



# CUNNINGHAME

HOUSING ASSOCIATION

*More than just a landlord*



# ANNUAL REPORT

2021 - 2022



[www.cunninghame-housing.org](http://www.cunninghame-housing.org)

A charity registered in Scotland No : SC037972

# CHAIRPERSON'S INTRODUCTION



## Welcome to Cunninghame's 2021/22 Annual Report

**Now with a total of 3,161 rented homes in management (as at 31st March 2022) CHA has yet again had another fantastic and successful year.**

During 2021/22 the Association continued to roll out its exceptionally dynamic development new build programme with a total of 225 new homes coming off site into management and a further 93 new homes achieving a site start status.

During the plan period 2022/23 to 2026/27 we have a total of 1304 further new homes planned. Reflecting this our Housing Association Grant spend in 2021/22 totalled £16m and this is projected to be £15m in 2022/23 and reach £18m in 2023/24.

Now being of "Systemic importance" to the Scottish Housing Regulator we continue to achieve full compliance with the SHR Financial and Regulatory Standards and best practice for a third consecutive year.

*“ More than just a landlord ”*

In this respect the Board of Management continues to work hard with its Group Chief Executive and Executive Management Team to ensure that policies, processes, and strategic direction of the Association are being achieved and that in terms of our performance we continue to both deliver and where possible outperform on our targets.

I would like to take this opportunity as Chair to pass on the Boards collective thanks to our Group Chief Executive, our Executive Management Team and all our staff for their continued commitment, dedication, and excellent performance in striving to meet the vision, mission and values of the organisation.

“This year has been a challenging year for the Association, and I would like to take this opportunity in this my second year as Chair to express my thanks to my Board colleagues for their participation, effort, good governance and the giving up of their time.”

**John Kelly**  
Chairperson



## GROUP CHIEF EXECUTIVE'S REVIEW OF THE YEAR

**In October 2021 the Association submitted its third Annual Assurance Statement to the Scottish Housing Regulator.**

“An Assurance Statement is a way for Committees and Boards to declare that they are assured their organisation complies with regulatory requirements and standards or to disclose areas where they need to improve. It is meant to help governing body members get the assurance they need.” The Association’s Annual Assurance Statement confirmed the overall assessment was that Cunninghame Housing Association were fully compliant with the Regulatory Standards.

This year as always has been a whirlwind and dynamic year with our development programmes, the allocation of houses, the recruitment of new staff and the setting up of our Direct Works department to carry out our day to day repairs, planned and cyclical maintenance. This year we have also seen a lot of staff retiring and we wish them all well.

The Cunninghame Housing Association group of companies have now been confirmed as being in the Top 20 platinum organisations (50 to 249 employees) in the UK.

In closing, I would like to take this opportunity to thank our partners North Ayrshire Council, East Ayrshire Council, Dumfries & Galloway Council, the Scottish Government and our Private Sector Financial Lenders for their continued support. I would also like to thank our Board of Management our Executive Management Team and all our staff who work tremendously hard and are committed to the work and success of the Association and its Group of Companies. I must also give a very special thank you to our Chairperson, John Kelly who over the last year as Chairperson has provided excellent leadership and commitment to the Association and the Board of Management.

**Frank A Sweeney**  
Group Chief Executive

**We were selected as finalists in the undernoted awards:**

### **CIH Scotland Housing Awards 2021**

#### **Working in Partnership**

- Halcrow and Raydale Community Partnership/Gretna FC (2008)
- Project Partner Organisation: Raydale Community Partnership

#### **Excellence in Tenant Scrutiny**

- Cunninghame Scrutiny Group

#### **Excellence in Regeneration**

- Lockerbie Academy and Old School Regeneration Project

**Currently we have been selected as finalists for the undernoted awards:**

### **Herald Property Awards 2022**

- Best Regeneration Project - Residential, Academy Place, Lockerbie
- Affordable Housing Development OTY - Academy Place, Lockerbie

### **UK Housing Awards 2022** Landlord of the Year

### **Investors in People**

- Third Sector Employee of the Year

# BOARD OF MANAGEMENT 2021 - 2022



**John Kelly**  
Chairperson

Joined: 2012  
Chairperson from:  
September 2020  
Background: Former  
Mining Engineer/Manager  
South Africa



**Liam Loudon**  
Board Member

Joined: 2018  
Background: An Associate  
Partner specialising in  
Commercial Valuation and  
Agency with J & E Shepherd  
in the West of Scotland.



**Janet Strang**  
Vice Chairperson

Joined: 1994  
Background: Local  
Community Activist



**June Fenelon**  
Board Member

Joined: 2018  
Background: Community  
Activist, formerly employed  
in training and development  
within the NHS.



**Lesley Keenan**  
Secretary

Joined: 2015  
Background: Former Deputy  
Chief Executive at Department  
of Health and Social Care Isle  
of Man Government



**John Nisbet**  
Board Member

Joined: 2018  
Background: Community  
Activist, former Resettlement  
Worker with Aspire Housing &  
Personal Development Services.



**Willie Gibson**  
Board Member

Joined: 2018  
Background: A former Depute  
Head Teacher and former Leader  
of North Ayrshire Council, Willie  
is now retired from his role as a  
local councillor.



**Brian McCabe**  
Board Member

Joined: 2019  
Background: A former principle  
financial services consultant  
with a BSc (Hons) Degree in  
Social Science (Politics).



**Brenda Johnstone**  
Board Member

Joined: 2017  
Background: Community  
Activist and Fundraiser.



**Drew Hall**  
Board Member

Joined: 2019  
Background: A former senior  
officer with Inverclyde Council  
and Chartered Fellow of the  
Royal Environmental Health  
Institute of Scotland.



# BOARD OF MANAGEMENT 2021 - 2022



**Elizabeth Shedden**  
Board Member

Joined: 2019

Background: Worked in all aspects of law with a local firm of solicitors until she retired.



