shire
housing

"Great Homes, Great People, Vibrant Communities"

Annual Performance Report 2025/26

Welcome from our Chairperson

I am delighted to bring you our 2025/26 Annual Performance Report.

This report shows our performance in delivering the Scottish Social Housing Charter and compares our performance to previous years and with other landlords, and delivering our vision of "Great Homes, Great People, Vibrant Communities."

This year we invested £1.6 million in our homes. Investment has prioritised making our homes more energy efficient for our tenants, including insulation projects and solar panels to reduce fuel costs. 98.5% of our homes now meet the Scottish Government's Energy Efficiency Standard for Social Housing.

We are working with uncertainty about what the Scottish Government's future standards for reaching net zero in social housing will look like. However, over the last five years we have invested over £7.3 million in our homes including energy efficiency measures. We plan to invest around another £8 million over the next five years, to continue improving the quality of our homes.

The last year has seen the Association start work, in partnership with Rosewood Homes, on 49 new high quality, affordable, and fuel-efficient homes that will help meet local housing needs, at Netherthird in Cumnock. These will be our first new built homes in 17 years. In addition, we are progressing plans to build a new office complex next to our current office in Cumnock, and we are looking at potential sites for additional development projects across East Ayrshire, reflecting our commitment to sustaining and improving our communities.

We know that people are struggling with the cost of living. Our Financial Inclusion Service continued to support tenants to maximise their incomes, and over the last five years the service has secured an additional £5,985,784 for our tenants. Over the same period, we have also secured £405,500 of Scottish Government grant funding to adapt our homes to meet tenants' medical needs to ensure that they are able to stay in their own homes.

As a Community Anchor, what matters to you matters to us. This year's Annual Performance Report once again highlights the wide range of activities we have undertaken across all our communities, working in partnership with over 50 community groups to sustain and improve our communities. Over the last five years we have helped these groups secure £750,773 in external funding.

I hope you find this report helpful in understanding how we have performed, and we welcome any comments that you may have.

Simon Roberts
Chairperson

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Our Performance 2025/26

Throughout our Performance Report for 2025/26 you will be able to see how well we performed in meeting the standards and outcomes of the Scottish Social Housing Charter. The Charter requires all Registered Social Landlords and Local Authorities to submit their annual performance information to the Scottish Housing Regulator.

The Charter Outcomes

There are 16 outcomes and standards that the Regulator uses to assess performance across a range of indicators from the 2025/26 Annual Return on the charter (ARC). 14 of these standards apply to Housing Associations with a further 2 relating to homelessness and gypsies/travellers applying only to Local Authorities. It forms a key part of the Regulatory Framework including the requirement to submit an Annual Assurance Statement to the Scottish Housing Regulator.

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Telling you about Our Performance

This report details our performance information for the year ending 31 March 2026 and that of the two previous years. This will allow our tenants, stakeholders, and other interested parties to assess how we have performed over these years.

We also provide you with the Scottish Average performance and compare our performance with some of our local Ayrshire partners in EYDENT – Riverside (Scotland), Atrium Homes, and Ayrshire Housing and those of East Ayrshire Council to allow you to compare how well we are doing locally and at a more national level.

The Scottish Housing Regulator publishes its own reports on all social landlords that allow you to compare our performance across a range of services. This information can be found at the Scottish Housing Regulator's website: **www.scottishhousingregulator.gov.uk**.

Great Homes, Great People, Vibrant Communities

Our Business Plan Vision of "Great Homes, Great People, Vibrant Communities" commits us to working with our tenants, stakeholders and local partners to deliver excellent services. Like many organisations, the Association continues to face significant challenges that affect our tenants and communities.

Delivering high-quality services that provide value for money to our tenants and communities remains a key priority for us. We continue to embrace and invest in new technology to deliver the services our tenants tell us that they want, and we do this as cost effectively as possible ensuring Value for Money. In addition, we are developing innovative projects to help meet future service and community challenges.

During 2025/26, we supported our tenants and worked alongside local communities. Key examples include:

» Working closely with and supporting more than 50 community groups across our areas

» Digital Drop-ins offering free access to digital devices and the internet.

» Community film nights

» Health & Wellbeing events

» Community day trips

» Provided Energy Saving Packs for new tenants, including a supermarket voucher, duvets, air fryers, bedding and kettles, to promote sustainability and help reduce household costs.

» £5,984 in grants to support outdoor projects with local primary schools.

» Introduced an online Tenant Portal to make it easier for tenants to access services and manage information digitally.

