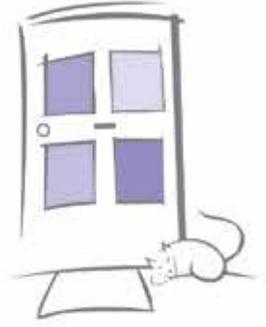


# Cernach news

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](mailto:admin@cernachha.co.uk) Website: [www.cernachha.co.uk](http://www.cernachha.co.uk)

Recognised Scottish Charity SCO 36607 Property Factor Registered No PF000149

## OFFICE CLOSURES

### EASTER BREAK

Friday 2nd & Monday 5th April  
Monday 3rd May

Friday 28th & Monday 31st May

Friday 16th & 19th July

SPRING 2021

## 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@cernachha.co.uk](mailto:admin@cernachha.co.uk) or call 0141 944 3860.

# A WORD FROM OUR DIRECTOR

In a difficult year where all RSLs have been challenged as never before, Cernach HA has been trying to make things a little bit easier for its tenants and other customers.

The Committee had decided to freeze rents in 2021/22. This followed detailed consideration of the impact on the long-term financial projections on the one hand, and what it would mean for tenants individually on the other. Many tenants will continue to struggle financially, but hopefully this small gesture will help.

In November 2019, Cernach employed a full-time Welfare Rights Officer in response to some of the financial hardship faced by many households in the community. Andy Parker joined the team and has secured a massive £414,750 of extra benefits in his first 12 months.



As community anchor organisation for Drumchapel, Cernach employs Dr Ted Scanlon as Community Connector. Ted's post is fully funded by Glasgow City Council as part of its Thriving Places initiative. Ted has secured a lot of additional funding for Drumchapel since 2016; since lockdown, he has secured £100,000 additional funding for the area. This includes cash donations to the Drumchapel foodbank and emergency cash payments to individuals. And there is more on the way!

The second new build phase is now completed, increasing stock from 794 homes to 878. The 84 new units have been built to a high spec, including solar panels and telecommunications "future-proofing". This has been done without private finance, helping improve ongoing viability as a community based RSL.

John Brannan, Cernach's Chair (pictured) said *"This has been a difficult year. Everyone at Cernach has done everything possible to keep things running smoothly and I am truly grateful for that. Also in my thoughts are our people, some who have lost very close loved ones to Covid-19 and many who are successfully juggling childcare and care of relatives with work.*



*I am delighted that we have frozen the rents next year and hope that this helps, even in a small way. Andy's achievements have been phenomenal and employing him was one of the best decisions we have made. As for Ted – well, what can anyone say? Ted has done so much positive work for the whole of Drumchapel in the past four years. I am grateful to the Glasgow and West of Scotland Forum for all their help with funding applications.*

*Our two new build phases are the first since 2012 and the feedback from tenants has been so positive.*

*The whole staff team have been truly magnificent in very difficult circumstances and I'm grateful to each and every one of them."*

**Caroline Jardine**

**Director**

# PEOPLE MATTER

## *A day in the life of Siobhan – Working from home addition*

Hello. If you do not know me, I am Siobhan the Corporate Services Assistant at Cernach. If you call the office it is usually me that will answer. As you may know all the staff have been working from home since the end of March last year. It has certainly been a challenge but a year on I am hoping we have it down to a fine art.

Here is a bit more if an insight into working for Cernach remotely. I begin my day by logging on just before 9o'clock. I like to be prepared for the day ahead. I message the Cernach WhatsApp group a good morning message followed by another one letting everyone know who is 'in' that day, if anyone is on leave, has training or appointments etc. At 9am the phone gets switched on and my day really beings.

I spend my day answering calls, responding to emails and facebook messages. In amongst all this I carry out several tasks including dealing with all incoming and outgoing mail, ensuring all staff have enough stationary supplies. If they are running low, I order more and arrange for it to be delivered to their home. Also, I help Caroline and Anne with committee matters this includes delivering papers, booking members on to courses and attending committee meetings.

Since I started working for Cernach in 2018 I help the maintenance team with several tasks including issuing repair jobs and dealing with boiler break down certificate to name a few. One of the more important maintenance tasks I do is book all tenants in for their annual gas service. It is important we get all services carried out within a year of the previous service to ensure the boiler and heating system is in good working order. It is one of the many health and safety things we need to check in all our properties.

