATION
More than just a landlord
www.cunninghame-housing.org
Tel: 01294 488 960 email: enquiries@chahtd.org

MAKING OUR COMMUNITIES BETTER PLACES



Making Our Communities Better Places Fund

3 Year Sponsorship for Aria Pascual Karate Athlete

On 5th August 2019 Janet Strang Chairperson of Cunninghame Housing Association presented a cheque for £1,000 to Aria Pascual Karate Athlete to assist with her funding for competing in the following competitions:

- JKS World Champions, Ireland on 24 & 25th August 2019
- British International Championships, Ravenscraig in September 2019
- Internal Championships, Poland in October 2019
- World Championships, Chile in October 2019.

Pictured left to right: Janet Strang, CHA Chairperson, Frank Sweeney, Group CEO and Aria Pascual



In November 2019 Aria won a gold medal and now holds the new title of Scottish University Female Karate Champion. She has also been selected to represent Scotland in the European Karate Federation U21 European Championships in February 2020 which are held in Budapest.

The funding for the initiative came from the Associations "Making Our Communities Better Place Fund" which operates from 1st April 2019 to 31st March 2020.

MAKING OUR COMMUNITIES BETTER PLACES

CHA News

3 Year Sponsorship for Jonathan Ralston Archery

On 2nd July 2019 Janet Strang the Chairperson of Cunninghame Housing Association presented a cheque for £500 to Jonathan Ralston to assist with his competition costs for this season.

Janet Strang Chairperson commented "We are delighted to be able to support Jonathan Ralston who is at 12 years of age competing in archery events where some competitors are nearly 2/3 years older than him"

Jonathan can shoot 144 arrows across distances 50m/40m/30m/20m (3 dozen arrows at each time).

Jonathan has been chosen to represent Scotland as part of the Junior Home Nations Event in December 2019. Only 2 male recurve archers are chosen for the team which is U18s. Jonathan was also the top scoring junior recurve archer overall in the Scottish Outdoor rankings for this year.

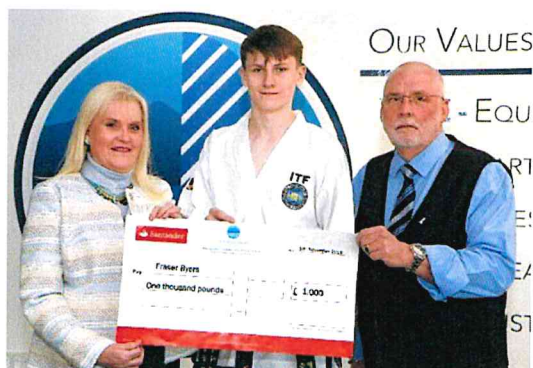
Pictured left to right: Janet Strang, CHA Chairperson, Jonathan Ralston, Frank Sweeney, Group CEO



Making Our Communities Better Places Fund

On 18th November 2019 Janet Strang the Chairperson of Cunninghame Housing Association presented a cheque for £1,000 to Fraser Byers to help with furthering his taekwondo national squad training, safety equipment and travelling to tournaments.

Janet Strang Chairperson commented "We are delighted to be able to support young people in achieving their sporting and development ambitions".



Pictured left to right: Janet Strang, CHA Chairperson, Fraser Byers, Frank Sweeney, Group CEO

Universal Credit

By the end of 2018, all of Scotland's jobcentres will have been rolled out to Full Service Universal Credit. This means that, for people of working age, no new claims for Housing Benefit, Child Tax Credit, Working Tax Credit, Income Support, income-related Employment & Support Allowance or income-based Jobseekers Allowance can be made (except in extremely limited circumstances). Instead, a claim for Universal Credit must be made. There has been a lot of debate over Universal Credit, and love it or loathe it, it's here to stay. As a housing provider that strives to be more than just a landlord, we will try our best to help ease the transition onto UC. A major problem is when tenants choose to have UC housing costs paid directly to the landlord. It will take between 4 and 8 weeks for a landlord to receive housing costs after the money has been deducted from the tenant. In the meantime, tenants are still responsible for any rent due and any arrears. To try and alleviate this stress for our tenants, Cunninghame Housing Association is working in close partnership with 1st Alliance to offer an arrangement whereby the housing costs are paid to us on the same day the tenant receives their money.

