



for customers of cernach housing association limited

79 Airgold Drive, Drumchapel, Glasgow G15 7AJ

Tel: 0141 944 3860 Fax: 0141 944 8925 Email: admin@cernachha.co.uk Website: www.cernachha.co.uk

Recognised Scottish Charity SCO 36607 Property Factor Registered No PF000149



### **OPENING HOURS:**

MON, TUE, THUR & FRI: 9.00am - 5.00pm WED: 10.00am - 5.00pm

Due to the circumstances, any enquiries via phone or email for the foreseeable future. Contact admin@cernacha.co.uk or call 0141 944 3860.

# COVID-19 CERNACH'S JOURNEY FROM MARCH 2020 LOCKDOWN TO PRESENT DAY

The Association has been monitoring the COVID-19 situation closely and are committed to keeping our staff and our customers as safe as we can. We have all adjusted our home and working lives over the last few months and what a journey that has been. We are working on a plan as we speak to return to our office at Airgold drive, however due to social distancing measures, we will not be open to the public initially. We will keep you informed when this changes.

#### Let us tell you what has been going on.

We closed the office on Friday, 20th March 2020 and we lettered you to advise you of this. Our website, Facebook and twitter was all updated as and when we received government or Scottish Housing Regulator guidance. We aim to continue to keep you updated as often as possible.

All staff have continued to work from home to deliver a service to both tenant and owner. We have found that certain processes to take longer than normal. We would like to thank you for your patience.

We have also been able to provide some financial assistance for those hardest hit via extra grant funding of £40,000 secured by our Community Connector in partnership with Thriving Places. A lot of our tenants and owners have benefited from this which is great news to hear. Please see page 6/7.

We have assisted Glasgow City Council during this pandemic by helping to reduce homelessness and delighted that we were able to help.

On a positive note, whilst working from home the staff team have taken an incredible amount of calls from you. We have serviced over 6000 calls with July being the busiest month.

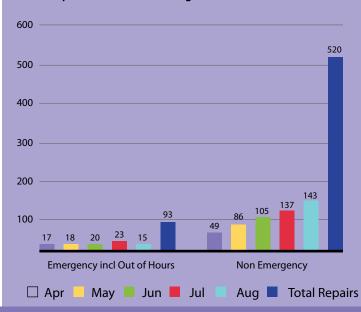


We recognise that if you live in a property that has a close and/or shares a back garden with someone it can be difficult. We would ask that you think of others at this time and remember the Government instructions regarding social distancing.

While the suspension of bulk uplift is in place residents are asked not to leave items on the street as these items will not be collected. Please leave any unwanted items safely on your own property such as your back garden or your back court and remain mindful of any fire risk. At present you can still take bulk items free of charge to the Council's Household Waste Recycling Centre at Dawsholm. Further information and updates can be obtained at **Glasgow.gov.uk/coronavirus** See **page 9** for information and handy tips.

We continued to take all repairs over the phone/by e-mail during lockdown although it was on an emergency basis only, as per government guidelines. We were lucky enough to have reliable contractors who continued to help us maintain this service. We are glad to say that we are now moving towards delivering a fuller service although this will take time. Your patience and understanding are appreciated.

#### Repairs carried out during Covid-19 restrictions



We had suspended all works at our new development, but the good news is operatives are now on site and work has now resumed. Please see our development article on page 5 for more information.

Our Landscape maintenance contractor had also been suspended due to government restrictions. We are delighted to announce they are back working within the estate and hoping to make up for lost time. We are aware that the full service has not yet resumed, and we are working with Idverde to make sure we are able to provide this service to residents as soon as possible. Cernach Housing Association appreciates your patience with this matter.

Our Close cleaning contractor was operating under a reduced service due to the virus. During lockdown, once government restrictions were lifted, they focused on a touch point service which included areas such as door handles and push plates. The full service resumed on the 15th June. Please be aware that as the contractors are working with limited staff the cleaning of closes can take longer than normal.

We recognise how difficult this time is likely to be for many of our customers and that you may be worried about paying your rent or factoring bills. Please contact us if you are in need of help or see **page 4** for more information on this subject and what Andy can do for you.