I am currently working on a few projects, one of them being a new website for Cernach. I am hoping to give the Cernach a website a new lease of life and get it looking as fabulous as our newly built properties so watch this space.

I am involved in organising the celebrations for Cernach's 30th Anniversary. Can you believe Cernach has been part of the community for nearly 30 years. Fingers crossed the restrictions ease so we can celebrate 30 years of Cernach in style.



## CERNACH COMPLETES LATEST DEVELOPMENT PROGRAMME

On 4th February the Association took possession of the final 10 houses in our Invercanny Drive newbuild development. This brings the curtain down on our two phases of house building that began in November 2017.

In a joint development with Glasgow Housing Association, Cernach built 36 houses and flats for social rent. GHA added a further 98 units. Our second project added another 48 houses and flats to the Association's stock.

One of the Association's aims has been to diversify our housing, so that we can provide more houses for larger families and households with a disabled family member. In total we have been able to build 58 semi-detached and terraced houses, many of them for families up to 7 people. We have also been able to build 8 houses for wheelchair users.

The houses have been built to high modern space and environmental standards. These are the most energy efficient houses Cernach has built and each household enjoys green electricity generated by roof mounted solar panels.

The two projects, including the GHA site, have brought 6 hectares of derelict land back into use – completely transforming the area.

Both projects were developed by McTaggart Construction Ltd. and had the same design team – MAST Architects, G3 engineers and Reid Associates Cost Consultants. We are grateful for grant support from Glasgow City Council and the Scottish Government.

# ANNUAL ASSURANCE STATEMENT

BY THE MANAGEMENT COMMITTEE OF CERNACH HOUSING ASSOCIATION – NOVEMBER 2020

## INTRODUCTION

As a registered social landlord (RSL), Cernach Housing Association is required to submit an Annual Assurance Statement to the Scottish Housing Regulator (SHR) before the end of November 2020. This document represents the Statement that Committee considered and agreed at its meeting on 19 November 2020.

## FORMAT OF ANNUAL ASSURANCE STATEMENT

There is no set format for the Statement. We have retained the style used for the first submission in 2019 as we believe that it worked well for us and our customers, whilst also meeting the Regulator's expectations. It takes account of sector guidance, with the Committee evaluating the Association's performance in each of the following sections:

- **Assurance and notification**
- **Scottish Social Housing Charter (SSHC) performance**
- **Tenant and service user redress**
- **Whistleblowing**
- **Equality and human rights**
- **Statutory guidance**
- **Organisational details and constitution**
- **Standards of Governance and Financial Management (SGFM)**

Each section:

- **Notes whether we, as a Management Committee, are sufficiently assured that we comply and, following on, that we are sufficiently confident that we can pass that assurance on to stakeholders**
- **Indicates where further action may be required because of material non-compliance**

The Association can report that there are **no areas of material non-compliance**.

## SUPPORTING EVIDENCE AND ADDITIONAL INFORMATION

The Association has completed the toolkit issued by the Scottish Federation of Housing Associations. This was populated with supporting evidence that we have been gathering over a number of years, including periodic independent reviews. The independent reviews supplement other assurance-related activities, such as internal & external audit, independent surveys, in-house assessments and other internal organisational controls and checks.

## A WORD ABOUT THE COVID-19 PANDEMIC

To help us understand the impact of Covid-19 on our assurance level, the Regulator issued guidance. We confirm that we have taken account of this guidance and the impact on the Association during the pandemic when completing this Statement.



# ANNUAL ASSURANCE STATEMENT

BY THE MANAGEMENT COMMITTEE OF CERNACH HOUSING ASSOCIATION – NOVEMBER 2020

## ASSURANCE

Our assurance is as described below:

Ref	Section	Compliance
AN	Assurance and notification	Yes
CH	Scottish Social Housing Charter (SSHC) performance	Yes
TS	Tenant and service user redress	Yes
WB	Whistleblowing	Yes
EH	Equality and human rights	Yes
SG	Statutory guidance	Yes
OC	Organisational details and constitution	Yes
-	Standards of Governance and Financial Management (RSGFM)	Yes

This assurance is given by the Management Committee following review and assessment of a wide range of documentation. Stakeholders can be assured that the Committee takes steps to ensure that the information it is being provided with is robust and accurate and this, in turn, allows us to issue this Statement.