» Completed a Tenant & Resident Survey to gather information on what matters and areas for improvement.

We remain committed to capturing and reducing our Carbon Footprint as this is a key feature of our Business Plan. During 2025/26 we carried out the following:

» Upgraded 43 Heating Systems.

» Replaced 23 roofs

» Installed 33 Smart Home Meters

We were also successful in obtaining ECO4 funding which, along with our own investment, enabled us to deliver significant energy efficiency improvements to our properties at Westgate House, Newmilns. These works were designed to help homes stay warmer for longer, reduce the risk of damp and mould, lower tenants' energy bills and provide safer, more comfortable living spaces.

The works included: -

» Installation of solar panels.

» Internal wall insulation.

» Demand-controlled mechanical extract ventilation (DMEV)

» Installation of high heat retention Dimplex Quantum heating systems.

» Reduction in hot water storage capacity to improve efficiency and reduce energy consumption.

Financial Inclusion

It has been a busy and impactful year for Financial Inclusion in 2025/26. Some of the highlights were: -

316 visits to tenants

91 pre-allocation discussions designed to support prospective tenants and strengthen tenancy sustainment

Grants totalling £14,800 were issued to help tenants through the Universal Credit migration transition

Universal Credit

Financial outcomes included **£610,515** in annual Universal Credit benefit gains

46 tenants were supported to claim other DWP and Social Security Scotland benefits, resulting in **£190,885** in annual awards and **£28,340** in backdated lump sums

36 Housing Benefit claims produced **£68,828** in annual awards and **£1,927** in backdated payments

Supported existing tenants with supermarket vouchers, and a cash fund to help ease the impact of rising fuel costs and the wider cost-of-living pressures

Rents

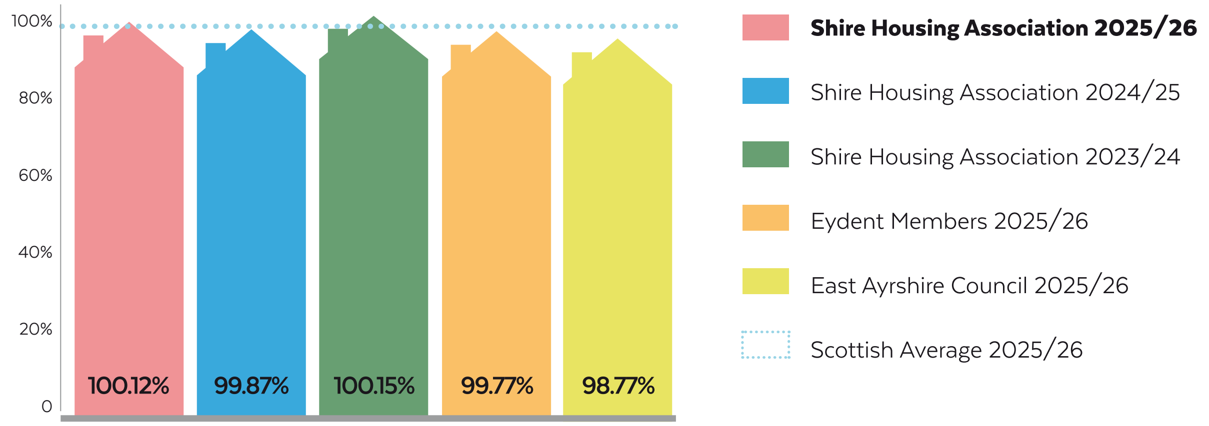
The Scottish Social Charter Indicators for rents and arrears are set out below.