Our Financial Inclusion Officers can also help you to set up an account with 1st Alliance Credit Union.

1st Alliance is a financial co-operative owned by savers. Rather than speculating on the stock market, money lodged with the Credit Union is put back into the community – offering a range of affordable loans to people working and living in the area.

Repayments on 1st Alliance Loans are far better value than most High Street loans. You can expect to spend much less repaying a loan with 1st Alliance than a High Street lender. For example, a weekly repayment on a £300 loan with 1st Alliance would be around £9 less than average repayments to other High Street lenders. If you would like to know more about this, please contact our Financial Inclusion Officers, Pauline Lamont, on 01294 606007 or plamont@chaltd.org or Candice Adam on 01294 607591 or email at cadam1@chaltd.org



Rent Arrears

The Association works closely with tenants who are having difficulty meeting their rent payments and tries to help minimise arrears and not put tenancies at risk from eviction. This is always a last resort but we have in place clear procedures which progress cases to court action and every year tenants who do not pay their rent are evicted. If you have fallen behind with your payments we

CHA News

can agree a repayment plan where an affordable payment on top of your rent liability can be agreed. It is important that this sum is paid in full in accordance with the agreement. Extra payments are always welcome but the agreed sum must still be made regardless of any extra payments. Anyone concerned about making payments should contact their local Area Team for advice. Don't delay as your home may be at risk.

Closes and Common Areas



In order to keep the area in which you live clean, tidy and an attractive place to live we ask that you follow the instructions below ensuring that everyone has an equal share of responsibilities. This also helps reduce conflict between neighbours.

You must take your turn, along with all other tenants and owner-occupiers sharing the common parts, in keeping them clean and tidy. If tenants share a common stair, they must also take their turn in regularly cleaning, washing and keeping tidy the common stair, its windows and banisters. If everyone cannot agree on the arrangements for doing this or they fail to do the work, we will issue close cleaning rotas. These should be followed and signed off by each tenant when they take their turn of the stairs.

If all residents do not adhere to the rota, we may do it ourselves and charge for it - tenants will have to pay for any work carried out by us in this regard.

No property belonging to tenants (or anyone residing with or visiting them) should be stored in any of the common areas except in areas set aside for storage. This includes bicycles, motorcycles, prams, or similar property. Tenants must not do anything which causes inconvenience or danger (through blocking access) to anyone using the common parts. The Association ensures regular fire safety inspections are carried out and maintaining a safe exit from the block is an important part of this.

Tenants must dispose of all their household rubbish for collection in the designated areas provided by the Association. Tenants must take reasonable care to see that their rubbish is properly bagged. Rubbish containers should be returned to their normal storage places as soon as possible after the rubbish has been collected. Tenants must comply with the local arrangements for the disposal of large items. Bins provided for recycling should also be used as instructed by the local Council. Brown bins in particular which are to be used for food waste should not be used for any other rubbish. Please don't leave food out for birds. This can attract seagulls and common areas can be badly affected by droppings. Help us keep your block a place to be proud of.

Dog Fouling

It is an offence for any person who is responsible for a dog, not to remove and dispose of appropriately any excrement after the animal has fouled.

You must clean up after your dog has fouled ANY public open space. This includes pavements, footpaths, roads, parks, recreational pitches, cycle ways, communal land, back greens, stair closes and any open land that the public has access to.

Any fouling should be picked up and disposed of in a responsible manner by either depositing in the nearest litterbin or placed in your domestic waste at home.

