



CUNNINGHAME
HOUSING ASSOCIATION
More than just a landlord
MAKING OUR COMMUNITIES BETTER PLACES



SPRING NEWSLETTER

2024

Happy Easter!



**USEFUL
CONTACTS**



Report a Repair
0800 068 1466



Scottish Water
0800 077 8778



Power Cut
105



Scottish Power
0800 092 9290



Police
101



Police (emergency)
999



NHS 24
111

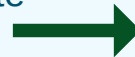
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REDUCING PAPER

To help environmentally, we are trying to use less paper. It's also quicker and easier to communicate with tenants via text and email.

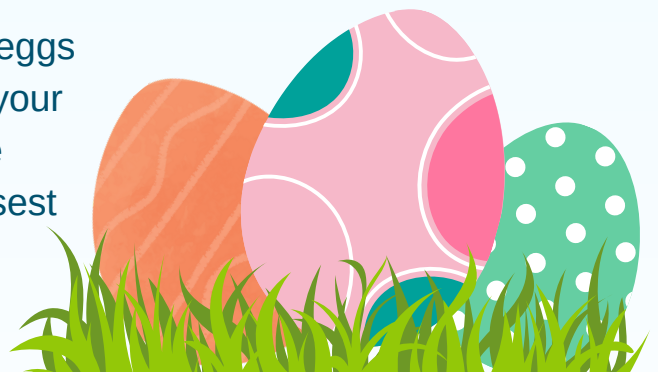
Please sign up to receiving newsletters digitally by clicking the computer.



EASTER EGG COMPETITION

Can you find all of the hidden Easter eggs in this edition of the Spring newsletter?

Count how many Easter eggs you can find and submit your answer by clicking on the pink Easter egg. The closest number gets a prize!



FESTIVE SUPPORT INITIATIVE



Staff worked hard through December to help support our tenants over the festive period, as part of the Associations wider action work. Our initiatives included:

An 'advent' giveaway was held on 1st-23rd of December, giving 21 tenants a £50 shopping voucher. The grand finale saw the last two tenants gifted £150 shopping vouchers donated by McTaggart Construction. The vouchers were very well received, with several tenants saying that they felt very lucky to have won a shopping voucher just in time for Christmas.

25 Christmas food hampers, with steak pies and all the trimmings as well as Christmas treats were gifted to tenants on a need basis. The hampers were delivered by staff on 21 December. One tenant contacted us to say, *'Thank you so much it really does mean a lot, honestly thanks. It has been such a struggle but that's just made it a little better. Thank you again.'*

'I am so thankful for this as it's a lovely surprise and so unexpected. Thank you so much.'



Events were held in East and North Ayrshire in December and Dumfries and Galloway in February. The events offered tenants and residents the opportunity to engage with CHA's Financial Inclusion Officer, Lemon Aid Fuel Poverty Service, Cunninghame Furniture Recycling Company and North Ayrshire Foodbank also attended their local event. Over 130 people attended the events, which were greatly enjoyed by all with music games, winter freebies, prizes and warm food provided.



We'd like to thank our partners for their generous contributions to these initiatives:



CUNNINGHAME SCRUTINY GROUP

Cunninghame Scrutiny Group is delighted to have completed the exercise on shared spaces which included landscaping, common garden areas, closes, door entry systems and bin areas.

The report which contained 22 recommendations, was presented to CHA's Board of Management. An action plan is now being developed to implement these recommendations to help improve our shared spaces. From our 2023 Tenant Satisfaction Survey we know it is very important to our tenants that we make our communities welcoming places.

The group is now deciding on what area of our Housing Services to scrutinise next, to help improve the service we provide to our tenants.



ANNAN TENANT & RESIDENT GROUP

A new tenant and residents' group in Annan now has nine tenants on its committee. The group is still looking for other interested tenants to join them to ensure our Annan tenants have a voice and can help improve our relationship with communities and the services provided. Other tenants groups include:



If you are a Cunninghame tenant and are interested in getting involved, learning about housing, visiting interesting places, meeting new people, and helping to further improve our housing services, we would love to hear from you. There are many ways to participate that suits you.