Rent Arrears Performance

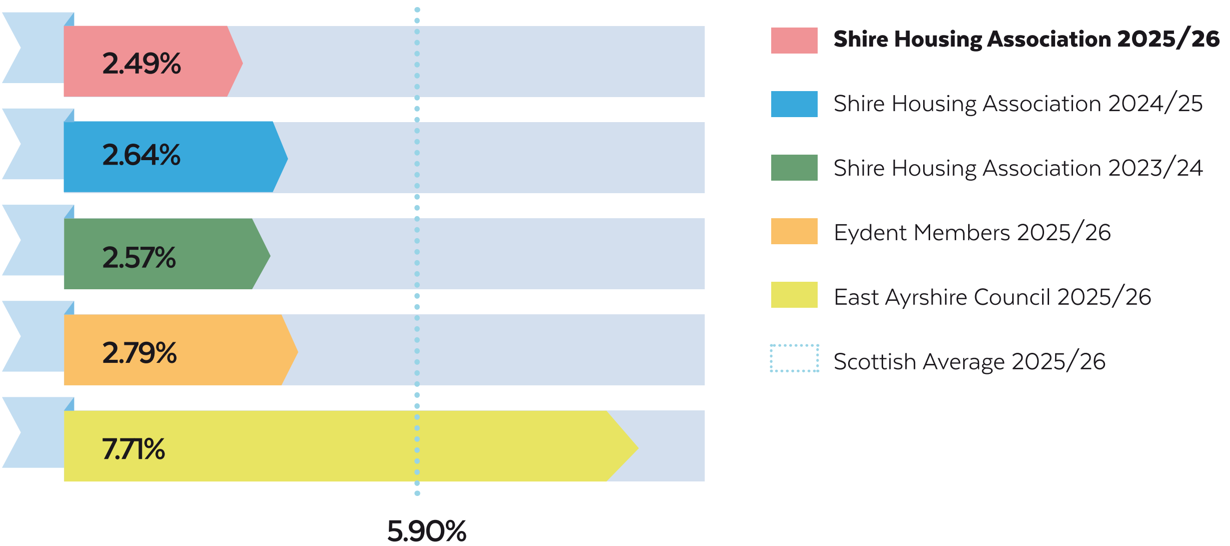
	2023/24	2024/25	**2025/26**
Current Tenant Arrears	£78,598	£96,802	**£90,274**
Former Tenant Arrears	£48,550	£38,735	**£43,158**
Gross Arrears	£126,744	£135,537	**£133,432**

Current arrears decreased during 2025/26, however our former rent arrears increased by £4,423. Our gross arrears figure represents 2.49% of the total rent due a reduction of 0.18% and well below our target expectation of 2.70%. Our focus remains on preventing debt and providing help and support to our tenants to allow them to take responsibility for paying their rent. We recognise that this will be an ongoing challenge especially over the winter months due to the wider cost-of-living pressures.

Rent collected as a % of total rent due in the reporting year - Indicator 22



Gross rent arrears (all tenants) as of 31st March as a % of the rent due for the reporting year - Indicator 23



Voids and Relets

Minimising rental income lost from empty homes is a key priority of our Business Plan.

Allocations and Voids - Indicator C2

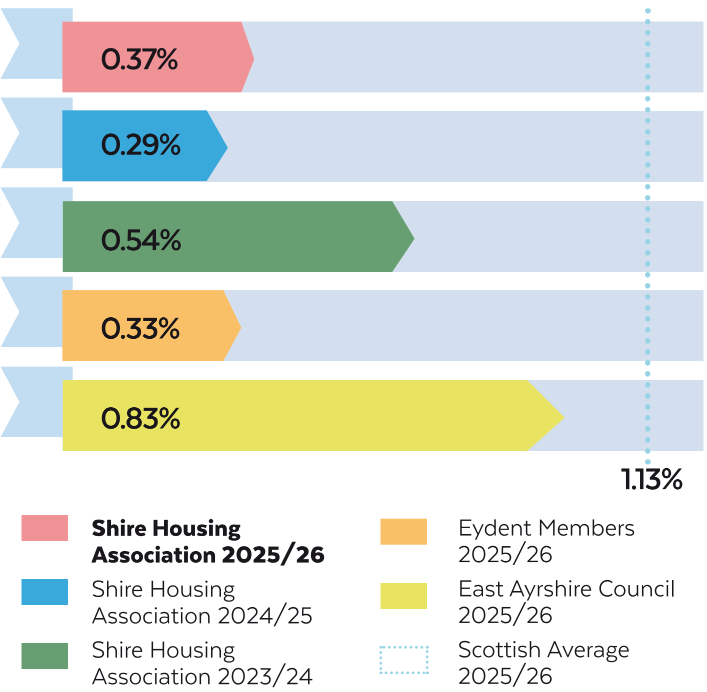
In 2025/26 we re-let a total of 75 properties using the East Ayrshire Common Housing Register - known as SEARCH. This is an increase of 21 compared to the previous year. Properties were let to the following groups of applicants:

	2023/24	2024/25	**2025/26**
Transfer Applicants	5	8	**3**
Waiting List Applicants	52	41	**62**
Homeless	8	5	**10**

During 2025/26, we rehoused 10 applicants who were statutorily homeless. While homeless allocations remain relatively low, this reflects lower levels of demand from homeless applicants in our rural communities compared with larger towns in the Kilmarnock area. Applicants in the Homeless Group on the Common Housing Register are given the highest priority and are considered first for every void property. We continue to work closely with East Ayrshire Council to identify potential demand, explore opportunities and make the best use of our homes for those in greatest housing need.