We have been experiencing a number of problems where dogs are being exercised in common areas and dog fouling is occurring. Common areas are not to be used to exercise animals. Be a responsible dog owner and exercise your dog away from common areas and clean up after your pet. If the

Association requires to arrange for our Contractor to clear up areas due to dog fouling and can establish the person responsible then they may be re-charged for the costs incurred.



Keeping us updated

You may not realise the importance of the Association holding current, up to date phone numbers and any emergency contacts for you. Have you thought about how we might contact you if there was for instance, a burst within your property, possibly affecting your own home, and those of your neighbours? Your belongings and those of others might be damaged more than necessary because we are unable to access your house as we have no contact numbers for you and have to leave the repair until you return. It is in your own best interest that we have contact details for yourself, any keyholder or anyone who is authorised by you to act on your behalf. We would also suggest that, where possible, someone holds a spare set of keys for you should you either lose your keys or to allow access to your home should there be an emergency and you are unable to be contacted by the Association. People often forget when they change their phone numbers to notify the Association and are surprised to find when an emergency occurs that it is the old phone number we have on record. Please include us in your list of contacts to advise of your current numbers, and should you be among those tenants whose phones do not accept incoming calls advise us of an alternative number for you.

**STAY
in
TOUGH!**

Information & Advice

Emergency Repairs

Please be aware that the Contractor can call at any time within the target timescales.

You will be required to provide contact details that will allow the Contractor to contact you directly in the event that you are out when they call.

It is important that when you make arrangements for access for a repair to be carried out, you ensure that someone is at home or that access can be gained through a neighbour or friend.

Emergency Contact Numbers:

General Trades TURNER Property Services
(Including Joinery, Electrical and Plumbing Repairs)

0333 320 2322

Gas Central Heating
James Frew Ltd (Gas Sure)

01294 468113

If you experience a power cut:

Call 105 for free.

(105 is the new nationwide number that will put you through to your local electricity network operator.)

Abuse of the Emergency Repairs Service

This service should only be used for genuine emergencies – should the service be used for a fault classified as a non-emergency repair, the **FULL** cost of the repairs may be recharged to you.

Right to Repair

All tenants have the 'Right to Repair' under the Housing (Scotland) Act 2011.

This legislation governs the need for certain repairs (known as qualifying repairs) to be undertaken within specified timescales, and sets out the compensation levels payable to tenants if the repair is not completed by the Contractor within the set timescales.

The compensation payable is £15 plus £3 per day up to a maximum of £100.

For further information please request a copy of our separate leaflet covering the Right to Repair or for further clarification, please contact your local Area Team within our Property Services department.

'Don't Give Fire A Home'

Most people believe fire won't affect them, but the reality couldn't be more different as Scotland currently has the highest fire related injuries fatality rate per head of population compared to the rest of the UK.



It makes you wonder how safe is your home?

Currently 3 out of 4 Scots believe their home isn't at risk from fire. But there are many dangers around the home. Most house fires start by accident and most accidents can be prevented. Make fire safety part of your regular housekeeping routine.

It's not rocket science, but is mostly common sense. Here are some handy tips to start off with:-

- Take care when cooking with hot oil and think about using a thermostat controlled deep-fat fryer.
- Never leave lit candles unattended.
- Make sure that cigarettes are stubbed out and disposed of carefully.
- Never smoke in bed.
- Keep clothing away from heating appliances.
- Keep matches and lighters away from children.
- Take special care when you are tired or when you've been drinking. Half of all deaths in domestic fires happen between 10pm and 8am.
- Take care in the kitchen. Accidents while cooking account for 59% of fires in the home.
- Have a clear escape plan and practice it. (Refer to advice contained in your landlord's fire safety information).
- Have a smoke alarm fitted. This will give you time to get to safety.

Some of these tips may seem quite obvious, however, if they were actually put into practice more often there would be far fewer house fires in Scotland.