Contact Ian Macpherson, Community Participation and Engagement Officer



01294 606 012



imacpherson@chaltd.org



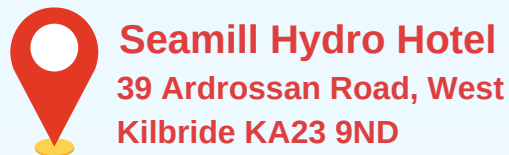


Since October 1984, Cunningham Housing Association has supported our tenants and communities by being 'More than just a landlord' and 'Making Our Communities Better Places'. To celebrate this milestone, a programme of exciting events has been planned that will span all year! These events will bring tenants, staff and Board Members together in celebration of our 40th birthday.

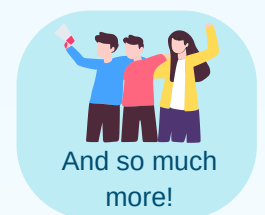
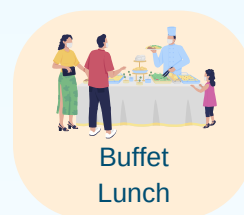
Events will be published on our social media, so keep an eye out on our [Facebook](#)

ANNUAL TENANT CONFERENCE

Following the success of last year's conference, we are excited about our 13th Conference which will take place:



We hope to see you at this friendly, informative, entertaining, and free event!

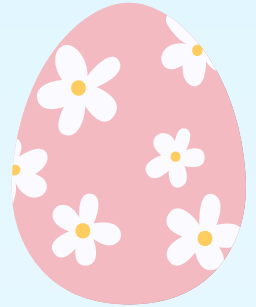


Click 'Sign Up' to confirm your place today, fill out the tear off slip on the back page and post it back to us via the pre-paid envelope or call Danny Watson, 01294 606005 to confirm your attendance or arrange free transport to and from the venue!



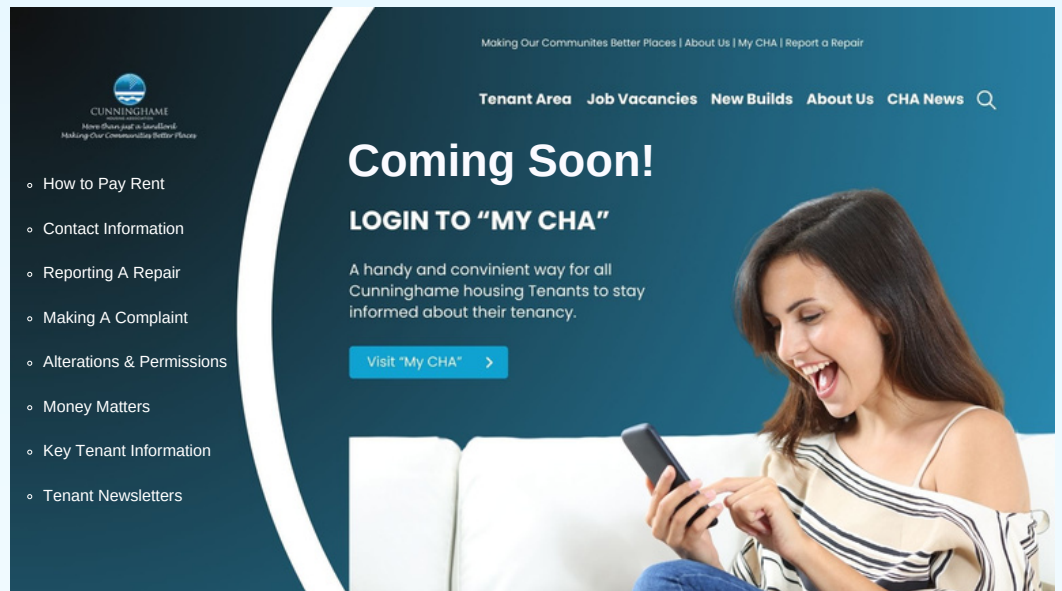
TENANT COMMUNICATIONS

Here at CHA we are constantly looking at ways to improve communication and our transparency with tenants. Where possible we have moved to communicating with tenants via text and email; it's quicker and easier and has a huge environmental impact. If your contact details have changed or, you are unsure if we hold accurate details, please take a minute to complete a contact information form and we will ensure our records are fully updated by clicking the Easter egg.



CHA WEBSITE & MY CHA

We have developed our website and social media and use them to provide information to tenants and for circulating news stories or blogs. The website is currently being developed to improve its functionality for our tenants. Aside from a total site refresh, new features currently under development include **MY CHA**.



The creation of a Document Library will ensure policies and procedures with which the Association operate can be easily located. This will include a specific area for tenant related policies, newsletters, Board of Management minutes and much more.