We had suspended allocating homes and updating new and existing housing application forms. This service is slowly opening back up and we are now currently looking at our housing lists in preparation to start allocating. Once again thank you for your patience. We continue to take calls regarding anti-social behaviour/ neighbour dispute matters and any other type of complaint. Your patience is appreciated as we handle these as it is more challenging than normal to address these matters when the office is closed.

Please be assured that we are still gathering the statistical data so you can monitor our performance. We have simply delayed issuing this information to you now and we hope you will understand why.

Staff and committee are currently working on a Return to Work plan, with a view to staff returning to our office at 79 Airgold Drive. There is still a lot of unknowns regarding the virus and Cernach are adhering to government guidelines and industry best practice. As always, we will keep you informed of any new developments regarding this via all our communication channels.

We would like to say we are delighted that our new office extension has been completed. We have also introduced social distancing measures to safeguard both staff and customer alike. We are not sure what our new normal working routine will look like however as soon as we have more information regarding this, we will let you know. Initially we will not be opened to the public, business will continue to take place over the telephone or via email. Again, all updates will be via our website or social media platforms.

Management Committee members and the Scottish Housing Regulator are being kept up to date with actions taken so far and we maintain regular contact with them.



### **WELFARE MATTERS...DO YOU NEED OUR HELP?**

At Cernach HA we are aware of the significant difficulties our tenants may be experiencing as a result of Covid19. We know that Furlough payments are reducing and may end soon putting pressure on the finances of families. In addition to children going back to school and with the prospect of (whisper it) Christmas not too far away, there is a lot going on! There is help available.

We have a dedicated service on hand to offer ongoing support to you and your family. Some of the current support includes:

#### **Universal Credit**



You may be able to get Universal Credit if:

- you're on a low income or out of work
- you're 18 or over (there are some exceptions if you're 16 to 17)
- you're under state pension age (or your partner is)
- you and your partner have £16,000 or less in savings between you
- you live in the UK

#### **Best Start Grant and Best Start Foods payments**

Best Start Grant is 3 cash payments. Each payment can only be paid once per child and you may need to be on a "qualifying Benefit" if you are over 18.

If you're under 18, you do not need to be on any payments or benefits to apply for Best Start Grant or Best Start Foods. If you're a parent over 18, you can apply whether you're in work or not, as long as you're getting one of these:

- Universal Credit
- Child Tax Credit
- Working Tax Credit
- Housing Benefit
- Income Support
- Pension Credit
- Income-based Jobseekers Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)

#### **Warm Home Discount**

The 2020 to 2021 scheme will open on 12 October 2020. The money is not paid to you - it is a one-off discount on your electricity bill, between September and March.

You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. There are 2 ways to qualify for the Warm Home Discount Scheme:

- you get the Guaranteed Pension Credit known as the 'core group'
- You are on a low Income and meet your energy supplier's criteria for the scheme - known as the 'broader group'

How you apply for the Warm Home Discount Scheme depends on how you qualify for the discount.

### **Winter Fuel Payment**

You usually do not need to claim Winter Fuel Payment - you'll get it automatically if you're eligible.

You will need to claim it if you have not had it before and any of the following apply:

- you do not get benefits or a State Pension
- you only get Universal Credit, Housing Benefit, Council Tax Reduction or Child Benefit

#### **TV License**

Are you aged 75 or older and recently received a letter from the BBC asking you to pay for a TV license?

If so, you may still not have to pay if you receive Pension Credit, but you must reply to the letter the BBC have sent you.

### Job Start Payment

The Job Start Payment is a new payment to help young people with the costs associated with the transition into employment, after a period of time out of paid work. Job Start Payment is a cash payment of £250; £400 for a young person with children.

It is available to those between the ages of 16 and 24 who have been out of paid work and receiving a low-income benefit for six months prior to finding employment.

Applications can be made up to 3 months after the date of the job offer. If a young person receives a Job Start Payment and subsequently finds themselves back out of work, they will be able to apply again but not until 2 years after their previous payment.