You can book a Home Fire Safety Visit now by texting Home to 80800 or by logging on to the website: www.dontgivefireahome.com

External Decorations

At this time of year, we know that many tenants like to decorate the fronts of their houses with Christmas lights and ornaments. It is good to see so many people getting into the Christmas spirit and making such an effort. CHA has no objection to these decorations as long as they are attached to the house securely, without damaging the fabric and that any electrical connections are safe. We would also ask that any of the decorations that you put up are removed from the outside of your home within a reasonable timescale, and certainly by the end of January.

SFHA Diamond Insurance Scheme

Have you ever thought how you would replace your possessions damaged or lost after events such as fire, flood or theft? Imagine the scene – you could come

Information & Advice

home one day and find that your home has been flooded. Most, if not all, of your contents could be ruined. Could you afford to replace everything? Without insurance the answer is probably no.

We know that for many affording good insurance from the 'High Street' is just not possible. The SFHA Diamond Insurance Scheme can offer tenants and owner-occupiers the option of insuring their belongings against a number of perils, including theft, fire and storm damage, in an easy and affordable way. Premiums are attractively priced and the SFHA Diamond Insurance Scheme offers a number of payment options.

For more information call 0345 671 8172

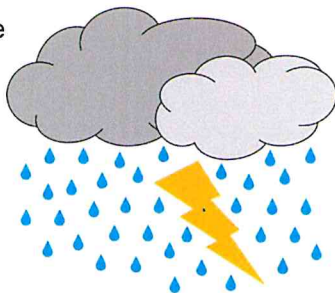
The SFHA Diamond Insurance Scheme is a product name arranged by Thistle Tenant Risks on behalf of the Scottish Federation of Housing Associations and administered by the RSA group.

Paying Your Rent

We understand that Christmas is an expensive time of year and puts extra pressure on budgets but it is important that you pay your rent to us. Payment of rent has to be your number one priority- if you don't pay your rent you are at risk of losing your home and being evicted. If you are having difficulties in paying your rent or your circumstances, have changed, you need to contact your Housing Officer immediately.

High Winds & Storms

It's the time of year where we encounter heavy rain and high winds. The Association would request that any loose objects such as garden furniture/sheds/trampolines or anything else that could be blown away be secured to prevent any loss or damages.



Anti-Social Behaviour

If you are experiencing problems with anti-social behaviour, or have any concerns about it, or other community safety issues please use the non-emergency number, 101 and advise your Area Housing Team of same. In an emergency, call 999

Money Matters

Whether you are struggling to manage debt or simply want a helping hand to balance your books, North Ayrshire Council's Money Matters Team can provide important advice on a wide range of issues. Money Matters provide free, impartial and confidential advice on finances, debt repayment and managing money.

The Money Matters Team can assist you with:

- Benefit entitlements, maximising income and helping with complicated forms
- Debt advice, helping to deal with creditors, assisting with court action and bankruptcy applications
- Financial awareness, helping to find affordable products and credit, advice on budgeting and long term support
- Fuel efficiency, advising on social tariffs and fuel debt

Contacts for CHA tenants:-

North Ayrshire Money Matters
Tel: 01294 310456



1st Alliance Credit Union
Tel: 01294 557123



Details Of Support Agencies In Your Area

North Ayrshire Council
Social Services Group Headquarters
Tel: 01294 317700

Welfare Rights & Debt Advice Service
Bridgegate House, Irvine, KA12 8BD
welfarerightsdebtadvice@north-ayrshire.gov.uk
Tel: 01294 310456

Community Housing Advocacy Project (CHAP)
The Michael Lynch Centre for Enterprise
71 Princes Street, Ardrossan KA22 7DG
chap.org.uk or chap-at-the-door.org.uk
Tel: 01294 475636

Other Useful Contacts:

In Court Advice Service
Kilmarnock Sheriff Court
St. Marnock Street, Kilmarnock
incourtadvice@east-ayrshire.gov.uk
Tel: 01563 549367

Citizens Advice Direct
Tel: 0808 800 9060

Stepchange Debt Charity
Stepchange Debt Charity, 33 Bothwell Street,
Glasgow, G2 6NL
Tel: 0808 138 1111

National Debtline
advice@nationaldebtline.co.uk
Tel: 0808 808 4000

North Ayrshire Council
Homeless Advice Team
Gait House, 31 Bank Street, Irvine KA12 0LL
Tel: 01294 314600

Beat Bogus Callers

1. Keep front and back doors locked.
2. Fit a door chain or bar, and use it.
3. Only let callers in if they have an appointment.
4. Always ask for ID and check it carefully.
5. Don't keep large sums of money at home.
6. Call 999 and ask for the police if you feel scared or threatened.