SOCIAL MEDIA

Aside from our website CHA can also be found by searching for us on the following social media platforms or click the logos:



You can also message us through Messenger.



We are well indexed on Google meaning if you search CHA Housing Officers (for example), Google will direct you to the correct area of our website. Give it a try !

2024/25 RENT CONSULTATION OUTCOME

Thank you to everyone who responded to our full tenant consultation exercise during November and December 2023 on our proposed rent increase of 4.6% for 2024/25. This year, 502 tenants responded, which is a 13% increase from the year before. This represents 14.4% of CHA tenants – our best response to date! A tenant from Saltcoats and a tenant from Dalry who responded to our rent consultation received a £50 voucher.

We asked you what you believe the Association's financial priorities should be moving forward. **You told us your key priorities from highest to lowest are:**

- 1 Repairs & Maintenance
- 2 Capital Investment (bathrooms, kitchens etc.)
- 3 Support Services to Tenants
- 4 New House Building
- 5 Maintaining Open/Communal Space
- 6 Wider Initiatives-

Many respondents provided us with individual feedback, on issues such as affordability, repairs and maintenance, or general comments about our homes and services. These were all reviewed and individual tenants contacted where appropriate.

After reviewing the consultation feedback, our Board of Management approved the proposed 4.6% increase from 1 April 2024.

You should have received a letter from us providing you with information on your individual rent and service charges from that date. Your new rent may include changes due to the ongoing rent restructure, which was first implemented in April 2019 over a seven year period. Your letter tells you what to do next, depending on how your rent is paid and what benefits you are entitled to.

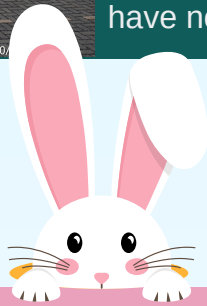


If you have any concerns about paying your rent, rent arrears or any other financial issues, contact your Housing Officer as soon as possible on 01294 607553. We can help you.



64 houses and cottage flats are now complete in Heathhall, Dumfries.

Overall completion of this new build development was acknowledged on 29th of February 2024. All 64 homes have now been allocated.



In East Ayrshire, work to build 101 new houses off Treeswoodhead Road in Shortlees continues to progress. The Bridgehousehill development includes 5 bungalows designed specifically for wheelchair use and 10 bungalows designed for amenity use. 43 of the houses have already been handed over to tenants. The area is scheduled for completion in September 2024



In North Ayrshire, development work is ongoing on site of the former Ardeer Primary School on Garven Road, Stevenston. Upon completion the development will provide 20 new houses including one amenity bungalow tenancy and one home designed specifically for wheelchair use. The area is scheduled for completion in September 2024

We are aiming to start on site at our Stanfield Farm development in Eastriggs in the spring. This development will provide 74 new houses and bungalows for social rent.

PAYING YOUR RENT

Your rent is charged weekly. There are a number of different ways to pay. If you are struggling to pay your rent please contact your Housing Officer on 01294 607553

Direct Debit is the simplest and most convenient way to pay. Call 01294 607553 to set a direct debit up.



Bank transfer to Sort Code 09-02-22 and Account Number 10697883. Put your name and tenancy reference number.

Visit our website and click '[Make a Payment](#)' on:



Use your Allpay card at any store with a 'PayPoint' sign or call Allpay on 0330 041 6497.

Pay using your card or over the phone - call us on 01294 607553.



OUR FINANCIAL INCLUSION SERVICE

Our Financial Inclusion Service continues to support tenants needing financial advice or support. Recently, a tenant was struggling to live on the standard allowance of Universal Credit (£368.74p/m).

During discussion, it emerged that the tenant had mental health problems and other health issues. The Financial Inclusion Officer completed an Adult Disability Payment application and Universal Credit Health Assessment form.

Both were successful and increased the tenants income by **£1,138.63** per month. They also received a lump sum backdate of **nearly £3,000**. The tenant also received help to apply for flooring via the Scottish Welfare Fund which was successful.

From April to December 2023, the service has helped tenants gain **£562,257** in both housing and individual benefits.



UNIVERSAL CREDIT TIPS

Do you need help to understand why money is being taken from Universal Credit payments? Universal Credit can take money off your payment if you owe money. You will see this on your Universal Credit statement.

1

To find your statement, sign into your online account and go to 'Payments'.