This Statement is publicly available. Any interested party may ask for further information on the supporting evidence as it relates to any of the assertions made in this document. We will be happy to discuss this with you in more detail.

## NEXT STEPS

The Association will keep this Statement under review, and will notify the SHR and our customers if we become unable to offer full assurance prior to issuing our next Statement in October 2021.

Please contact the Association if you would like to be involved or if you wish more information.

**John Brannan**  
**Chairperson**  
**19 November 2020**

# GOT BULKY WASTE?



**ELECTRICAL**



**FURNITURE**



**WOOD**



**SCRAP METAL**



**MATTRESSES**



**CARDBOARD**



**CARPETS**

## PLEASE DO NOT PLACE BULK ITEMS ON THE PAVEMENT OR LANE

**TO REQUEST A BULKY WASTE COLLECTION**  
use the **MyGlasgow App** or visit our web page  
[www.glasgow.gov.uk/bulkywaste](http://www.glasgow.gov.uk/bulkywaste)

**RECYCLE IT** – Your local household waste recycling centres are:

**North West:**

Dawsholm Recycling Centre  
75 Dawsholm Road  
G20 0TB

**East:**

Easter Queenslie  
Recycling Centre  
90 Easter Queenslie Road  
G33 4UL

**South:**

Polmadie Recycling Centre  
425 Polmadie Road  
G42 0PJ

**South West:**

Shieldhall Recycling Centre  
Renfrew Road  
G51

**OLD BULK INFORMATION** – Please disregard any bulk posters that may still be placed  
inside the close entrance of your property.

**BULK WASTE LEFT ON THE PAVEMENT OR IN YOUR LANE CAN CAUSE  
DANGER TO THE PUBLIC AND MAY RESULT IN ENFORCEMENT ACTION  
BEING TAKEN AGAINST THE OWNERS.**

# GAS SAFETY MATTERS...

Cernach Housing Association is required by law to carry out an Annual Gas Safety Check to all its properties. It is essential that you allow access to your property for this check to be carried out for your own safety.

The annual gas safety check normally takes between half an hour and an hour to complete with very little disruption to the property.

In cases where tenants have failed to get in contact with the association to arrange a suitable access date, we are left with no choice but to proceed with the force access procedures. This is not something we want to do or do lightly but is necessary for the safety of our tenants. If we require to force entry into a property all costs in relation to this will be recharged back to the tenant.

We appreciate many tenants may feel uneasy allowing a gas engineer into the property with the current covid-19 restrictions. Please be assured that all engineers will be wearing PPE, following social distancing rules and will sanitise all surfaces they touch while carrying out the service. City Building have been carrying out gas services throughout the pandemic and are well adjusted to working within these current restrictions.

At Cernach we are aware lots of our tenants have work commitments, so it is not always suitable to have a gas inspection carried out during the day. If you are unavailable to allow access during the day due to work commitments, we can arrange for gas service to take place out with working hours. Please note that after working hours visit can only be carried out if service is booked several days in advance and will not cause the service to pass its expiry date.

You can arrange your gas safety check by calling the office and asking for Siobhan or Carylanne or call City Building direct on **0800 595 595**.



## SOMETHING TO BLETHER ABOUT..... DRUMCHAPEL ASIAN FORUM THANK YOU LETTER

Cernach Housing Association are delighted to work in partnership with the Drumchapel Asian Forum and to offer support wherever possible. The Association thrives on promoting local community groups which can only benefit our tenants and their families.

The Chair of the Asian Forum reached out the Association for financial support to continue with their charity work in the community, especially during these unprecedented times. Here is what Frank John, Chair of Drumchapel Asian forum had to say.