Why not become a £1 Share Member of the Association?

Membership Eligibility/Criteria

- You can apply for membership of the Association from the age of 16.
- The following shall be eligible to become members:-
 - Tenants of the Association.
 - Service Users of the Association.
 - Other persons who support objects of the Association.
 - Organisations sympathetic to the objects of the Association.
- No member can hold more than one share in the Association.
- Shares cannot be held jointly.
- There is no interest, dividend or bonus payable on shares.
- Under certain criteria £1 shares can be transferred.

£1 share membership of the Association will entitle you:-

- To stand for election to the Board of Management which is the Association's governing body.
- To receive Share membership newsletters at least twice per year.
- To receive a copy of the Association's Annual Accounts and Annual Report
- To receive an invitation to attend and participate in the Annual General Meeting of the Association.

How to Apply for Share Membership:

Applicants must submit a completed and signed application form and the sum £1 to the Association's registered office at Quayside Offices, Marina Quay, Dock Road, Ardrossan, KA22 8DA

The applicant will complete the membership application form providing his/her name, address, gender, ethnic origin, age group and type of employment (if applicable) and interests together with a statement as to why they wish to become a Member. The personal information will be used for ascertaining the level and types of skill that is within the Share Membership,

confirming residency and will be used for monitoring purposes only.

Our Board of Management will, upon receipt of the fully completed application form, consider the application at their first available meeting. In this respect it is important that the applicant fully completes the form. We will also acknowledge receipt of your application within 5 working days upon receipt of same.

The Association's Chief Executive Office is responsible for the administration of all share membership applications, and following confirmation of residency details, will submit the application to the management committee. Thereafter, the following will apply:-

- The minutes of the meeting will record the Board's approval/disapproval of the application.
- If approved, within 7 working days of the meeting the share application will be recorded in the Association's Membership Register.
- A £1 Share Certificate will be issued in the name of the new member.
- The certificate will be sent to the member, as part of our new Share Member Welcome & Information Pack

The Board of Management has absolute discretion in deciding on £1 Share Membership Applications and the following constitute grounds for refusal of an application:-

- Where membership would be contrary to the Association's Rules or policies.
- Where a conflict of interest may exist which, even allowing for the disclosure of such an interest, may adversely affect the work of the Association.
- Where the Board of Management considers that accepting the application would not be in the best interests of the Association.

If you are interested in becoming a Share Member please contact the Association on 01294 606005 or e-mail enquiries@chaltd.org for an application form.



SHARE MEMBERSHIP APPLICATION



To comply with our Charitable Rule Book and to take into account our Equalities & Diversity Policy, the Association requests that all applicants complete this form and the Equal Opportunities Form in full. The information will be used within the Association for monitoring and governance reporting only and no information will be passed to a third party. In this respect, only statistical information will be published.

I hereby make application for a £1.00 Share Membership of the Association and enclose this sum with my form.

FULL NAME _____

ADDRESS _____

_____ POSTCODE _____

TEL NO (HOME) _____ E-MAIL _____

MOBILE NO _____ OCCUPATION _____

ARE YOU:

- a) CHA Tenant ☐
- b) Owner Occupier ☐
- c) North Ayrshire Council Tenant ☐
- d) East Ayrshire Council Tenant ☐
- e) Private Landlords Tenant ☐
- f) Other ☐

PERSONAL
INFORMATION:

a) Date of Birth _____

WHAT LIFE/ WORK EXPERIENCE/ OTHER SKILLS DO YOU HAVE THAT YOU CAN BRING TO CHA?