2

On your statement, look for 'What we take off – deductions'.

The types of money you owe/Debt that can be taken from your payment includes -

- Advance payments
- Tax Credits and benefit overpayments
- Recoverable hardship payment
- Budgeting or crisis loan repayment

Money can also be taken from Universal Credit and paid to a third party (eg landlord, utility supplier, etc.) These are called Third Party Deductions and can include:

- Rent
- Service charges
- Utilities, like electricity, gas and water
- Council Tax
- Child Maintenance
- Court fines
- Integration loans

Are you struggling with repayments and looking to pause or lower the above debts?

The fastest way to contact Universal Credit is to write a note in your Universal Credit journal.

If you need help, contact our Financial Inclusion Officer for advice:

 01294 607553

 fiio@chaltd.org



BENEFIT NEWS

The DWP's current plan is to have all households claiming legacy benefits moved across to Universal Credit by the end of 2029.

From April 2024 migration notices will be sent to:

- Income Support (and Housing Benefit) claimants from April to June
- Income-Related ESA and Child Tax Credit (and Housing Benefit) claimants from July to September
- Income-Based JSA (and Housing Benefit) claimants in September
- Tax Credit and Housing Benefit claimants from April
- Housing Benefit only claimants after Tax Credits and Housing Benefit claimants.



The third and final cost of living payment was paid between 6th February and 22nd February 2024. No further support payments have been announced to date.

The DWP has confirmed that most working age benefits, including Universal Credit, will rise by 6.7% from April 2024. The State Pension will rise by 8.5%.

DO YOU KNOW WHAT A MIGRATION NOTICE LOOKS LIKE?

What does it look like compared to the leaflet telling you to get ready for Universal Credit?

If you have received a red and blue leaflet (pictured alongside) there is nothing to worry about. You do NOT need to claim UC as this is not your Managed Migration Notice.

A Managed Migration Notice has three pages. It is issued when your Tax Credits are due to end, and the date you need to claim Universal Credit by. This is known as your deadline date. The bottom of the letter will also say. "This is a migration notice issued under Regulation 44 of the Universal Credit (Transitional Provisions) Regulations 2014."



SPRING SPENDS

Check out these money saving tips to help you create a fun and festive Easter!

Keep an eye out for spring and Easter sales at your favourite stores. By planning ahead and shopping during these sales, you can snag some great deals on items you need.



Instead of buying expensive Easter treats, make your own at home. It's a fun activity, and you can save money while enjoying delicious homemade goodies.

Get creative and make your own Easter decorations using materials you already have at home. It's a fun and cost-effective way to add a festive touch to your space.



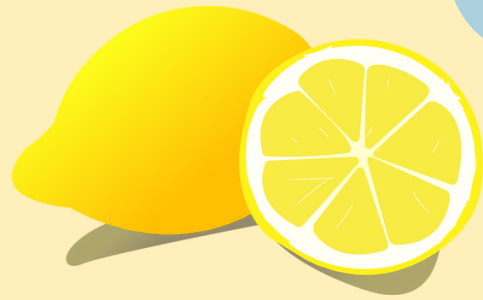
Many communities organise free Easter egg hunts and other festive events. Check local listings to find out what's happening near you.

SUPERMARKET SAVINGS

Based on the 2022 Family Food National Statistics, the average weekly costs of household food and drinks is £32.17 per person. Leisure, food and drink purchases including alcohol, and tobacco are not included in this cost. For each additional adult or child in a household, around £20 per week should be added. Which?'s 2023 comparison ranks supermarkets from the most to least affordable and gives the average cost of a basket:



LEMON AID FOR YOU FUEL POVERTY ADVISORY SERVICE



Lemon Aid has been supporting people in Ayrshire and Dumfries and Galloway for over 10 years now. Demand for the service has never been higher than in the last year, especially amongst Cunninghame Housing Association tenants.

Over the last 18 months energy prices have more than doubled. Most people now have energy debt, and with an increase in daily standing charge costs and energy unit prices, debt levels keep increasing. Many people have pre-payment meters and do not have enough funds to keep meters in credit, so are relying on fuel vouchers. While this helps, fuel vouchers only last for a short period of time and don't deal with the main issue, which is the energy debt caused by the huge increase in energy prices.

How can Lemon Aid help you?