Rent loss - Indicator 17

Our performance in minimising rent lost from empty properties remains strong. Despite a higher turnover of void properties during the year, rent loss amounted to £20,131, representing just 0.37% of the full rent due. This reflects our continued focus on reducing empty property times and making the best use of our homes.



Time to re-let - Indicator 26

Reducing rental income lost through empty homes remains a key objective of our Business Plan.

Our average re-let time has continued to improve significantly, reducing from 31.65 days in 2023/24 to 19.50 days in 2024/25, and further to 15.44 days in 2025/26. This is well below the Scottish average of 51.7 days.

During the year, we re-let 17 properties in our difficult-to-let areas, compared with 13 in 2024/25. When these properties are excluded, our average re-let time improves further to 12 days. This improved performance reflects better communication between staff and contractors, and continued success in re-letting difficult-to-let stock.

Satisfaction and Relationships

How well do we handle complaints, and do we learn from them? Indicators 3 and 4

Handling complaints effectively and using them to improve the customer experience is important to us. Complaints help staff and contractors understand what went wrong and identify how we can improve the way we deliver our services.

Our complaints handling procedure is based on the Scottish Public Services Ombudsman (SPSO) Model Complaints Handling Procedure for Housing Associations. It explains how we manage complaints and the timescales we work to at each stage.

During 2025/26, we received 23 complaints in total. Complaint numbers remain low, and we continue to use the lessons learned from complaints to improve our services.

Our Complaints Policy sets out our aims and objectives and helps customers understand how to make a complaint and what they can expect from the process.

- Stage 1 Complaints - 20
- Stage 2 Complaints - 3

Percentage of all complaints responded to in full at Stage 1 –
100%

Percentage of all complaints responded to in full at Stage 2 –
100%

The average time for a full response at Stage 1 –
2.45 working days

The average time for a full response at Stage 2 -
14 working days

Both are well within the target of the (SPSO) timescale of 5 working days for Stage 1 complaints and 20 working days for Stage 2 complaints.

The following tables show how we compare:

Percentage of complaints responded to in full	2025/26 - Stage 1	2025/26 - Stage 2
Shire Housing	**100%**	**100%**
East Ayrshire Council	98.75%	100%
Eydent	99.44%	98.89%
Scottish Average	98.17%	92.62%

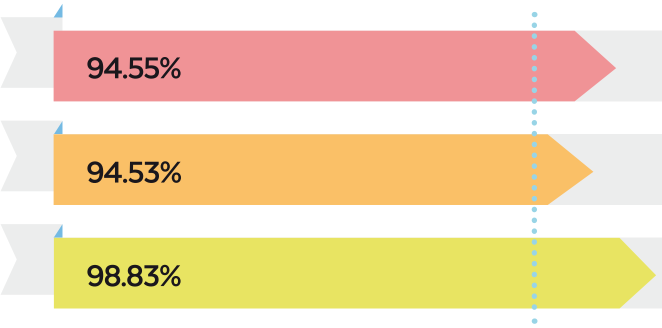
Percentage of complaints responded to in full	2024/25 - Stage 1	2024/25 - Stage 2
Shire Housing	**100%**	**100%**
East Ayrshire Council	97.67%	100%
Eydent	100%	100%
Scottish Average	97.14%	90.83%

The Customer Landlord Relationship

Our tenants' and residents' views are very important to us. Their feedback helps us to continually improve and develop services that meet their needs and support the communities where they live. The Tenant and Resident Satisfaction Survey, carried out by an external provider in October 2025 is an important way of measuring satisfaction against the key indicators used for Scottish Housing Regulator benchmarking. Some of the key results from the latest survey are shown below.

How well do we keep you informed about services and decisions?

Indicator 2



91.35%

- **Shire Housing Association 2025-26**
- Eydent Members 2025-26
- East Ayrshire Council 2025-26
- Scottish Average 2025-26

Rent charge as value for money

Indicator 21

We understand that value for money is important to our tenants. We continue to engage with tenants to understand what value for money means to them, while keeping rent increases as low as possible and continuing to invest in our homes. We also consult with tenants through a range of forums and surveys to help shape our approach.