If you need help or even not sure whether you could be eligible for any of the help mentioned above or would just like a financial health check then we can help.

Please call Andy at Cernach HA and he will be able to provide a friendly confidential and professional Advice service to you.

Enquiries from family members on behalf of Cernach tenants are also welcome.

Contact details are Andy Parker: 0141 944 3860 or Direct Line 07736 892 626.

# HALLOWEEN'S COMING...

Its almost time for Halloween which means that ghosts, ghouls and all things that go bump in the night will be making an appearance to give us a fright......

One thing you dont want to sneak up on you is paying your rent on time

Your monthly rent charge is due on or before the 1st of every month in advance. It is important to prioritse your rent payments to safeguard your tenancy and stop your account going into arrears which can result in legal action.

If you are having difficulty in managing your money and keeping on top of your rent payments, please contact us. Dont be scared to speak to your Housing Officer as we are here to help. Cernach now also have a full time welfare rights officer Andy Parker who is able to assist you with any benefit enquiries or to help submit any benefit claims you are entitled to.

Please contact us on 0141 944 3860 for an appointment



The Coronavirus pandemic has delayed progress on Cernach's two newbuild developments.

Both sites were closed for 11weeks and since restarting work, productivity has been hampered by additional health and safety measures and only a gradual return to work by staff who were furloughed by sub-contractors and suppliers.

Fortunately, all Cernach's houses at Linkwood Drive had been handed over before the lockdown was introduced. However, some work to roads, footpaths and soft landscaping is only now being completed. Furthermore, the contractor could only deal with emergency and urgent defects during lockdown. There has been a gradual return to a normal defects service, but there may be a backlog of minor repairs.

The original programme for our second newbuild project at Invercanny Drive had been expected to complete by October 2020. However, we do not now expect the project to finish until well into 2021.

Cernach staff have worked closely with the contractor and our professional advisers to work through the many problems the pandemic has caused. We are grateful for the continuing patience and understanding of our tenants and potential tenants.



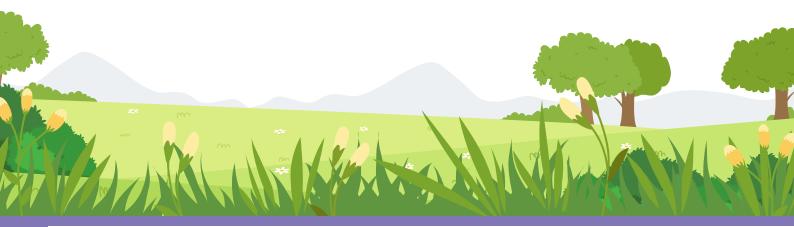
### A FIGHTING SPIRIT WITH THRIVING PLACES

Across the world the covid19 virus continues to decimate countries, communities, and families. In Drumchapel, as in many parts of Scotland, the impact of the virus has been felt even more by low wage earners, families with members who have additional needs, people living on their own, older people, families on benefits, all characteristics of poverty, experienced by many people in our community. However, on the upside, thousands of people across the globe, and indeed also in Drumchapel, have rallied round to support those who are suffering most. Here are a few of the activities we at Thriving Places have engaged in together with other organisations in Drumchapel.



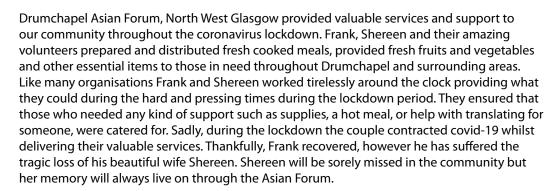
Prior to lockdown, eighteen residents from Drumchapel were participating in Glasgow University's Activate course. They completed two sessions but because of the Coronavirus we were unable to continue. We agreed it is important that we put everyone's health first and made the decision for the course to be deferred to the beginning of next year. This means that the course will still go ahead but, hopefully, by then the environment will be much safer for it to reconvene.