*"Drumchapel Asian Forum would like to thank Cernach Housing for their kind financial donation to purchase a shed for storage. The shed gives us the opportunity to store more bulk items and equipment, so necessary in our weekly challenge to support those in need, especially in these challenging times of lockdown.*

*The shed will give us the necessary support to help distribute fresh food and hot meals, more effectively, every week, to asylum seekers and refugees who find themselves in financial hardship, isolated or lonely, in Drumchapel and surrounding areas, as we now have the means to store more bulk items".*

Many thanks

**Frank John – Chair  
Drumchapel Asian Forum**

**THANK  
YOU!**

# SOMETHING TO BLETHER ABOUT.....

## MEN MATTER SCOTLAND



### Men Matter Scotland opening hours.



**Monday - Friday: 10am-2.30pm**  
**Access to hub for one-to-one support.**  
**Talking group Wednesday night**  
**between 6pm-8pm in the hub**  
**Sunday 8pm-10pm: zoom talking group**  
**online.**

### COMING SOON

Art sessions, online counselling sessions, whimm hoff sessions, litter picks, walking groups, recovery meeting, mental health coaching and much more!

If you are interested in any of our sessions or future ones, please get in touch by emailing [contact@menmatterscotland.org](mailto:contact@menmatterscotland.org)

Men Matter Scotland has a hub in Drumchapel and offers support to many men and their families who are struggling through hardship. The charity first opened its doors in 2020 with the aim of promoting wellbeing and preventing suicide by providing a haven for those in need.

During the current pandemic, Men Matter received a huge number of food gifts and equipment from TK Maxx, Clydebank, and Greggs in Bearsden, just before the latest lockdown. Workers at the hub helped collect the items and distributed them to Drumchapel Foodbank as well as to families and isolated members of the community who were struggling.

All social gatherings are prohibited now because of Coronavirus however there is still online help available. Please see below for more details or get in touch directly with the Charity.

### YOUNG PEOPLE'S MENTAL HEALTH

If you are a young male between the age of 16-24 and you would like to get involved in a new programme to help young people, please get in touch for more info.



Men Matter Scotland



@MenScotland

## PET PROFILE

Name: Gandalf McShane-McIntosh

Age: 5 months

Nick names: Squeaky

Likes: Cables, shoelaces and smashing plant pots

Dislikes: Sleeping on his own

Favourite food: Milky treats

Favourite past time: Helping his servant/dad while on

Zoom meetings and sleeping on laptop screens



# PAYMENT MATTERS....

## CHANGES TO ONLINE PAYMENT AUTHENTICATION

From September 2021, our residents will need to provide two types of authentication for some online transactions for example when using Allpay to pay to your rent. This is because debit and credit card Issuing banks will implement a regulation called **Strong Customer Authentication (SCA)**, which comes into UK law on that date. This will see a new standard for verification, 3D Secure 2.0 (3DS2), required for transactions made through websites and mobile apps.

### WHAT IS DIFFERENT WITH 3DS2?

With 3DS2, merchants must send more data with each transaction so that the Issuing Banks are better placed to evaluate the request by having access to more contextual data (such as name, address, email address, mobile number etc) and only challenge the riskiest transactions.

This approach will:

Protect  
mobile  
commerce

Reduce  
checkout  
friction

Increase  
security

**1. Protect mobile commerce** – native mobile apps will now be included in 3DS checks to ensure that apps are as safe as website payments.

**2. Reduce checkout friction** – as only the riskiest transactions are challenged, most cardholders won't see their checkout journey interrupted. This is likely to increase payments by reducing drop outs.

**3. Increase security** – for transactions that are challenged, cardholders will have to pass SCA for the Issuing Bank to be confident that the transaction is from the legitimate cardholder.

### HOW WILL TRANSACTIONS BE CHALLENGED?

When transactions are challenged, Issuing Banks will ask the cardholder for:

Something  
the  
cardholder  
is

Something  
the  
cardholder  
has

Something  
the  
cardholder  
knows

**1. Something the cardholder is** - biometric check for mobile payments on supported devices e.g. cardholder authenticates with their fingerprint.

**2. Something the cardholder has** - one-time password is sent from the Issuing Bank to the cardholder's phone for them to enter into the payment website or app.

**3. Something the cardholder knows** - knowledge-based password e.g. place of birth, favourite teacher, etc.

## TENANCY MATTERS...

### ANNUAL RENT STATEMENTS

We are nearing that time in the year when Cernach issues an annual rent statement to all our tenants covering the last 12 months.

As you know, under current Government restrictions we are working hard to deliver our services but are limited in some of the non-essential tasks we can carry out.

This year, we are approaching the issue of your rent statements a little differently. You will not automatically receive a paper print out of your annual rent statement. Instead, we will be issuing these statements upon request.