82%

- **Shire Housing Association 2025-26**
- Eydent Members 2025-26
- East Ayrshire Council 2025-26
- Scottish Average 2025-26

Quality and Maintenance of our Homes

A fast and efficient repairs service is still a priority for our tenants. Here is how we performed during 2025/26.

Emergency Repairs – We completed 504 emergency repairs this year compared to 674 in 2024/25 taking an average of 2.98 hours to complete emergency repairs – well within our target of 4 hours.

Non-Emergency Repairs - The number of repairs increased by 363 on the previous year to 2,801. The average time taken was 6.46 days compared to 4.06 days in 2024/25.

Indicator 8 – **Average time for Emergency Repairs**

Average Hours	2023/24	2024/25	**2025/26**
Shire Housing Association	3.09	3.42	**2.98**
Eydent	2.36	2.39	3.42
East Ayrshire Council	1.38	1.38	1.69
Scottish Average	3.96	3.89	3.45

Indicator 9 – **Average time for Non-Emergency Repairs**

Average Days	2023/24	2024/25	**2025/26**
Shire Housing Association	4.04	4.06	**6.46**
Eydent	5.35	5.83	9.96
East Ayrshire Council	7.71	7.92	7.94
Scottish Average	8.95	9.13	8.75

Indicator 12 – **Satisfaction with Repairs Service**

Average Hours	2023/24	2024/25	**2025/26**
Shire Housing Association	86.53%	86.53%	**89.13%**
Eydent	82.86%	84.65%	83.92%
East Ayrshire Council	98.56%	99.28%	99.15%
Scottish Average	88.02%	86.75%	88.05%

Our tenant survey that was carried out during October 25 showed that the overall satisfaction of our repairs' service increased from 82.34% in October 22 to 89.13% of our tenants who used the service saying they were either satisfied or very satisfied with the service provided.

Repairs Complete Right First Time – Indicator 10

During 2025/26, our performance increased from 94.36% to **97.63%**, comfortably exceeding our 89% target. This improvement was driven by continuous engagement between the Association and our contractors to proactively resolve operational issues.

Gas Safety Certificate completed within anniversary date – Indicator 11

We completed **100%** of gas safety inspections within the 12-month timescale. We have completed a full-service programme and continue to audit this process to ensure we meet 100% compliance.

Medical Adaptations Performance – Indicator 21

Medical adaptations are funded annually by a Scottish Government grant. To help tenants continue living independently in their own homes, we install these adaptations based on Occupational Therapy referrals from Social Work and supporting letters from medical professionals.

During 2025/26, we completed **45** approved adaptations to tenants' homes, up from 33 in 2024/25. The average completion time dropped significantly to 41.20 days, representing a 68.74-day decrease from the previous year's average of 109.94 days, reflecting an earlier grant allocation from the Scottish Government.

Housing Quality – Indicator 6

Due to our continued investment, at the end of 2025/26, 98.55% of our housing stock met the Scottish Housing Quality Standard (SHQS), a significant increase from 86.92% in March 2025. This performance places the Association comfortably above the Scottish average of 89.53%

We have achieved 100% Energy Performance Certificate (EPC) across our housing stock. This comprehensive data allows us to target and design our future energy efficiency programmes.

Neighbourhood and Community, Estate Management, Anti-Social Behaviour and Tenancy Sustainment Performance

Results from the 2025 tenant satisfaction survey indicate that 92.47% of tenants are satisfied with how their neighbourhoods are managed. This positive result shows our ongoing commitment to delivering high-quality services and community well-being.

Indicator 13 - **How satisfied are you with the management of the neighbourhood you live in?**

	2023/24	2024/25	**2025/26**
Shire Housing Association	92.21%	92.21%	**92.47%**
Eydent	80.96%	80.61%	89.29%
East Ayrshire Council	84.90%	93.92%	93.92%
Scottish Average	84.30%	84.23%	84.94%

Sustainability – Indicator 15

Tenancy Sustainment performance at the end of 2025/26 was at 81.48%. Tenancy sustainability remains a significant challenge across East Ayrshire due to the social and economic pressures faced by our rural communities. To address this, our dedicated Financial Inclusion Officer provides critical pre-tenancy advice to ensure homes are affordable from the outset. We continue to adopt innovative, proactive approaches that equip new tenants with the capacity and support needed to maintain a settled home. Furthermore, residents have easy access to financial and welfare benefits advice throughout their tenancy to support long-term sustainability.