With energy bills high and the effects felt widely amongst CHA tenants, its important that you know there is help available. Between April and December 2023, Lemon Aid:




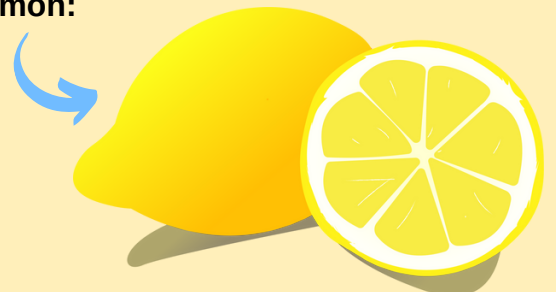
Lemon Aid can help with billing, metering and supplier issues. They will advocate on your behalf with your energy supplier. They will ensure you receive any grants or funding that you are entitled to and take up complaints on your behalf with your supplier, or even the Energy Ombudsman.

GET HELP TODAY!

Contact Lemon Aid today by calling them or clicking the lemon:

 0800 221 8089 (Ayrshire)

 0800 049 6528 (Dumfries and Galloway)



**MONEY
MATTERS**

Cunninghame
Furniture Recycling Company



PART OF THE
CUNNINGHAME
HOUSING ASSOCIATION
GROUP OF COMPANIES

Are you looking to furnish on a budget
with affordable, quality reuse furniture?
Follow CFRC on [Facebook](#) where
new products are posted everyday!



We also offer **FREE Ayrshire collections**
of your unwanted reusable furniture!

**VISIT OUR HUGE IRVINE SHOWROOM FOR
AFFORDABLE REUSE FURNITURE, BEDS,
WHITE GOODS AND MUCH MORE**

Unit 68, Third Avenue, Irvine, KA12 8LT

Easter Holidays

Friday 29th March - Closed
Saturday 30th March - Closed
Monday 1st April - Closed

We reopen Tuesday
2nd April at 9:30am

Happy Easter!



Easter Clearance
Up to 50% off selected
reuse items

Monday 18th March - Thursday 28th March



KEEPING COMMON AREAS CLEAN

Many of our developments have communal areas or gardens for you to enjoy. We need your help in keeping these areas in good condition. Stairwells, drying areas, car parks and gardens should be clean, tidy and clear of refuse. Stairwells and communal corridors must also be kept clear for your safety.



If you need to dispose of large items such as beds, tables, sofas etc. that are in reusable condition. You can click on the sofa to book a free uplift in Ayrshire through Cunninghame Furniture Recycling Company.

If you need to dispose of large items that are unusable or white goods you can contact your local Council and arrange for them to be uplifted. (If you dump rubbish or large items in communal areas or gardens and we must remove them, we may recharge you for any costs incurred.)



NORTH AYRSHIRE
COUNCIL



01294 310000



www.north-ayrshire.gov.uk



Up to 5 items - £26.46, extra items £5.29 each.



East Ayrshire
COUNCIL



01563 554400



www.east-ayrshire.gov.uk



1-3 items: £15.93, 4-5 items: £29.21, extra £3.49 each with a maximum of 10 additional items per uplift



Dumfries
& Galloway
COUNCIL



030 333 3000



www.dumgal.gov.uk



1-3 items: £13.95, 4-6 items : £27.90, 7-9 items: £41.85



ESTATE WALKABOUTS

As part of our commitment to improving the quality of neighbourhoods where our tenants live, we are planning a programme of estate walkabouts. These will involve walking round areas containing Cunninghame homes and identifying issues that might need to be tackled.

The walkabouts give our tenants an opportunity to speak to Cunninghame staff to discuss issues about their neighbourhood or home.



Our next walkabout will take place in **Longpark, Kilmarnock** during the month of April. Members of our Longpark tenants and residents' group will decide what streets will be included.

If you would like to get involved or think your area would benefit from an estate management walkaround, please contact Ian Macpherson on: **01294 606012**.

GARDEN MAINTENANCE

With the sunnier weather and warmer days on their way, here are our tips on how to maintain your garden this Spring.



Check garden ornaments and solar lights for weather damage.

Rake up fallen branches and leaves from Winter.



Refresh old soil with some new compost and add fertiliser.

Remove dead plants and check them for pests.



Plant seasonal fruits and vegetables.



GARDEN COMPETITION

Why not use our garden maintenance tips to prepare your garden for the annual CHA garden competition! If you are responsible for maintaining your own garden or you take care of a common area, please enter our popular competition today.