Please contact our offices on **0141 944 3860** or email us at [admin@cernachha.co.uk](mailto:admin@cernachha.co.uk) to request a copy. The easiest way to receive your statement is by email so please let us know what email address you prefer to use. However, if you do not have an email address or if you prefer a hard copy, we can post a printed copy to your home address.

Once you have requested and received your annual rent statement, you can check this over to reconcile the payments you have made throughout the year. You will also see any payments received into your account from Glasgow City Council for housing benefit and from Department of Work and Pensions for Universal Credit housing costs.

If there is currently an outstanding balance on your statement as indicated by the arrear column on your rent statement, then your rent account is in arrears. Please contact your Housing Officer to make arrangements to clear your outstanding balance. If you currently have a repayment agreement in place, please continue with your payments.

If you have any questions regarding your account, if you would like any clarification or if you wish to discuss your individual circumstances, please do not hesitate to contact our offices. We are here to help.

**UC** Universal  
Credit

# THRIVING PLACES DURING LOCKDOWN

Unable to deliver our Community Connecting Plan as previously approved by the community, we had to adapt our work to attend to the more immediate needs of our community, highlighted by the lockdown restrictions.



During the first lockdown in March 2020 Thriving Places Drumchapel applied and secured funding from the Scottish Governments' Supporting Communities Fund. We applied with the intention to receive money to assist families and businesses who were struggling financially with one off-payments to help see them through. There has been a huge number of people affected financially because of the pandemic. Some were put on the furlough scheme and on a reduced income, unable to earn a living because they are self-employed and need to adhere to government guidance or essentially lost their job because their company folded. More recently, we were successful in accessing the Recovery Fund, a follow-up from the Supporting Communities Fund, and again continue to support families and small businesses as well as some community organisations that are now trying to recover from the pandemic. To date, we have supported 123 families and small businesses.

We consulted several of the 123 families and small businesses we supported with the one-off financial payments and found that there is still a need for financial support and several small businesses continue to suffer the effects of the lockdown as they have not been able to trade.

We also found out that several families need IT support, whether to buy a device, or how to use the device. We intend to support the people who struggle using technology by finding or developing a guide for basic skills on how to use the devices. We are in the process of distributing the appropriate IT device, whether laptop, chromebook or/and a dongle, to people who require internet access, and cannot afford it, thanks to a donation from Glasgow Live of just under £3,500.

We also identified four local charitable organisations who required increased financial aid during the lockdown and supported them to continue delivering a service to meet the needs of the local people in Drumchapel; they are G15 Youth Project, Drumchapel Food Bank, Drumchapel Asian Form and Drumchapel Money Advice Centre.

It is nearly a year down the line since the pandemic began and the Thriving Places team are still here for anyone in Drumchapel who need support. We still have some funds available for food vouchers, white goods, IT devices and a limited amount for financial support. You can give us a call or message us on our Facebook page Monday to Friday between 9am and 4pm.

**Ted Scanlon - 07387 100 182**  
**Tracy McKenzie - 07761 357 139**  
**Charles Bailey - 07761 357 026**



**Thriving Places Drumchapel**

We received some lovely feedback along the way and would like to share some of the comments from people, businesses and organisations we assisted.



"Thank you so, so much xxxx honestly this will make such a difference."

"I just want to thank you all again, the payment will really help us through the coming months."

"OMG really? I can't believe this thank you so much."

"Thanks again to you guys, it is hugely appreciated by the whole family and you are doing fantastic work, keep up the fight."

"This is going to be such an amazing help, you guys are life savers!"

# NEED SUPPORT? TALK TO CERNACH - WE CAN HELP

If you need some support, do not worry alone – Cernach Housing Association can help.

If you're struggling to make ends meet, your housing officer will give you advice and help you to manage your rent account. They will listen to your circumstances, work with you to agree an affordable payment plan and help to you to access agencies and services who can help. This could include fuel debt services, local funding opportunities, hardship grants, benefit offices and our in-house Welfare Rights Service.

Changes to your circumstances which effect your benefits can be difficult to navigate and stressful to deal with. Often, this can result in rent arrears growing in your account until the matter is resolved. Do not sit in silence - contact your housing officer to discuss your situation. They can help you complete benefit forms and applications, report changes to the correct agencies and plan how this will impact any payments you are due to make to your rent account.