The Drumchapel Community Council has been in negotiations with Glasgow City Council regarding the building of a new community hub. Andy Lynch, the chairperson, said: "This is a major development and we will be conducting a survey together with Thriving Places, asking the people who live and work in Drumchapel about what, and where and how this should be so keep your eyes peeled for a survey that will want to know your ideas about a community hub."

Glasgow Clyde College is renewing its IT equipment and decided to recycle their current equipment and donate it to communities in the North West of the city. Through North West Voluntary Sector Network, Thriving Places became a referral organisation for this recycling project called GIFTECH to provide PC's to families who live in the area and who do not have access to a PC. We focused on the asylum seekers in Drumchapel and distributed 10 recycled computers to 10 families in Drumchapel. Adam Nasreen and family, who received a PC, said: "The PC is very useful for us and helps us so much, we can search for everything that we are looking for online. I use it for online lessons, I study English, Language rules and UK Theory driving tests. I also use it for fun by playing games, watching YouTube videos and football games, we video call our families on Skype and Messenger regularly".

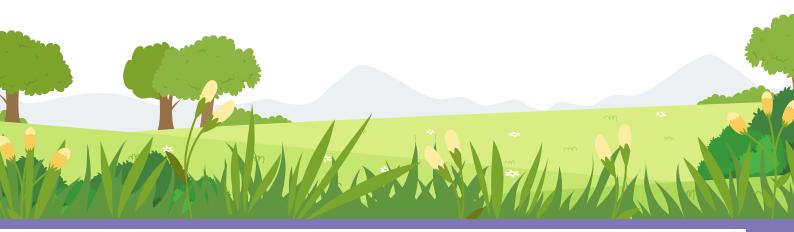


For many people in Drumchapel and beyond, financial hardship has made life even more challenging through the Covid-19 crisis. Thriving Places secured funding from the Scottish Government's Supporting Communities Fund to provide small financial awards to residents hit hard by the lockdown. Housing associations, schools and local agencies made referrals to us, identifying people whose circumstances had changed overnight with the lockdown. This included taxi drivers, hairdressers, and other self-employed workers whose income had been slashed. We supported over 100 households, and should the Scottish Government issue further funding, we will apply to continue with this support. Thriving Places have also been acting as a sponsor for local children and families, making applications to the Aberlour Children's Charity for children and young people experiencing financial hardship. We will keep all the local schools and housing associations informed of any future funding which might become available.









# WE ARE STILL HERE FOR YOU

The past few months, since our country was put into lockdown on 24 March, have been challenging and unprecedented times. None of us could have envisaged the impact Covid-19 would have on our daily lives, our families, how we work, how we communicate, how we live.....

Here at Cernach Housing Association, we have had to adapt and change how we work to continue to deliver our services to our tenants, residents, and customers. Our offices may still be closed to the public, but we are still here for you. The safety of our tenants, customers and staff is our priority. You can contact our office to speak to a member of our team on **0141 944 3860.** 

You can also contact us by email at admin@cernachha.co.uk. A member of our team will get back to you as soon as we can. Our Welfare Rights Officer, Andy, has been very busy helping our tenants with advice and support on applying for government funding schemes, assisting with benefit applications, appealing benefit decisions, applying for clothing grants to name but a few! We have been able to continue with the Welfare Rights Service remotely through phone appointments, video calls and emails.

In the last month alone, Andy was able to secure a total of £39,738.02 of income for our tenants which they otherwise would not have accessed. This was from Housing Benefit, Council Tax Reduction, Universal Credit, Child Tax Credits and Pension Credit and other sources. You can contact Andy for free and impartial advice on **0141 944 3860** or **07736 892 626.** 

Before the pandemic, many of our tenants enjoyed visiting our offices to carry out their business, report a repair, pay their rent, and have a chat with our friendly staff. Although our offices are closed, it is still important that you keep on top of your rent payments to ensure that we can continue to provide services to you such as including repairs and maintenance work, but also to safeguard your tenancy. You can make your rent payment by:

- Direct Debit. A member of our team will be able to help you set this up over the phone. Just call us on 0141 944 3860. Its fast, quick and easy!
- Debit/credit card by calling our office on 0141 944 3860 to speak to a member of staff. Please be aware that for financial security, the cardholder must provide their permission for this transaction to be processed.
- Online https://www.allpayments.net This can be accessed through our website or download the Allpay app.
- At a Post Office or Paypoint using your rent card. If you
  do not have a rent card, please contact us and we will
  order one for you.
- By standing order, please call us on **0141 944 3860** and we will provide you with the correct details.