Sustained for more than 52 weeks

- % of new tenancies to existing tenants – 100%
- % of new tenancies to Homeless applicants – 66.67%
- % of new tenancies to applicants from the housing list – 80.43%

	2023/24	2024/25	**2025/26**
Shire Housing Association	88.00%	89.23%	**81.48%**
Eydent	91.58%	87.86%	92.14%
East Ayrshire Council	88.35%	89.67%	90.83%

Anti social behaviour – Indicator 14

During 2025/26 we received 20 reports of low-level, anti-social nuisance behaviour, successfully resolving 75% of these cases before the end of the financial year. The remaining cases were reported late in the year and were carried forward into 2026/27 for resolution. Overall, we continue to manage a low volume of anti-social and nuisance complaints.

Access to Housing and Support – Indicator 16

During 2025/26, we experienced a higher-than-expected number of tenancy terminations, totalling 71 households. This represents an increase of 17 terminations compared to 2024/25, resulting in a stock turnover rate of 7.35%. 11% of our properties continue to be classified as difficult to let, primarily due to low demand for larger social housing in rural parts of East Ayrshire. To address this, we are using a wide range of local incentives to maximise the use of our available properties. We are also actively promoting these properties on social media and working closely with partners to explore creative housing options for our stock.

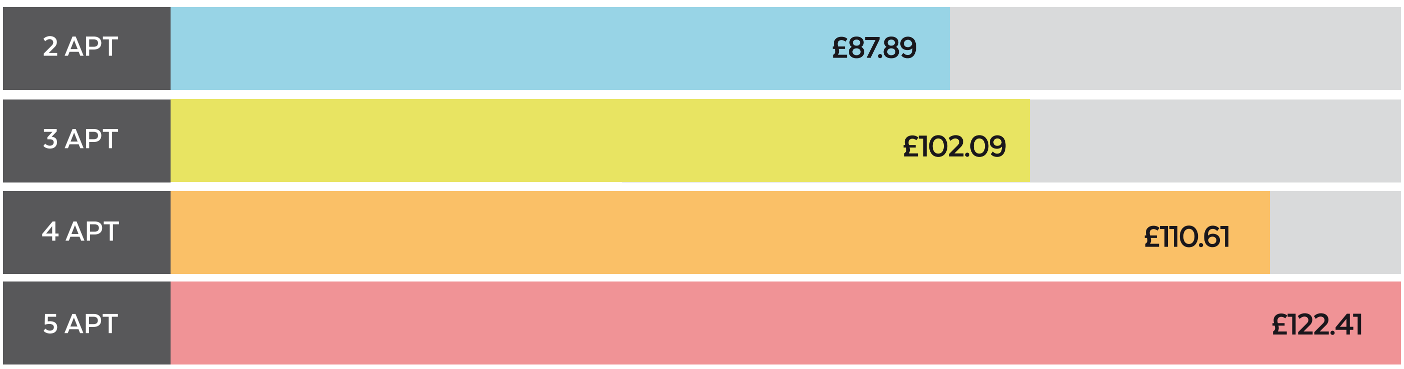
Comparative stock turnover performance

	2023/24	2024/25	**2025/26**
Shire Housing Association	6.67%	5.62%	**7.35%**
Eydent	6.52%	6.51%	5.55%
East Ayrshire Council	9.03%	8.91%	8.29%
Scottish Average	7.18%	7.13%	6.84%

Homes and Rents 2025-26

Location	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	Grand Total
Auchinleck		14	17	1	32
Bellsbank		8	77		85
Catrine		11	9		20
Cessnock Gardens	8	18			26
Craigens		41	30		71
Cumnock		41	21	1	63
Dalmellington		1	1		2
Galston		24	8	1	33
Hurlford	2	24	4		30
Kilmarnock		1			1
Kilmaurs		1			1
Logan			71		71
Mauchline	10	18	27		55
Netherthird		8	172		180
New Cumnock		69	67	3	139
Newmilns		16	1		17
Patna		15	102		117
Rankinston			5		5
Westgate House	13	6			19
Grand Total	**33**	**316**	**612**	**6**	**967**

AVERAGE WEEKLY RENT BY APARTMENT SIZE



Financial Information 2025/26

Shire is in a strong financial position, with adequate reserves and cash resources to continue to operate.

For 2025/26 our turnover from all sources was £6.1 million. We achieved a surplus for the year of £1.6 million. We used this and existing reserves to invest £1.6 million in our existing homes and a further £244,000 in acquiring additional homes. We spent £1.4m on our new development at Craigens Road in Cumnock. We also repaid £571,000 of outstanding loans.