If you think one of your neighbours have put a lot of effort into maintaining their garden or common area, then please nominate them.

The judging will take place in July/August 2024 and will include CHA staff, some of our tenant group members and the Association's Board members.

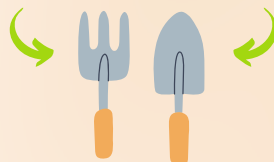


There are fantastic prizes for our North Ayrshire, East Ayrshire, Dumfries & Galloway tenants. See the back pages of this newsletter for a postal entry slip or call Ian Macpherson on 01294 606012 or scan the QR code to enter.



2023 North Ayrshire Winner

Enter the competition here!



2023 Common Garden Area Winner

TENANT SAFETY

One of our main priorities is keeping you safe. We have obligations as a landlord to ensure tenants' safety, in particular through:

Gas safety checks every year – 100% have been completed within the 12 month deadline this year



Electrical safety checks every five years – we now have 99.5% compliance in this area



Asbestos management – we now have asbestos information on over 75% of our stock



Fire safety – 100% of our properties have regulation smoke alarms and 100% of closes have an up to date fire risk assessment



Lift safety – 100% of our lifts in flatted properties have been maintained within the last 12 months

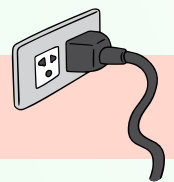


We need your help to keep you safe. Please read any appointment letters you receive and let us know if you won't be in. For gas and electrical safety, we can force entry to make sure your home is safe if we need to, but this isn't necessary if you work with us and wait in at the agreed appointment time. If you have any questions or concerns regarding the safety of your home, please call us on **0800 068 1466**. **Help us to keep you and your family safe.**

BED TIME FIRE SAFETY CHECKS

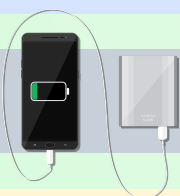
Before going to bed, you can help keep your family safe by checking your home for potential fire hazards. Follow these simple bedtime checks to help keep your home safe.

Switch off and unplug all electrical appliances not designed to be left on overnight.



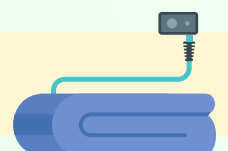
Close all doors – it can keep your escape route free from smoke and may stop a fire spreading.

Only use laptops and devices on hard surfaces so the air vents can let the heat escape.



Never charge your mobile phone while you are asleep, or charge it under your pillow.

Switch off any electric blankets, unless it's marked 'suitable for all night use'.



MEET THE EAST TEAM

Meet our East Team of Housing Officers, who work tirelessly to provide support to tenants across Kilmarnock, Mauchline, Auchinleck, Irvine, Kilwinning and the Garnock Valley.

They are responsible for the delivery of housing services, including: allocation of properties, estate management, tenancy sustainment, rent arrears, and anti-social behaviour or any other tenancy-related issues. Two of the team are currently studying for their Postgraduate Diploma in Housing Studies at the University of Stirling.

This knowledge and experience is invaluable to the team and helps them to identify creative solutions to housing issues.



Top row L-R: Chloe Morris, Gillian Bryce

Bottom row L-R: Damien Calderwood, Elaine Smallwood

STAFF SPOTLIGHT



HANNAH CAMPBELL

What is your role ?

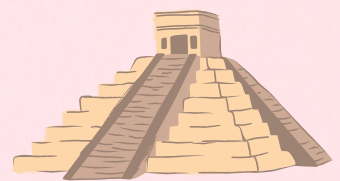
I am a Finance Officer within the organisation

What is the one thing you wish people knew about your job?

There is a lot going on behind the scenes - there are policies in place to be adhered to that can present challenges if not managed in a timely manner.

What is your favourite part of your job?

My favourite part of the job is working within a warm and welcoming team. Finance can be a fast paced environment, in order to keep up with timeframes and deadlines, working within a close-knit team helps make goals achievable.



How long have you worked for CHA

I started in April 2023 - working here a little under a year now.

One thing on your bucket list?

I visited Mexico at the end of last year and took a trip to see Chichen-Itza, after that, seeing the seven wonders of the world was added to my bucket list – 5 to go!



Do you have any hobbies or interests?

I spend my nights after work at the local gym, attending fitness classes. I love walking my dog, a bounce Boxer, and spend my weekends looking for new walking trails. I also enjoy cooking and attempting new easy recipes.