If you are having difficulty in paying your rent then talk to us. The sooner you speak with your housing officer, the quicker we can help you.

Please remember, we are here for you and your family during these extraordinary times.



# **ESTATE MATTERS...LANDLORD OR COUNCIL**

Who are we to you? Well, if you received this Newsletter then we are likely your landlord, perhaps we are your factor, but we are not your 'Council'. We often receive calls that should be placed with the council. We do not: collect your household waste, lift bulk items, attend to rats, mice, squirrels, repair streetlights, unclog on-street drains or empty street bins.

These services are provided by Glasgow City Council. You pay for them through your Council Tax (along with others). The easiest way to contact Glasgow City Council is via their website: **www.glasgow.gov.uk** if in doubt contact the Glasgow City Council Switchboard on **0141 287 2000**.

I know that we appear the easy option, but you do not pay us for this service. If you have any issues with the service provided by Glasgow City Council, please contact your elected representatives. These people are paid to aid you in liaising with the local government. Their contact details can be found at the council website or via **www.gov.uk** 

We are happy with assisting you in confirming who you might need to report your issue to, but please do not take offence when the answer is 'the council'.







### **BULK ITEMS**

Glasgow City Council are responsible for uplifting bulk items. However, this service has been suspended since the first week of lockdown and there is currently no restart date. We do not offer a bulk uplift service, so we are continuing to advise people not to put bulk items out with the expectation that we are responsible for removing them. We have advised people that if, and only if there is no alternative that Bulk items should be neatly stacked in the backcourts, not blocking access to the bin areas and under no circumstances to be stacked next to the building. Anyone who dumps items in the street is fly-tipping and this should be reported to The Environmental Task Force.

With Christmas coming (yes, I know...) there will be an increase in household rubbish, boxes etc. Please be considerate of your neighbours and the community. Place items in the correct bins, if 1 bin is full, try then next. Do not leave it beside the bin. Do not stuff it in the recycling bin. In the worst case, take it back in. If you have a car take it to the local recycling centre. You are responsible for the rubbish you create.

#### PRE-CHRISTMAS CLEAR-OUT

Yes, we know that this happens every year, you do too. Hallowe'en is over and Christmas is heading towards us. This is the time to start planning your clear out of the toys not used, clothes worn-out or grown out of. Think...can they be recycled? Are the in reasonable condition to donate to charity? Remember charities can get money for clothes that are not good enough for re-sale. Do you have a bike that is too small, too big, too unused? There are charities that will collect them rather than them going to the dump. Think before you bin, for your sake, for your loved ones and for your community.



### **SUMMER IS OVER...**

What a crazy year we have had! COVID-19. Lockdown. A summer – with sun! Now is the time to pack up for winter.

For those lucky enough to have trampolines and/or swingset, if you have not done so, now is the time to ensure that they are stored safely. As you are not allowed to permanently fix these items to the ground, we strongly advise that, with trampolines, that they are dismantled and stored in your property, ready to be used next year. No one wants the nightmare of dealing with the trampoline from 4 doors down smashing into their window.



# **MAINTENANCE & PLANNED MAINTENANCE**

### REPAIRS AND MAINTENANCE

Over the past few months, we have been focussing on providing emergency repairs and other essential services. More recently we have been planning how we can safely resume routine repairs and have been working our way through backlogs, which include non-emergency repairs. Please bear with us as your repair may take a bit longer than normal. Before entering your home to carry our repairs we have processes in place to ensure we can do so safely, and in line with the government health guidance at the time. Whilst working in your home, our contractors will adhere to strict hygiene practices, use social distancing measures and wear personal protective equipment necessary to carry out the task.