**Margaret Davison**  
Board Member

Joined: 2019

Background: Chief Executive of the Queen Margaret Union at Glasgow University.



**Cllr Jim McMahon**  
Board Member

Joined: 2020

Background: Representative of East Ayrshire Council.



**Cllr Jimmy Miller**  
Board Member

Joined: 2017

Background: Representative of North Ayrshire Council.



**John McLaren**  
Board Member

Joined: 2021 (previously on the Board Aug 17 to Feb 20)

Background: Fellow of Chartered Institute of Social Housing, Businessman.

## THE GROUP CHIEF EXECUTIVE AND EXECUTIVE MANAGEMENT TEAM



**Frank Sweeney MBA FCIH**  
Group Chief Executive

A master of Business Administration and a Fellow of the Chartered Institute of Housing. Frank has been Director and then Group Chief Executive of Cunninghame Housing Association since 1990. Prior to that he held several senior positions within the Housing Association sector.



**Linda Anderson**  
Executive Director of  
Development Services

Linda commenced employment with the Association in April 1990 as a Development Officer. A chartered member of the Institute of Housing (C.I.H.C.M) and holder of the Diploma in Housing Studies, she has over the past 32 years played a key part in the remarkable growth of Cunninghame Housing Association.



**Allison McColl**  
Executive Director of Finance  
& Corporate Services

Previously a Financial Controller with a large Structural and Civil Engineering Company in Glasgow, Allison commenced employment within the Finance Department of Cunninghame Association in August 1995. Over the years she has played a key part in the remarkable growth of Cunninghame Housing Association and its group of companies.



**Jacqueline Cameron**  
Executive Director of Housing  
& Property Services

Jacqueline joined Cunninghame Housing Association in January 2022. Prior to this she worked in local government for 19 years, holding various senior housing positions. Jacqueline has a Masters' Degree in Housing Studies, achieved with Merit at the University of Glasgow in 2011 following attainment of the CIH Level 4 Diploma in Housing with Distinction and being awarded 'Ayrshire Management Student of the Year' in 2007.

# GOVERNANCE REPORT 2021 - 2022

## MEETING ATTENDANCE

Board of Management Members were extremely busy during this year attending 39 meetings as detailed in the table below:

Period August 2021 – August 2022	Number of Meetings
Board of Management Meetings	8
Special Board of Management Meetings	7
Sub Committee Meetings	24
<b>Total</b>	<b>39</b>
Average Attendance Achieved at Board of Management, Special Board of Management Meetings and Sub Committee Meetings	85%

Meetings	Number of Meetings	Target 2021-2022	Actual Attendance	+ / -
Board of Management	8	80%	77%	-3
Special Board of Management	7	N/A	64%	N/A
Skills & Succession Planning Group	4	85%	92%	+7
Development Services Sub Committee	8	85%	79%	-6
Housing & Property Services Sub Committee	4	85%	94%	+9
Finance & Corporate Services	4	85%	94%	+9
Audit Sub Committee (1 meeting not quorate)	4	85%	94%	-9
<b>Total</b>	<b>39</b>			

Board of Management, Special Board of Management and Sub Committee Meetings	Average % Members Attending	Total No of Volunteer Hours (4hr/mtg) (2hr for meeting and 2hr for reading papers)	Estimated Volunteer Time/Cost (£13.56 hr)
<b>Total No of Meetings = 39</b>	<b>85%</b>	<b>2,138.28</b>	<b>£28,997.61</b>



# GOVERNANCE REPORT 2021 - 2022

## COMPLAINTS REPORT (1ST APRIL 2021 – 31ST MARCH 2022)

What follows is the statistical information of the complaints received by the Association during the period 1 April 2021 to 31 March 2022 and reported in the Annual Return on the Charter:

	1st Stage Complaints		2nd Stage Complaints	
	No.	Percentage	No.	Percentage
Received in the reporting year	45	87%	7	13%
Carried forward from the previous reporting year	0	n/a	0	n/a
Complaints responded to in full by the landlord in the reporting year	45	100%	7	100%
The average time in working days for a full response	3.18	n/a	20.86	n/a

There were no improvements made to CHA services as a result of the complaints process.

Our Tenants Groups were involved in the following: -

- CHA's Annual Performance return to the Scottish housing Regulator on the Scottish Social Housing Charter
- Rent Increase consultation
- Neighbour disputes and anti-social behaviour review
- Planned Maintenance review

# HIGHLIGHTS OF THE YEAR



## LONG SERVICE AWARDS 2021

Cunninghame Housing Association held its annual Staff and Board of Management Long Service Awards Ceremony at The Waterside Hotel, West Kilbride on Friday 26th November 2021.

### 10 YEARS SERVICE



**JAMES HILLAN**  
Works Controller,  
CFRC



**CHRISTOPHER JOHNSTONE**  
Property Maintenance  
Officer, Housing &  
Property Services

### 15 YEARS SERVICE



**PETER ANZUINO**  
Finance Officer,  
Finance & Corporate  
Services



**LISA ROURKE**  
Clerical Officer,  
Housing & Property  
Services

**MORE THAN JUST A  
LANDLORD**





## CUNNINGHAME HOUSING ASSOCIATION SPONSORED:

### DUMFRIES & GALLOWAY BUSINESS AWARDS 2022

Cunninghame Housing Association were delighted to support the DG Business Awards as Headline Sponsor attending the event at the Easterbrook Hall, Dumfries on 1st April 2022.

The Association was pleased to be associated with these awards that celebrate businesses in the region and how they have adapted time and again to successfully navigate their way through the ongoing pandemic. It fits perfectly with the Association's ongoing mission to be More Than Just a Landlord and Making Our Communities Better Places.

Local businesses play a huge role in the community by way of employment and delivery of services and is key to the success of our towns, cities, and the wider region.