WHY DO YOU WISH TO JOIN THE ASSOCIATION?

HOW DID YOU HEAR ABOUT BECOMING A SHARE MEMBER?

*SIGNED _____ DATE _____

*(I hereby confirm I am over 18 years of age or over/ 16 years of age or over if a CHA tenant)

OFFICE

DATE SUBMITTED TO COMMITTEE _____

DATE WELCOME & INFORMATION PACK SENT TO APPLICANT _____

MEMBERSHIP NUMBER / SEAL NUMBER _____ / _____

Cunninghame Housing Association Ltd is a Charity Registered in Scotland No: SCO37972
REGISTERED OFFICE: Quayside Offices, Dock Road, Ardrossan, KA22 8DA

CUNNINGHAME HOUSING ASSOCIATION LTD
A Charity Registered in Scotland No: SCO37972
Equal Opportunities Form



Confidentiality Statement

The information you give on this form will be treated in line with Cunninghame Housing Association Ltd's Equalities and Diversity Policy. Information on the purpose of collecting this information and the Confidentiality Agreement are available at the end of this form.

Gender Identity. Are you:

Female ☐ Male ☐
I prefer not to answer this question ☐

Transgender status. Is your gender identity the same as the gender you had at birth?

Yes ☐ No ☐
I prefer not to answer this question ☐

Age. Which band do you fall into?

16-19 ☐ 20-25 ☐
26-34 ☐ 35-44 ☐
45-54 ☐ 55-64 ☐
65 Plus ☐
I prefer not to answer this question ☐

Disability. Do you consider yourself to be a disabled person?

Yes ☐ No ☐
I prefer not to answer this question ☐

Religion. What is your current religion, faith or belief?

None ☐
Buddist ☐
Church of Scotland ☐
Hindu ☐
Jewish ☐
Muslim ☐
Pagan ☐
Roman Catholic ☐
Sikh ☐
Other religion ☐ (Please Specify) _____
I prefer not to answer this question ☐

Sexual Orientation. Are you:

Bisexual ☐ Gay Woman/Lesbian ☐
Gay Man ☐ Heterosexual/Straight ☐
Other ☐
I prefer not to answer this question ☐

Ethnicity. What is your ethnic group? Check one section from A to E

A - Asian ☐
B - Black ☐
C - White ☐
D - More than one ethnic group ☐
E - Other ethnic group ☐
I prefer not to answer this question ☐

Please complete the section below that corresponds to your choice above. For example, if you chose 'B - Black', please complete the questions below labelled 'B-Black'.

A - Asian. If you chose A above, then please specify

Bangladeshi ☐
Chinese ☐
Indian ☐
Pakistani ☐
Scottish ☐
Other ☐ (Please Specify) _____

B - Black. If you chose B above, then please specify

African ☐
Caribbean ☐
Scottish ☐
Other ☐ (Please Specify) _____

C - White. If you chose C above, then please specify

Scottish ☐
Other British ☐
Irish ☐
Any other white background ☐ (Please Specify) _____