### You can help us by:

- letting us know in advance if anyone in your household is self-isolating or shielding so that we can take additional precautions – we can then decide if our visit is essential or an emergency, or if not we can rearrange it for a later date:
- leaving internal doors open, so we do not have to touch these to open them.
- maintaining good ventilation by opening windows in the rooms where we will be working
- staying out of the room where we are working and keeping to social distancing guidance.
- keeping surfaces clear so we do not have to move things to carry out the repair;
- not offering cups of tea or coffee to people working in your home.

To report a repair please contact us on **0141 944 3860** or by emailing **admin@cernachha.co.uk** 

### **NEW BUILD REPAIRS**

All repairs required to new build properties should be reported to the office either by phone or email. Repairs will then be passed to McTaggarts who will arrange access directly with residents.

Reminder that for out of hours emergencies in relation to Plumbing and Heating new build residents should contact James Frew on **01294 468113** 

### **GAS SAFETY CHECKS**

We have continued to make every effort to meet statutory safety obligations, such as annual gas safety inspections. It is important that you continue to provide access for your gas safety when your inspection is due. If you are vulnerable, shielding, self-isolating or have symptoms of the virus, please contact Cernach immediately so that appropriate arrangements or rescheduling of the visit can be agreed with

you. We ask that you do not ignore the letter as we would not know about your own situation and would continue to attempt to contact you to arrange access. Please remember that these checks are essential to ensure the safety of your household and it is therefore very important that you allow access to your home so they can be carried out.

If you smell gas, or if you have concerns about the safety of your appliances, you should call the gas emergency service provider on **0800 111 999**, and switch off appliances until the gas emergency supplier, or a registered gas engineer, has attended and confirmed that the appliances are safe to use.

### CYCLICAL AND PLANNED MAINTENANCE PROGRAMME FOR 2020/21

Due to ongoing Covid 19 restrictions the Association has had to postpone much of our 2020/21 planned maintenance programmes of work. This was a difficult decision to take but we believe it is in the best interests of our tenants.

Unfortunately, this has meant postponing the kitchen renewals and the window replacements due in 2020/21. We will look to re-programme these planned works as soon as we practically can, taking into account government guidance. Please also accept our sincere apologies for the delay and any inconvenience caused. We would like to thank you for your patience during this unprecedented period and we will keep you informed as we move forward. If you require any further information, please contact us at the office.

### **SMOKE ALARM INSTALLS & ELECTRICAL TESTING**

Magnus Electrical services have now commenced with the upgrade of Smoke Alarms and Electrical testing. All residents affected with the installs will be lettered by the association providing details for access.

### **USEFUL TELEPHONE NUMBERS**

Cernach Office: 0141 944 3860

Emergency Repair line: City Building 0800 595 595 (This number should be used after 5.00pm and weekends to report emergency repairs only)
Gas Repairs:

New Build Properties; James Frew 01294 468 113
All other properties: City Building: 0800 595 595
If you smell gas please call National Gas Emergency

Services on 0800 111 999. Scottish Water: 0800 0778 778 Scottish Power helpline: 105 Close lighting faults: 0800 595 595

Street lighting faults: 0800 393 635

### **OWNER MATTERS**

### **UPDATE FOR OWNERS**

As you are all aware, due the recent lockdown, the ground maintenance programme was delayed in starting.

Idverde have recommenced the ground maintenance service although this is taking a bit longer than usual as they are limited to how many workers they can have in their vans and on our estate given the social distancing measures required to safely carry out their duties.

They are due to carry out 16 cuts in the season, which is from March to October, and 3 hedge cuts. We are presently keeping a record of all cuts carried out.

As you will be aware the standing quarterly charge is still appearing on you quarterly invoice. We will have discussions with the Contractor to discuss the progress so far and if indeed all cuts will be completed by the end of October. If this is not the case, then a refund may be issued.

With regards the Close Cleaning, this has been continuing with a Health & Safety Covid-19 service from April with the company carrying out weekly cleaning of the common touch areas to include banisters, door handles and close door entry system panel.

The full service resumed in June and if there is any refund to be made, this will be done hopefully for the October quarterly invoice.