Headline Sponsor of the  
**2022 DG Business Awards**

 **CUNNINGHAME**  
HOUSING ASSOCIATION

*More than just a landlord  
Making Our Communities Better Places*

[www.cunninghame-housing.org](http://www.cunninghame-housing.org)  
A charity registered in Scotland No. SC037972  
Scottish Housing Regulator Reg. No. H.C.B.195  
A Registered Society under the Co-operative and Community Benefit Societies Act 2014



## Dumfries & Galloway Life AWARDS 2021

Be part of our celebration  
Friday, November 12, 2021

SPONSORED BY



IN ASSOCIATION WITH



### DUMFRIES & GALLOWAY LIFE MAGAZINE AWARDS 2021

Cunninghame Housing Association was proud to partner with Dumfries & Galloway Life as the headline sponsor for the 2021 Dumfries & Galloway Life Awards. The Dumfries & Galloway Life Awards is an opportunity to say, 'thank you' or 'well done' and to help honour those people who deserve recognition for the work they do to create a better community and world for us all.

Frank Sweeney, Group CEO of CHA commented:

*"In a year like no other it was fantastic to be back at the magnificent Easterbrook Hall in Dumfries with Dumfries & Galloway Life delivering the awards in a very professional and friendly way."*

## MORE THAN JUST A LANDLORD

## CIH SCOTLAND HOUSING AWARDS 2021

Cunninghame Housing Association were delighted to be finalists in the following categories:

### Working in Partnership Category:

Halcrow and Raydale Community Partnership/  
Gretna FC (2008) Project: Partner Organisation:  
Raydale Community Partnership

### Excellence in Tenant Scrutiny:

Cunninghame Scrutiny Group

### Excellence in Regeneration:

Lockerbie Academy and Old School  
Regeneration Project of services and is key  
to the success of our towns, cities and the  
wider region.

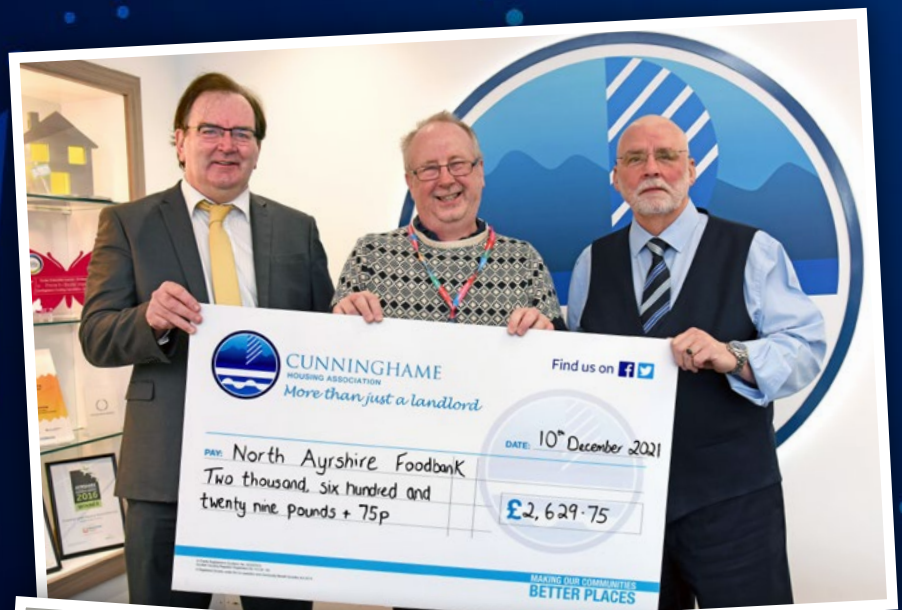


## OUR HEALTHY WORKING LIVES GROUP AND ANNUAL CHARITIES

During 2021/22 the Association's staff continued to be limited in taking part in fund raising events due to the limitations imposed from the impact of Covid. Over the last 10 years the Healthy Working Lives Group have raised £16,001.67 for local charities.

In addition, the Association also raised £5,259.50 at the Long Service Awards event in November 2021.

The proceeds from the event were donated to the North Ayrshire Foodbank who received a donation of £2,629.75 and to the Salvation Army Toy Appeal who received a cheque for £2,000 plus £629.75 worth of toys to Salvation Army Toy Appeal in December 2021.



# MORE THAN JUST A LANDLORD

# MAKING OUR COMMUNITIES BETTER PLACES FUND



With an annual budget of £30,000.00 (£20,000 for North & East Ayrshire and £10,000 for Dumfries & Galloway) our “Making Our Communities Better Places Fund awards small grants to local community clubs, groups and individuals who meet our funding criteria. The Board of Management received 38 applications for funding in 2021 – 2022 and awarded a total of 34 grants to the following:

North & East Ayrshire
Ardrossan Community Development Trust
Liam Anderson
Ardrossan Highland Games
Aria Pascual
34th Ayrshire 1st Mauchline Scout Group
Ardrossan Christmas Decorations Committee
Ardeer Golf Club
3TFM Community Radio for Health
Dance Mafia Fundraising Parents
Ardrossan Community Association
Irvine Beat FM
19th Ayrshire Explorer Unit
1st Stevenston Boys Brigade
2nd Kilwinning Boys Brigade
Kieran Walker
Ardrossan Winton Rover's 2009
Ardrossan Community Sports Hub
Kilwinning Football Academy 2008
The Ayrshire Community Trust
Mauchline Holy Fair Event
Brooke Neely
Blair Gymkhana
St Peter's Children's Centre Toddler Group
Ardrossan Academicals Rugby Football Club
Scottish Association of Flower Arrangement Societies
<b>Total Grants Awarded 25</b>



# MAKING OUR COMMUNITIES BETTER PLACES FUND

Dumfries & Galloway
Dumfries & Lockerbie Agricultural Society
Nithsdale Pony Club
Wigtown Festival Company
Lockerbie Ice Rink
Annan Riding of the Marches
Black & Gold Foundation, Annan
Newington Primary School, Annan
Annan the History Town Group
Annan Christmas Lights Committee
<b>Total Grants Awarded 9</b>