D - More than one ethnicity. If you have more than one ethnicity, please specify

E - Please specify any other ethnic background not indicated above

Purpose and Confidentiality Agreement

1. Cunninghame Housing Association is committed to providing a high quality service to everyone. It helps to know a bit about the people who are using our services. It would be very helpful if you would fill in this form. This is voluntary.
2. All questions on this form are voluntary. You do not have to complete the form to obtain our services. If you do not wish to answer any of the questions, you may choose not to by ticking 'I prefer not to answer'.
3. Information you provide on this form will be used by Cunninghame Housing Association only to ensure equal access and improve services for our customers.
4. The information gathered in this form will be analysed within Cunninghame Housing Association for the purposes of monitoring, evaluation and research. The information you provide will be kept confidential and will not be shared with any other organisation.
5. The information you provide us will be used for statistical purposes by Cunninghame Housing Association and will not be used to identify you as an individual in any way.
6. The questions regarding gender identity, age, disability, transgender status, religion, sexual orientation and ethnicity are also voluntary. We realise this information is sensitive, but it will help us to monitor our Equalities and Diversity Policy and to improve the way we target our resources. It will be used for generating statistical information only, to show general trends and the impact of our services.
7. All information used will be treated in the strictest confidence, in accordance with the Data Protection Act 1998. All processing of your details by Cunninghame Housing Association is carried out in accordance with the Data Protection Act 1998. Under the Data Protection Act 1998 you are entitled to access the information held.
8. If you do not understand any part of this information, or require clarification on any aspect of this form, please contact the Chief Executive's Office on 01294 606005.



CUNNINGHAME HOUSING ASSOCIATION LTD

INFORMATION LEAFLET

FROST PRECAUTIONS - HOW TO AVOID BURST PIPES

IMPORTANT: PLEASE READ THIS LEAFLET AND RETAIN FOR FUTURE REFERENCE

INTRODUCTION

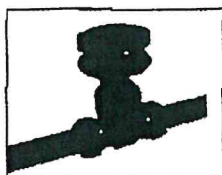
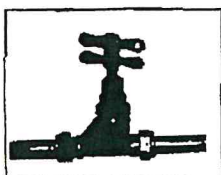
Every year some tenants are caught out by low temperatures and suffer the damage, distress and inconvenience of burst pipes. Even where damage is minimal, residents are faced with disruption whilst repairs were completed.

This leaflet contains important information on:

- how to help protect your home against the effect of frozen pipes;
- what to do in the event of being affected by frozen pipes; or should the worst occur
- what to do if you suffer from burst pipes.

KNOW YOUR SYSTEM

Ensure you know where your stop valve is. This is normally located adjacent to where the supply enters your property. It will look similar to one of the valves shown below:



The majority of Association properties are flatted, these units having emergency isolation valves located in the common close. These valves enable the water supply to be turned off to a flat in the event of access not being available.

Please note a special key is required to operate some valves and the Association emergency plumber should be contacted. Please see the list of emergency call out telephone numbers provided.

KEEP YOUR HOUSE WARM

In order to prevent burst pipes try to keep your property reasonably warm day and night.

Remember: Although Association properties are well insulated, pipes will still freeze if subjected to a prolonged spell of low or sub-zero temperatures. Regular heating of your home is the most effective protection against cold weather.

IF YOUR PROPERTY IS UNOCCUPIED

If you intend to go away overnight or even longer, it is beneficial to leave your heating on in order to maintain a reasonable temperature. If you have a pre-payment gas or electric meter ensure there is sufficient credit to permit heating to operate whilst you are away.

If you are going away for a few days it is a good idea to leave keys with a relative or a trusted friend/neighbour and inform the Police or the Association.

Advise your neighbours you are going away and inform them of where to contact you or the person who has access to your home in the event of an emergency. Ask someone to visit every day you are away to allow burst pipes to be identified as soon as possible and minimise the extent of any damage.

Alternatively, drain down the system:

1. Turn off the supply at the stop valve.
- Open all taps and leave open. Ensure plugs are removed from sinks and wash hand basins.
- Flush the toilet to empty the cistern.

FROZEN PIPES

- Turn off the supply at the stop valve.
- Switch off gas and electric water heaters.
- Open all taps to sink and bath.
- Before attempting to thaw the system, remove or protect anything that may be damaged by a burst.
- Gently heat the frozen section of pipe using an electric fan heater, hair drier, hot water bottle or heated cloths wrapped round the pipe. Begin thawing the pipe from the tap side and work towards the frozen section of pipe.
- **NEVER** use a blow lamp or a naked flame.
- **DO NOT** light the central heating boiler or switch on an immersion heater to thaw a hot water pipe or part of a heating system.
- **ALWAYS** take care to prevent a fire risk or risk of an electric shock.