We place a significant emphasis on achieving value for money for Shire and rent affordability for our tenants.

At 31 March 2026, our outstanding loan balance was £5.4 million, and we also held cash of £5.4 million. This is a fantastic base to allow for future borrowing for our business plan aspirations.

Staff Costs
£1,044,000
(2024/25: £1,028,000)

Office & Corporate Overheads
£486,000
(2024/25: £514,000)

Reactive & Void Maintenance
£829,000
(2024/25: £725,000)

Cyclical Maintenance
£221,000
(2024/25: £245,000)

Estate Costs
£245,000
(2024/25: £251,000)

Bad Debts
£18,000
(2024/25: £6,000)

Interest Costs
£111,000
(2024/25: £120,000)

Loan Repayments
£571,000
(2024/25: £571,000)

Property Improvements
£1,636,000
(2024/25: £1,434,000)

Great Homes – Investment in property 2025/2026

During 2025/26, we invested £1.63 million in capital improvements to tenants' homes. Our investment programme continued to be driven by the need to improve the energy efficiency of our homes, reduce carbon emissions, and support the Association's commitment to meeting climate challenge targets.

This investment was in addition to our day-to-day reactive repairs service and cyclical maintenance programme carried out annually.

Highlights include:	£000
Energy Efficiency Improvements	£692
Central Heating	£108
Roof Replacements	£297
Kitchens	£232
Westgate ECO Project	£207

We continued to make significant progress towards achieving the Energy Efficiency Standard for Social Housing (EESSH1), completing 112 energy efficiency measures, including cavity, internal and external wall insulation and solar installations.

We upgraded 43 heating systems, improving efficiency and reducing running costs for tenants.

34 kitchens were replaced, improving the quality and functionality of our homes, while 23 roof replacement projects were completed to protect and maintain the long-term condition of our housing stock.

33 Smart Home installations helped improve the way we monitor and manage our properties.

One of the most significant achievements during the year was the completion of our Westgate House ECO project.

Westgate House presented a unique challenge as the building is B Listed and located within a Conservation Area, requiring a sensitive approach to improving energy efficiency whilst preserving its historic character. Working in partnership with Green Home Systems, we successfully secured planning approval and external funding to deliver a comprehensive package of energy efficiency improvements to 19 flats.

The works included:

- Installation of solar photovoltaic panels on the rear roof elevation.
- Internal wall insulation to improve thermal performance.
- Demand-controlled mechanical extract ventilation (DMEV) systems to improve ventilation and reduce condensation risks.
- Installation of high heat retention Dimplex Quantum heating systems.
- Reduction in hot water storage capacity to improve efficiency and reduce energy consumption.

This project demonstrates how innovative solutions can be delivered within complex and traditionally hard-to-treat buildings. The improvements will help residents benefit from warmer homes, reduced energy consumption and lower running costs, whilst supporting the Association's commitment to reducing carbon emissions and improving the energy performance of its housing stock.

Overall, we delivered 264 planned improvements against a target of 211, exceeding our annual targets and maximising available investment opportunities.
As a result of this continued investment, only a small number of properties remain below EESSH1 requirements, primarily due to tenancy management issues or the complexities associated with mixed-tenure buildings.

Community Engagement

43 groups supported

Community day trips

Eco Projects

Support for local schools and early childhood centres

Support for older peoples groups

Tenant focused events

Community film nights

Health & Wellbeing events

£12,000 spent in our local communities – supporting groups and charities

£5,984 in grants funding secured for outdoor project with local primary schools

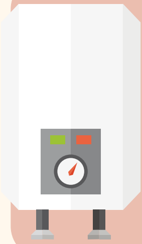
Looking Ahead to 2026/27

Our planned investment programme for 2026/27 totals approximately £1.63 million.

With the majority of our homes now meeting EESSH1 requirements, the focus of investment is evolving. While energy efficiency remains a key priority, increasing emphasis will be placed on improving ventilation standards and proactively managing damp and mould risks across our housing stock.

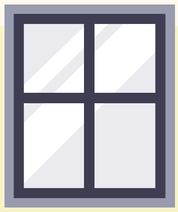
This is particularly important as new damp and mould legislation come into effect from October 2026. Our investment programme will focus on identifying and improving properties that may be at greater risk of condensation, poor ventilation, heat loss or moisture-related issues, including homes containing historic cavity insulation materials.