On another note, we have re-negotiated the contract for the Close Cleaning service and from October onwards, the new Contractor will be Caledonian Maintenance Services Limited. This service is more cost effective and you will notice a difference in the price in the future quarterly invoice.

As you will be aware, we offer several methods of payment to enable you to pay your factoring bills. The methods are: Direct Debit, our website, by telephone and an Allpay card, which can be used at the Post Office or any PayPoint outlet.

In the current situation, some may find it easier to set up a Direct Debit as your payments are spread over a period of time with a set amount being deducted either weekly, monthly or quarterly. If you wish to set one up, then please contact our office by phone or email

karen@cernachha.co.uk or annes@cernachha.co.uk.



### **UNACCEPTABLE BEHAVIOUR**

We at Cernach Housing Association strive to build a community where trust, honesty and mutual respect is paramount.

We offer help and support to our tenants and residents were possible and if we are not able to help, we will point you in the right direction through partnership working.

AGRESSIVE BEHAVIOUR, VIOLENCE, VERBAL ABUSE, THREATS, HARASSMENT, ABUSIVE LANGUAGE IS NOT ACCEPTABLE AND WILL NOT BE TOLERATED, WHETHER IT'S FACE TO FACE, TELEPHONE, EMAIL OR ON SOCIAL MEDIA.



### **SOMETHING TO BLETHER ABOOT**

### **NEW RECRUITS – PETS ADDITION**

As you all know the team at Cernach have been working at home for 6 months now and during this time we have recruited a few new furry additions to the team.

They have been excellent at keeping us all motivated and some have even joined in our team meetings on zoom. Sadly, they will be unable to join us once we return to the office so we thought we would introduce you to them.



























### FIREWORKS AND HOME SAFETY



# KEEPING PETS SAFE DURING FIREWORK SEASON

- Take your dog for a walk well before fireworks are likely to begin
- 2. Keep doors, windows and cat flaps closed
- 3. Draw the curtains
- 4. Play music with a repetitive beat at a medium volume to help mask the sounds
- 5. Although it's tempting, do not comfort or reassure your pets they will feel that you are anxious too and their fear will be rewarded and encouraged
- 6. Never punish your pets it is not their fault that they are scared and it will add to their anxiety
- 7. Let cats hide where they like do not try to tempt them out
- 8. If cats are scared, do not pick up or restrain them as cats prefer to control how they cope.

### **SPARKLE SAFELY**

Did you know that sparklers get five times hotter than cooking oil? Sparklers are not toys and should never be given to a child under five.

Take special care with sparklers. They can be enjoyable for kids but can also cause injury. Adults should always

supervise children with sparklers. Teach them to hold the sparkler at arm's length and away from others. You should have a container of water handy and dump the sparkler in it as soon as it goes out.

### THE LEGAL STUFF

It is illegal to sell most fireworks to those under the age of 18, and the Fireworks Act 2003 brought a more effective regime for the control of fireworks.

Under the Fireworks (Scotland) Regulations 2004 it is illegal to let off fireworks between 2300 and 0700 hours. The start of the curfew will be later on the four nights of the year when fireworks are used in traditional or cultural events. On Hogmanay, Chinese New Year and Diwali, setting off fireworks must stop at 0100 hours. On 5 November, the use of fireworks must stop at midnight. Local authorities will have the power to grant dispensations from the curfew for special local occasions.

These Regulations complement the Fireworks Regulations 2004 and Explosives Regulations 2014 which imposed restrictions on the possession and noise of fireworks. Among other things, they also introduced, from 1 January 2005, a licensing scheme for the supply of fireworks outside specified periods.

### MISUSE OF FIREWORKS

To report misuse of fireworks call your local police by dialling 101

# **HALLOWEEN RECIPES**

# Toffee Apples

It wouldn't be Halloween without costumes, trick or treating and some good old-fashioned toffee apples. Loved the world over by children and the even bigger children sorry we mean adults. Here is everything you need to make yourself a sweet treat this Halloween. Just remember to give your teeth a good scrub afterwards.