Given the global pandemic and Covid the Making Our Communities Better Places Fund had been frozen in 2020/21 therefore there were funds of £23,660 (£13,660 North & East Ayrshire and £10,000 Dumfries & Galloway) carried over to 2021/22, therefore the Board of Management made the following additional awards:

North & East Ayrshire
Jonathan Ralston (Sponsorship)
Netherthird Initiative for Community Empowerment (Food Larder)
Food & Essentials For All (Food Larder)
Cumnock Juniors Community Enterprise (Food Larder)
Ardrossan South Food Larder
The Quaint Food Larder
<b>Total Grants Awarded 6</b>

Dumfries & Galloway
Lockerbie Garden at Lockerbie Learning Centre
<b>Total Grants Awarded 1</b>

# INVESTMENT IN ARDROSSAN



Cunninghame Housing Association’s Direct Works service officially commenced on 31st March 2022 after negotiating a long lease with Invincible Security Ltd. Direct Works is based in Bute Terrace, Ardrossan, and now after fitting out, it is a purpose designed headquarters for its Resident Service tradespersons who deliver the Association’s planned maintenance to CHA tenants. CHA has now also a long lease on a storage hub situated alongside the new offices.



*Pictured (Left to right - back): CHA - Liam Watters, Head of Asset Management, Allison McColl, Executive Director of Finance & Corporate Services, Frank Sweeney, Group CEO, Jacqueline Cameron, Executive Director of Housing & Property Services, Kyle Cairney, Direct Works Supervisor (Left to right - front): Roger Woods, Managing Director of Invincible Security Ltd, John Kelly, Chairperson CHA, Susan Woods of Invincible Security Ltd*



*Staff and Board Members of CHA. Susan Woods of Invincible Security Ltd presenting keys of the new Direct Works Hub to Janet Strang, Vice Chairperson of CHA.*

## THE DIRECT WORKS NEW STORAGE FACILITY



### WENT LIVE ON 1ST APRIL 2022

Total number of staff/tradespeople	39
Total number of staff recruited, and jobs created	27
Total number of vans	30

Direct Works is our new in-house repairs and maintenance service for Ayrshire tenants. This positive change offers many benefits to tenants, including:

- **More streamlined service delivery**
- **Better communication**
- **Greater confidence in operatives, and**
- **An improved appointments system**

A total of 27 staff have been recruited with new jobs created in the local community. Already in terms of quality and performance they are delivering.



More information on Direct Works can be found via the following link:

<https://www.cunninghame-housing.org/direct-works-launch/>

# BUILDING OUR COMMUNITIES



**Linda Anderson**

Executive Director of Development Services

## West Byrehill, Kilwinning



*Left to right: Councillor Donald Reid, Councillor Jimmy Miller, Frank Sweeney, Group CEO, CHA, Gary Climson, McTaggart Construction, Councillor Joe Cullinane, John Kelly, Chair, CHA, Drew Hall, Board Member, CHA, Willie Gibson, Chair of Development Services, CHA.*

**In May 2021, Leader of North Ayrshire Council, Joe Cullinane carried out the official opening ceremony to mark the start of Cunninghame Housing Associations new build project at West Byrehill, Kilwinning.**

Work on site commenced on 12th April 2021 and the overall contract period is 95 weeks with overall completion scheduled in March 2023.

McTaggart Construction are the main contractors who are based in Dalry and will deliver the works under a design and build contract. A total of 72 new homes are being provided, predominantly 2- and 3-bedroom houses as well as 8 bungalows designed for older people and 3 bungalows designed specifically for wheelchair users.

With total development costs of £11.8 million, the project has benefited from £6.351 million in Housing Association grant awarded from the Scottish Government.



The latest drone flyover can be found via the following link:

<https://www.cunninghame-housing.org/projects/west-byrehill-kilwinning>



# BUILDING OUR COMMUNITIES

## Academy Place, Lockerbie



**In October 2021, Rt Hon David Mundell, MP for Dumfriesshire, Clydesdale & Tweeddale carried out the official closing ceremony to mark the completion of the Association’s new build development of 45 homes on the site of the former Lockerbie Academy. Of the 45 new homes, 3 are wheelchair adapted properties and 9 amenity flats.**

Total investment in the project was £8m. Works costs were £6.7m with £4.2m from the Scottish Governments Housing Association Grant (HAG). CHA contributed almost £3m in private finance and the project further benefited from £162,198 from Dumfries & Galloway Councils Town Centre Living Fund.

Through the main contractor, Ashleigh Construction, the project also created a number of employment opportunities including an Assistant Project Manager, Driver, 2 joiner trade apprenticeships and 2 modern apprentices. Sub-contractors were also able to start 3 apprentice electricians and 3 apprentice plumbers/heating engineers. 70% of the works were delivered by local supply chains which means that based on a £6.7m work cost, almost £4.5m stayed within the local economy.



*Pictured left to right: Frank Sweeney, Group Chief Executive of CHA, John Nisbet, Board Member CHA, Elizabeth Shedden, Board Member CHA, Lesley Keenan, Company Secretary CHA, Cllr Jimmy Miller, NAC Board Member Representative for CHA, Councillor Archie Dryburgh (Annandale East and Eskdale, Rt Hon David Mundell, MP for Dumfriesshire, Janet Strang, Vice Chairperson CHA, Brian McCabe, Board Member CHA, Drew Hall, Board Member CHA.*



The latest drone flyover can be found via the following link:

<https://www.cunninghame-housing.org/projects/former-lockerbie-academy>

# BUILDING OUR COMMUNITIES

## 300th New Build Home - Hallmeadow, Annan



*Pictured left to right: Frank Sweeney, Group CEO of CHA, John Kelly, Chairperson of CHA, Michelle Scaife, CHA Tenant and Councillor Archie Dryburgh MBE, Housing Convenor, Vice Chair of Economy & Resources Committee and Dumfries & Galloway's Armed Forces Champion*

**In March 2022, a ceremony was held to celebrate the completion of Cunninghame Housing Association's 300th New Build Home for social rent in Dumfries & Galloway at Hallmeadow, Annan.**

CHA's voluntary Board of Management; Frank Sweeney – Group Chief Executive; Councillor Archie Dryburgh MBE – Housing Convenor, Vice Chair of Economy & Resources Committee and Dumfries & Galloway's Armed Forces Champion; and invited guests gathered to celebrate the occasion at Hallmeadow in Annan and to hand over a ceremonial key to Michelle Scaife, the lucky 300th tenant.