WHAT TO DO IF YOUR PIPES BURST

- Turn off the water at the stop valve.
- Switch off the electricity supply at the mains if water is likely to come into contact with electrical wiring or fittings. If the electricity supply has been affected, do not operate any items. Contact the Association or, if outwith office hours, contact the emergency electrician at the number provided.
- Open all taps to drain the system.
- Switch off central heating systems or water heaters.
- Contact the Association or, if outwith office hours, contact the emergency plumber at the number provided.
- Warn neighbours who could be affected.
- If water is coming through the ceiling, collect it in buckets. If the ceiling starts to bulge, pierce the plaster with a broom handle to allow the water through.

DRYING OUT

If the worst has happened there are a number of measures that should be taken to assist in drying out home. It is essential that thorough drying out takes place prior to redecorating, otherwise new finishes will be damaged.

- Leave windows, doors and internal doors including any cupboard doors open to ventilate the affected area. However, remember to ensure your home is secure.
- Keep affected rooms heated, but do not overheat, as this could result in further damage.
- Store damaged contents in a dry place - your insurer may wish to inspect them in order to validate a claim.

INSURANCE - CAN YOU AFFORD NOT TO?

Burst pipes can cause considerable damage to your home. The Association Buildings Insurance Policy provides cover for damage to the structure and fittings owned by the Association.

The Association cannot compensate you for loss or damage to your furniture, possessions or decoration. Therefore you are strongly advised to take out home contents insurance. This will protect your home against loss or damage caused by frost and other hazards.

Cunninghame Housing Association tenants can participate in the Scottish Federation of Housing Associations (SFHA) policy.

The policy provides cover for loss in the event your belongings being:

- Stolen.
- Damaged due to a fire.
- Damage by flooding.

Premiums are very competitive and may be as little as 90p per week dependent on:

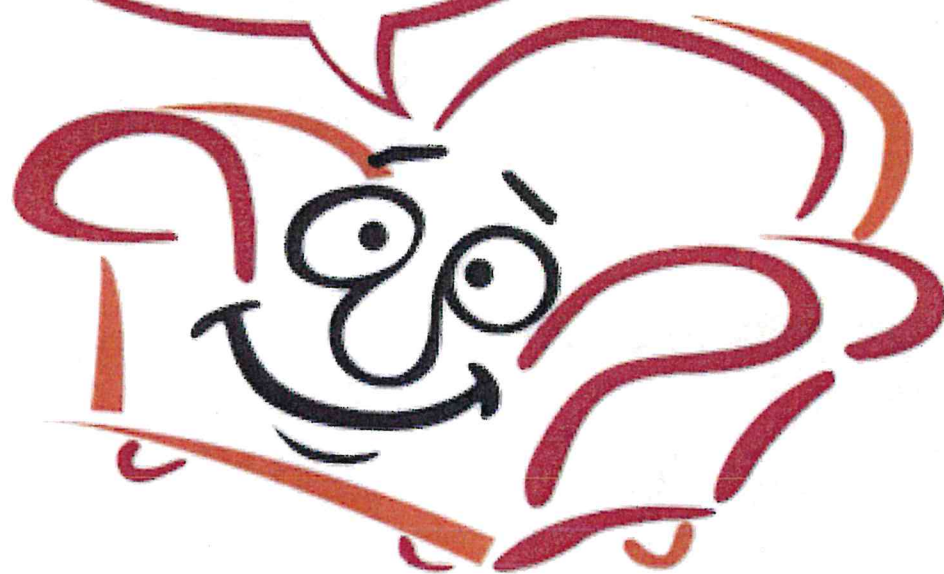
- Where you live.
- The value of your belongings.
- Your age.

Further details are available from the office.

Cunninghame

Furniture Recycling Company

Let us find a
new home for your
unwanted furniture!



A local charity covering all of Ayrshire
and saving furniture from landfill

Don't forget to visit our
Huge Irvine Showroom

FREE COLLECTION

Freephone: 0800 - 221 - 8083