Our planned programme for 2026/27 includes:



59 central heating replacements

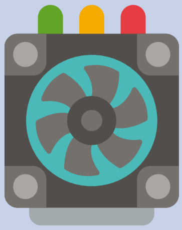
40 kitchen replacements



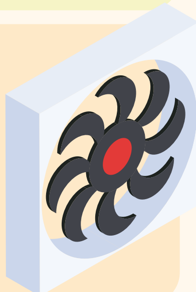
27 window replacement projects

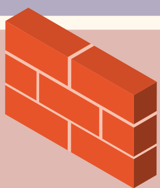
55 LD2 fire alarm upgrades

22 humidistat fan installations

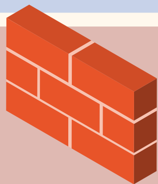


5 Positive Input Ventilation (PIV) installations

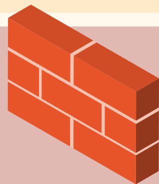




87 cavity wall insulation projects



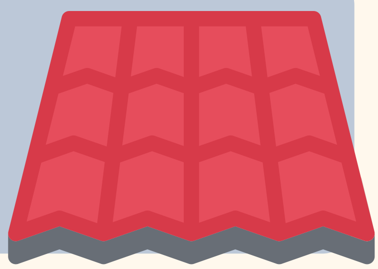
10 internal wall insulation projects



1 external wall insulation project

32 Smart Home installations

Continued investment in roof replacements, canopies, fascias and soffits, and other building fabric improvements.



The Association will continue to balance investment between maintaining existing assets, improving energy efficiency and ensuring homes remain safe, warm, healthy and affordable to run. We will also continue to pursue opportunities to secure external funding where available to maximise the benefits delivered to tenants and support our journey towards Scotland's Net Zero targets.

Corporate Governance

Board Members who served during the year 2025/2026 were as follows:

Simon Roberts, Chairperson

William Gallacher, Vice Chairperson

Hugh Carr, Convenor of the Audit Committee

Nick Allan

Bruce Cuthbertson

Lynsay Logan

Anne-Marie McGrath - Appointed 17 September 2025

Isabel McKnight

Jayden McWilliam - Appointed 17 September 2025

William Paterson - Deceased 21 August 2025

Ruth Patterson - Resigned 24 September 2025

Wendy White-Finnigan - Resigned 17 September 2025

Alison Sutherland - Resigned 28 January 2026

Michael Youd

Staff List

Staff Compliment at 31st March 2026

Directorate

Jim Munro
Chief Executive and Secretary

Customer Services

Julie Allison
Director of Housing

Ann Black
Housing Manager

Wendy Torrance
Housings Officer

Darren Clark
Housing Officer

Diane Balfour
Financial Inclusion Officer

Jade McLelland
Housing Assistant

Dawn Blackhurst
Housing Assistant

Mark Scott
Asset Manager

Mark McKelvie
Maintenance Officer

Ross McCrindle
Asset Officer

Nicola McMillan
Repairs Assistant

Lucy Urquhart
Asset Assistant

Lana McCurdy
Asset Assistant

Alan Thomas
Community Engagement Co-ordinator

Corporate Services

Claire Donnelly
Director of Corporate Services

Jamie Dickson
Finance Officer

Vincent Gregory
ICT Performance Officer

Gemma Balfour
Governance Assistant

Keir McClounie
Modern Apprentice

Care and Repair

Ed Vorsterman
Care and Repair Manager

Peggy-Anne Miller
Care and Repair Assistant

Sharon Neely
Digital Inclusion Assistant

Rebecca Caraher
Cleaner

Registered Office

Netherthird House
Netherthird
Cumnock
Ayrshire, KA18 3DB

External Auditor

CT LLP
61 Dublin Street
Edinburgh, EH3 6NL

Internal Auditor

WBG Services LLP
168 Bath Street
Glasgow
G2 4TP

Bankers

Bank of Scotland
123 High Street
Ayr
KA7 1QP

Solicitors

Harper McLeod
Ca'd'oro Building
45 Gordon Street
Glasgow, G1 3PE

Lenders

Royal Bank of Scotland plc
36 St Andrews Square
Edinburgh, EH2 2YB

Shire Housing Association Limited
Netherthird House, Netherthird, Cumnock, Ayrshire KA18 3DB
Telephone: 01290 421130 Email: info@shirehousing.com Website: www.shirehousing.co.uk

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This report is available in PDF format on our website

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