Since 2017, Cunninghame Housing Association has been working in partnership with Dumfries & Galloway Council and the Scottish Government as a development partner, to deliver affordable housing across the Dumfries & Galloway region.



The latest drone flyover can be found via the following link:

<https://www.cunninghame-housing.org/projects/land-at-hallmeadow-annan>



# BUILDING OUR COMMUNITIES

## New Build Development Programmes

The Association's Development programme continues to deliver quality new build homes with a total of 225 new homes completed during 2021/22 within North and East Ayrshire and Dumfries & Galloway.

The completed homes are as follows:

### Sharphill, Saltcoats (Phase 4)

#### Fact File

No of units: 76  
Total Investment: £12.3m  
On Site: January 2020  
Overall Completion: March 2022



### Windermere Road, Annan (Phase 1)

#### Fact File

No of units: 22 (out of 60 units)  
Total Investment: £8.3m  
On Site: April 2019  
Overall Completion: March 2021



### Janet Strang Court, Saltcoats

#### Fact File

No of units: 7 (out of 13 units)  
Total Investment: £1.9m  
On Site: June 2020  
Overall Completion: March 2021



### Glebe Place, Saltcoats

#### Fact File

No of units: 2  
Total Investment: £350,000  
On Site: June 2021  
Overall Completion: March 2022



### Hallmeadow, Annan

#### Fact File

No of units: 73 (out of 130 units)  
Total Investment: £18.9m  
On Site: July 2020  
Overall Completion: October 2022



### Former Lockerbie Academy, Lockerbie

#### Fact File

No of units: 45  
Total Investment: £7.4m  
On Site: June 2020  
Overall Completion: October 2021



There are a number of sites which will commence on site in 2022/23 across Ayrshire and Dumfries & Galloway, delivering a total of 145 new homes.

### Green Street, Saltcoats

#### Fact File

No of units: 24  
Total investment: £3.5m  
On site: April 2022  
Overall completion: April 2023



### Bridgehousehill, Kilmarnock

#### Fact File

No of units: 101  
Total investment: £17.6m  
On site: July 2022  
Overall completion: December 2024



### Garven Road, Stevenston

#### Fact File

No of units: 20  
Total investment: £4.2m  
On site: March 2023  
Overall completion: March 2024



# FINANCE & CORPORATE SERVICES



**Allison McColl**  
Executive Director of Finance & Corporate Services

PERFORMANCE MANAGEMENT	FINANCE	ICT (INFORMATION & COMMUNICATIONS TECHNOLOGY)	FACTORING	ADMINISTRATION
HUMAN RESOURCES	INTERNAL & EXTERNAL AUDIT	GDPR	FREEDOM OF INFORMATION	

The Corporate Services Department faced seven key challenges during 2021-2022.



## PERFORMANCE

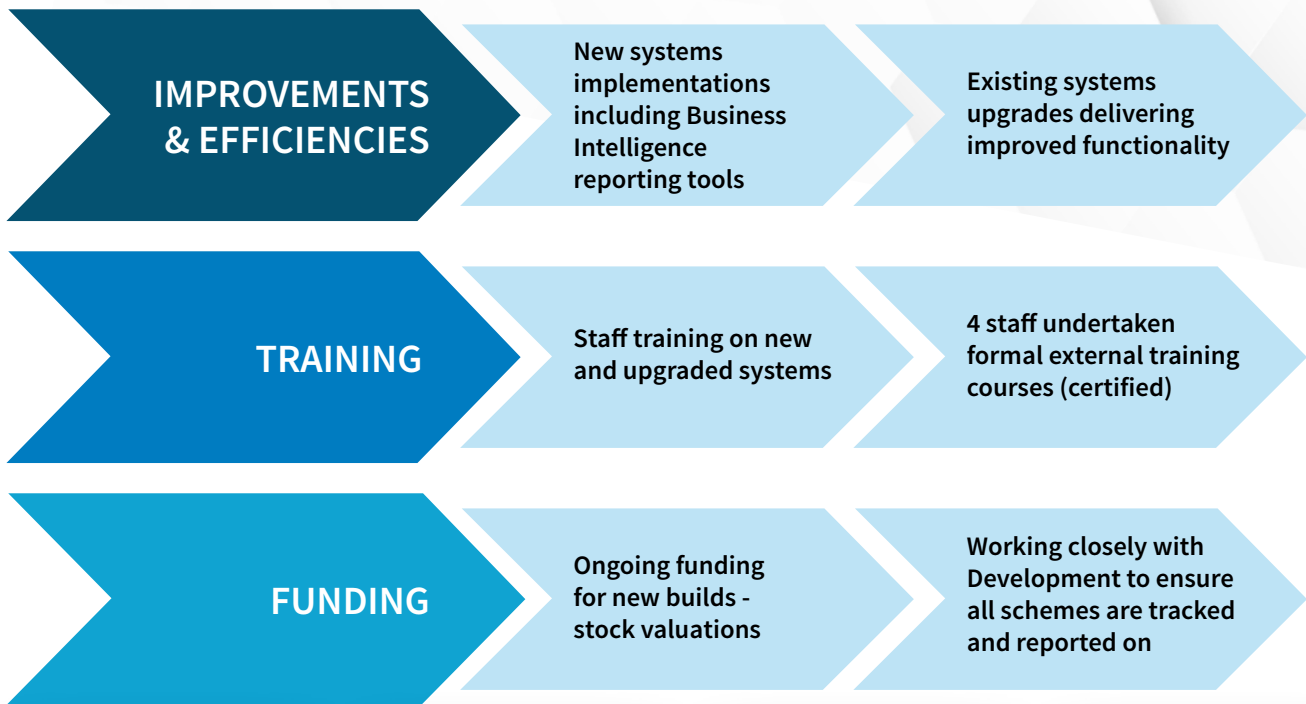
In terms of performance, we continued with the Board of Management and our staff to track and report our performance by means of our Clearview Performance Management System to ensure that we were achieving our strategies and their associated critical for success factors and key performance indicators (KPIs).