# INGREDIENTS

- 8 red apples
- 400g caster sugar
- 1 tsp lemon juice
- 4 tbsp golden syrup
- red or black food colouring
- red or black food glitter (optional)

YOU WILL NEED 8 sturdy, clean twigs or folly sticks



# METHOD

Pull any stalks off the twigs and push the sharpest end of each stick (or the lolly sticks) into the stalkend of each apple, making sure it is firmly wedged in. Put a large piece of baking parchment onto a wooden board.

### STEP 2

Tip the sugar into a large saucepan and add the lemon juice and 100ml water. Bring to a simmer and cook until the sugar has dissolved. Swirl the pan gently to move the sugar around, but don't stir. Add the golden syrup and bubble the mixture (be careful it doesn't boil over) until it reaches 'hard crack' stage or 150C on a sugar thermometer. If you don't have a thermometer, test the toffee by dropping a small amount into cold water. It should harden instantly and, when removed, be brittle. If it's soft, continue to boil. When it's ready, drip in some food colouring and swirl to combine. Add the glitter, if using, and turn off the heat.

Working quickly, dip each apple into the toffee, tipping the pan to cover all the skin. Lift out and allow any excess to drip off before putting on the baking parchment. Repeat with the remaining apples. Gently heat the toffee again if you need to. Best eaten on the same day.

Before all the trick or treaters head out for a ghoulish night of bumps and frights why not make sure they fed and full of energy by making them a nice big bowl of Pumpkin Soup. Also it takes care of all the left

# Pumpkin Soup Classic and Easy

Especially in winter, there's nothing better than dunking warm crusty buttered bread into a big bowl of creamy pumpkin soup. This recipe is ridiculously easy, and if you have a stick blender it's a one-pot-wonder.



- 1.2 kg / 2.4 lb pumpkin (any), unpeeled weight (Note 1)
- 1 onion, sliced (white, brown, yellow)
- 2 garlic cloves, peeled whole
- 3 cups / 750ml vegetable or chicken broth, low sodium
- 1 cup/250 ml water
- Salt and pepper
- Finishes:
- 1/2 3/4 cup / 125 185 ml cream or half and half (Note 2) or 3/4 cup / 185 ml milk (any type, I use low fat



### METHOD

Cut the pumpkin into 3cm / 2.25" slices. Cut the skin off and scrape seeds out (video is helpful). Cut into chunks.

Place the pumpkin, onion, garlic, broth and water in a pot - liquid won't cover all the pumpkin. Bring to a boil, uncovered, then reduce heat and let simmer rapidly until pumpkin is tender.

Remove from heat and use a stick blender to blend until smooth. If you don't have a stick blender, use a blender - see notes.

Season to taste with salt and pepper, stir through cream (never boil soup after adding soup, cream will split).

Ladle soup into bowls, drizzle over a bit of cream, sprinkle with pepper and parsley if desired. Serve with crusty bread!



# **HOW WE ARE OPERATING**



**Customer Service & Welfare Calls** 



**Cyclical Reapirs** and safety checks with controls



**Routine Repairs** 



**Emergency Repairs & Maintenance Service** 



**Limited Fly-Tipping** & Bulk Removal



Ground **Maintenance & Communal Areas** Cleaning



**Lettings to** homeless & vulnerable tenants



**Money/Rent Advice** & Management of Rent



**Welfare Benefits** Service



**Virtual Meetings** with Tenants & **Board** 



**Staff Training** 

### STILL ON HOLD FOR NOW...



**Face to Face Reception Service** 



**Public Meetings** & Ad Hoc Tenant Meetings



Face to Face **Board Meetings** 



**Estate Management/** Maintenance **Inspections with safety** controls in place



**Home Visits with** controls in place

Cernach Newsletter can be downloaded from the Association's website, www.cernachha.co.uk and if requested, Cernach News can be made available in different languages, in Braille and/or on CD. Additionally, we are able to offer a sign or language interpreter free of charge where necessary.

### **OPENING HOURS:**

MON, TUE, THUR & FRI: 9.00am - 5.00pm

WED: 10.00am - 5.00pm











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