Leading our peers in Performance as reported by SHBVN (Benchmarking Club)



# FINANCE & CORPORATE SERVICES



<p><b>CCTV</b></p> <ul style="list-style-type: none"> <li>Upgraded across all sites</li> <li>New installations at new build sites</li> </ul>	<p><b>Direct Works</b></p> <ul style="list-style-type: none"> <li>Recruitment - tradespeople and admin staff</li> <li>New premises</li> </ul>	<p><b>Upgrade/new version installs of the following systems:</b></p> <ul style="list-style-type: none"> <li>Capita Housing</li> <li>Open Accounts</li> <li>MRI Document Management System</li> <li>Cascade HR System</li> <li>Cascade Payroll System</li> </ul>	<p><b>Infrastructure upgrades - virtual environments</b></p>
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## FACTORING

Continued first class Service delivery in order to comply with the Property Factors Scotland Act including Factoring Handbook, Written Statement of Services and Systems re-design.

Continued update of our registration of all Factored Buildings and Land with the Scottish Government for Factoring purposes.

Number of Factored Houses (without owning them)	438	Amount of invoiced factoring charges and recoverable costs outstanding at 31 March 2022	£242,415
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# FINANCE & CORPORATE SERVICES

In Finance year 2021-2022 the Association generated a surplus for the period of £2,604,560.

Net assets at March 2022 were £18,642,059 and the Association's longer term projections continue to demonstrate viability, under reasonable assumptions, and bank covenant compliance.

## Statement of Comprehensive Income

	Annual Accounts to 31st March 2022	Annual Accounts to 31st March 2021
Turnover	19,500,202	19,615,404
Less: Operating Costs	(14,019,817)	(14,916,845)
Operating Surplus	5,480,385	4,698,559
Gain/(Loss) on Sales	25,882	9,296
Exceptional Items	-	-
Interest Received	10,480	21,189
Interest Payable	(2,885,187)	(2,816,220)
Other Finance Charges	(27,000)	-
<b>Surplus before Tax</b>	<b>2,604,560</b>	<b>1,912,825</b>
Other Comprehensive Income	974,000	(1,583,000)
<b>Total Comprehensive Income for Year</b>	<b>3,578,560</b>	<b>329,825</b>

## Statement of Financial Position

	31st March 2022 £	31st March 2021 £
Tangible Assets - Social Housing	267,172,813	236,572,272
Other Tangible Assets - Plant & Equipment	4,299,026	4,111,883
<b>Tangible Fixed Assets</b>	<b>271,471,839</b>	<b>240,684,155</b>
Current Assets	5,033,682	4,877,424
Current Liabilities	(6,788,566)	(10,412,036)
Creditors Greater than 1 Year-loan finance	(92,063,322)	(75,642,324)
Deferred Income – Capital Grants	(158,898,924)	(143,023,861)
Pension Deficit	(112,651)	(1,419,853)
<b>Net Assets</b>	<b>18,642,059</b>	<b>15,063,505</b>
Share Capital	47	51
Revenue Reserves	18,642,012	15,063,454
<b>Total Reserves</b>	<b>18,642,059</b>	<b>15,063,505</b>



# FINANCE & CORPORATE SERVICES

## HUMAN RESOURCES

The HR function puts a lot of effort into the training of our staff and in the recruitment of new employees.

From the tables below you will note that the total number of hours spent training staff (2,545) with 23 new staff being recruited throughout the three companies:-

**Table 1 – Staffing New starts**

CHA Group of Companies	New Employees
Cunninghame Housing Association	16
Cunninghame Furniture Recycling Company	6
Citrus Energy Ltd (including Lemon Aid)	1
<b>Total</b>	<b>23</b>



This takes the total number of people employed within the CHA Group of Companies to 136 as at March 2022.

**Table 2 – Learning and Development**

CHA Group of Companies	No of staff trained	No hours spent on Training	Cost of Training
Cunninghame Housing Association	261	2,221.50	£71,473.80
Cunninghame Furniture Recycling Company	45	291	£6,359.77
Citrus Energy Ltd	12	32.5	£827.30
<b>Total</b>	<b>318</b>	<b>2,545</b>	<b>£78,660.87</b>





**Jacqueline Cameron**  
Executive Director of Housing & Property Services

## THE ASSOCIATION'S HOUSING STOCK

Cunninghame Housing Association manages properties throughout North and East Ayrshire and Dumfries and Galloway with the majority of our stock located in Ardrossan, Saltcoats and Kilmarnock. The remainder is located throughout Ayrshire and Dumfries and Galloway including areas such as Auchinleck, Dalry, Stevenston, Kilbirnie, Annan, Gretna, Millport, Isle of Cumbrae and Fairlie.

Town	No. of Houses	Town	No. of Houses	Town	No. of Houses	Town	No. of Houses
Annan	140	Fairlie	13	Kilwinning	86	Skelmorlie	27
Ardrossan	593	Gretna	90	Largs	118	Stevenston	194
Auchinleck	23	Irvine	294	Lockerbie	45	West Kilbride	16
Beith	48	Kilbirnie	157	Millport	89		
Dalry	124	Kilmarnock	534	Saltcoats	570	<b>Grand Total</b>	<b>3161</b>

### Tenant Consultation & Participation

During the course of the year, the department consulted widely on the annual rent increase proposals. This included individual newsletters to all tenants, personal telephone contact, if requested, and a meeting with the Association's Tenants Organisations. Our Cunninghame Scrutiny Group carried out a detailed examination of our Neighbour disputes and anti-social behaviour policy and procedures and made recommendations on improvements. They have developed a programme of scrutiny exercises which will assist in ensuring our services are performing well from a tenant's perspective.

During the year we also implemented Phase 4 of our rent restructure, which incorporated the results of a wide-ranging consultation exercise involving all tenants and tenant's groups. The new structure continues to be implemented over a 7-year period to limit the impact of any changes.

Once complete, the rent structure will provide a fairer and more easily understood approach to rents and the proposed timetable will ensure those tenants affected by increases have the best possible advice and assistance provided to allow them to manage the change.

### Rent Arrears

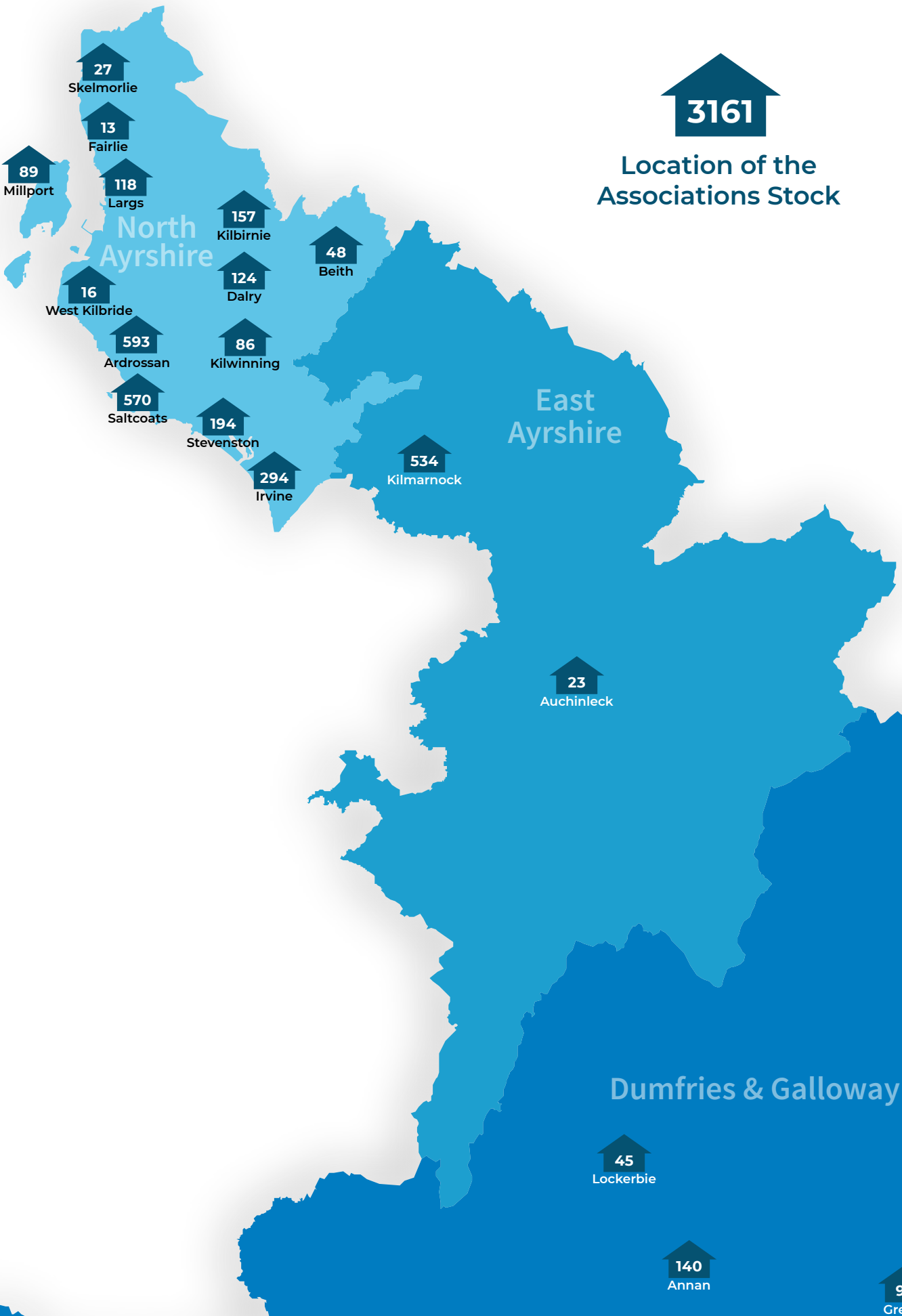
Rental income is vital for the Association to continue to fund essential services, and the Housing Services staff team have worked hard over the year to remind tenants of their responsibilities, provide advice and assistance on payment methods and welfare benefits and where required instigate legal action. We are developing profiles of tenants going into arrears to target our advice and assistance and make referrals to support agencies for those most in need. We have also formed positive partnerships with the Department of Work and Pensions to assist tenants in the migration to Universal Credit.

Welfare reform, and in particular the roll out of Universal Credit, continues to have a major impact in our work especially in the context of the COVID-19 pandemic and its financial impacts. The Association has a Financial Inclusion Officer based within the Housing and Property Services Department, and many tenants have benefited from the specialist support and advice now available.

### Anti-Social Behaviour

Housing and Property Services recognise the harm that anti-social behaviour can cause individuals and communities. We believe that addressing anti-social behaviour is a core responsibility of a social landlord. Over the course of the year, we received and investigated a number of complaints and disputes between neighbours. Incidents ranged from relatively minor noise nuisance to serious harassment or violence. We take positive and decisive action to deal with any issues that are detrimental to our residents' peaceful enjoyment of their homes.





# ASSET MANAGEMENT

In year 2021-2022 programmes of work mostly got back to normal after the Covid pandemic. The planned maintenance work we undertake is to ensure all our homes continue to be maintained to the Scottish Housing Quality Standard, which was achieved for all of our applicable stock by the end of March 2015 and to work towards achieving the Energy Efficiency Standard for Social Housing. In the year we spent £1,263,268.00 on planned maintenance projects. The table below shows the detail of how this money was split against the differing work types as well as our planned programme for 2022/2023.

## Completed Planned Maintenance Spend 2021-2022

Work Heading	Number of Properties	Value of Completed Work
Heating	60	£160,597.74
Kitchens	58	£265,261.40
Bathrooms	120	£421,288.12
Door Entry	1	£2,093.76
Structural/ Drainage/ Damp	24	£86,139.39
Smoke Alarms	215	£110,268.08
Fencing	29	£56,102.93
Windows & Doors	56	£161,516.58
<b>TOTALS</b>	<b>563</b>	<b>£1,263,268.00</b>

## Planned Maintenance Budget 2022-2023

Work Heading	Budget
Heating	£185,000.00
Kitchens	£680,000.00
Bathrooms	£480,000.00
Door Entry	£30,000.00
Structural/ Drainage/ Damp	£125,000.00
Electrical	£20,000.00
Smoke Alarms	£5,000.00
Fencing	£80,000.00
Windows & Doors	£690,000.00
<b>TOTALS</b>	<b>£2,295,000.00</b>



# SOCIAL AND ECONOMIC REGENERATION

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In Ardrossan, following the lockdown around covid-19, the Association reopened its 3 Enterprise Centres to the public allowing local residents to gain access the range of valuable local services delivered from the centres including employability, training, housing advocacy, energy advice, community development, community radio and childcare.

The Association has also continued to provide support to the Ardrossan Community Development Trust (ACDT). Our Social & Economic Development (SED) department, headed by the Chief Executive's Office, continue to work proactively with ACDT's Board to provide developmental support on key projects including the South Beach promenade play park and redevelopment of the existing toilet block.

These works include the reintroduction of crazy golf and some commercial beach huts as well as a café and community hub. The Association have assisted with revenue funding; legal support and insurance services as well as supporting the Trust's recent employment of a Community Development Officer.

SED have also been supporting the Ardrossan Community Sports Hub board of Trustees. The department also continue to offer support to Raydale Community Partnership in Gretna where we assisted in obtaining over £600k of grant funding to install a new 3g pitch to replace the turf surface.

The new surface was installed late Summer 2021 and works continue to develop redundant portacabins relocated from one of the Association's development sites in Lockerbie to Gretna and these will create new changing facilities and a community gym on site, opening later this year.

We also continue to support the Lockerbie Old School community group in assisting them to develop plans for a redundant primary school building in the heart of the Town, and in raising over £4.5m of funding to bring this back into use and convert it into a Community Hub. Working with Turning Point Scotland, the Association is also looking to provide 8 assisted living flats on the same site.



## CHA LEMON AID FUEL POVERTY SERVICE

The Association has provided the award-winning Lemon Aid Fuel Poverty Advisory Service since 2013. With teams based in North & East Ayrshire and Dumfries & Galloway, our teams provide energy advice, advocacy, assistance in dealing with energy arrears, and debt write-off & billing disputes.

We also assist those who have self-disconnected and work in partnership with other care and support agencies to provide support. Prior to the recent Ofgem Pricing Cap we have helped over 8500 people to switch supplier saving clients a total of over £1.7m of savings since 2013.

We've also helped over 25,000 customers reduce their fuel debt, advocated on their behalf with disputes, dealt with metering issues and helped them source the fairest energy prices around. During 2021 alone we assisted over 3200 households to reduce debt and make savings to a value of £481,000 & issued 2123 fuel vouchers with a value of £90,000.

The Association commissioned Social Value Lab to measure the social impact of services and this year's report showed that for every £1 invested in Lemon Aid, we produce £15.32 of social impact, the highest rate to date. Demand for services was already increasing, however now with the already felt Energy price increase and the ones forecast for October and next January, demand for our services is expected to be higher than ever.

In March 2022 the Association successfully secured an extension of the Scottish Governments Investing In Communities Fund securing the work of the Lemon Aid Teams in North & East Ayrshire as well as Dumfries & Galloway until March 2023.

Further applications were also made to the Investing In Communities Fund in June this year to secure match funding to ensure the security of the 3 Lemon Aid Fuel Poverty teams until March 2026.

Further funding applications will follow towards the end of this year to complete the package of funding required - ensuring the Association can continue to deliver this much-needed service to our tenants and the wider community in the areas where we deliver housing.



# CUNNINGHAME

HOUSING ASSOCIATION

*More than just a landlord*

## OFFICES

### **Head Office**

Quayside Offices, Marina Quay, Dock Road, Ardrossan, KA22 8DA  
Tel: 01294 468 360

### **Dumfries and Galloway Office**

24 Nith Place, Dumfries, DG1 2PN

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## ENTERPRISE CENTRES

### **The Michael Lynch Centre for Enterprise**

71 Princes Street, Ardrossan, KA22 8DG  
Tel: 01294 475 600

### **The James Moffat Centre for Enterprise**

187 Glasgow Street, Ardrossan, KA22 8JY

### **The Frank Sweeney Centre for Enterprise**

82/84 Glasgow Street, Ardrossan, KA22 8EH

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## SUBSIDIARY COMPANIES

### **Cunninghame Furniture Recycling Company Ltd.**

Unit 68, Third Avenue, Heatherhouse Industrial Estate, Irvine, KA12 8LT  
Freephone: 0800 221 8083

### **Citrus Energy Ltd.**

82-84 Glasgow Street, Ardrossan, KA22 8EH  
Freephone: 0800 221 8089



Cunninghame Housing Association | A Charity Registered in Scotland No: SC037972

[www.cunninghame-housing.org](http://www.cunninghame-housing.org)  
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