No need to just take our word for it, see what our tenants say in the following testimonial and why you should get in touch.

***"I am self-employed, and I was finding it really hard dealing with the benefit office to have my claim processed. My claim was suspended even though my circumstances had not changed which meant no payments were being made for my rent and I was really worried as things were mounting up. I had provided all the information the benefit office asked for but had not heard anything back, there was such a big delay. I spoke to my Housing Officer, Kirsty, to explain the situation. She put me in touch with Andy, the Welfare Rights Officer who helped to contact housing benefit and make sure the correct documents were received. Kirsty was able to help move things along. My housing benefit award was backdated, and the payment issued cleared my outstanding rent balance. This is such a weight off my shoulders."***

Check the table below to find out who your Income Housing Officer is. This is who you need to speak to for any matters relating to your rent account, managing your payments, financial worries or changes to your household.

Kirsty Boag	Jim O'Connor
Achamore Crescent	35, 37, 39, 41, 49 Achamore Road
Achamore Drive	5-41 Airgold Drive
Achamore Gardens	51-75 Airgold Drive
20-89 Achamore Road	50-68 Airgold Drive
6-48 Airgold Drive	2-8 Ardhu Place (Even Numbers)
1-11 Ardhu Place (Odd Numbers)	Camus Place
Fettercairn Avenue	Dunkenny Place
Inchrory Place	Dunkenny Road
Inchcruin Place	Foswell Place
31- 45 Invercanny Drive	Halbeath Avenue
Katewell Avenue	Harrow Place
Kells Place	Howgate Avenue
Kerfield Place	50-73 Invercanny Drive
229-271 & 244 Kinfauns Drive	Invercanny Place
Lochgoin Avenue	180-214 and 185-203 Kinfauns Drive
	Laurence Court
	Ledmore Drive
	Linkwood Drive
	Moraine Drive
	Summerhill Drive

# BENEFIT MATTERS...

## HAPPY EASTER TO ALL OUR TENANTS AT CERNACH HA

In previous newsletters we have highlighted some of the new additional support for children. Most recently we highlighted the **Scottish Child Payments**. Applications could be made from November 2020 and we have already supported several tenants with help to apply. The payments are paid 4 weekly in arrears and **commenced from 15/02/2021**. Please do not miss out.

If you have not yet applied for this support and think you may be eligible or would just like to know more, Please contact us, we can help

Initially this will be payment of £10 per week, per eligible child under age 6. Eligibility conditions are: households with children under 6 and in receipt of a qualifying benefit. These are:

- **Child Tax Credit**
- **Universal Credit**
- **Income Support**
- **Pension Credit**
- **Working Tax Credit**
- **Income-based Jobseeker's Allowance (JSA)**
- **Income-related Employment and Support Allowance (ESA)**

There is such a lot happening within benefits at the moment with some being administered by the Scottish Government and some by DWP/HMRC or via Local Authorities. It can be difficult to keep track of these. To help we have listed the newer benefits currently being delivered by the Scottish Government so far below.

**The benefits that Social Security Scotland currently deliver include:**

- **Best Start Grant Pregnancy and Baby Payment** – one off payment of up to £600 from 24 weeks in pregnancy up until a baby turns 6 months for families who get certain benefits.
- **Best Start Grant Early Learning Payment** – one off payment of £250 when a child is between two and three years and six months for families who get certain benefits.
- **Best Start Grant School Age Payment** – one off payment of £250 when a child would normally start primary one for families who get certain benefits.
- **Best Start Foods** – a pre-paid card from pregnancy up to when a child turns three for families on certain benefits to help buy healthy food.
- **Carer's Allowance Supplement** – an automatic payment made twice a year to people who get Carer's Allowance through the DWP on certain dates each year.
- **Funeral Support Payment** – money towards the costs of a funeral at a difficult time like this for people on certain benefits who are responsible for paying for a funeral.
- **Job Start Payment** – £250 for 16 to 24 year olds who have been on certain benefits for six months or more to help with the costs of starting a job.
- **Young Carer Grant** – an annual payment of more than £300 for people 16, 17 or 18 who care for people who get a disability benefit from the DWP for an average of 16 hours a week or more.

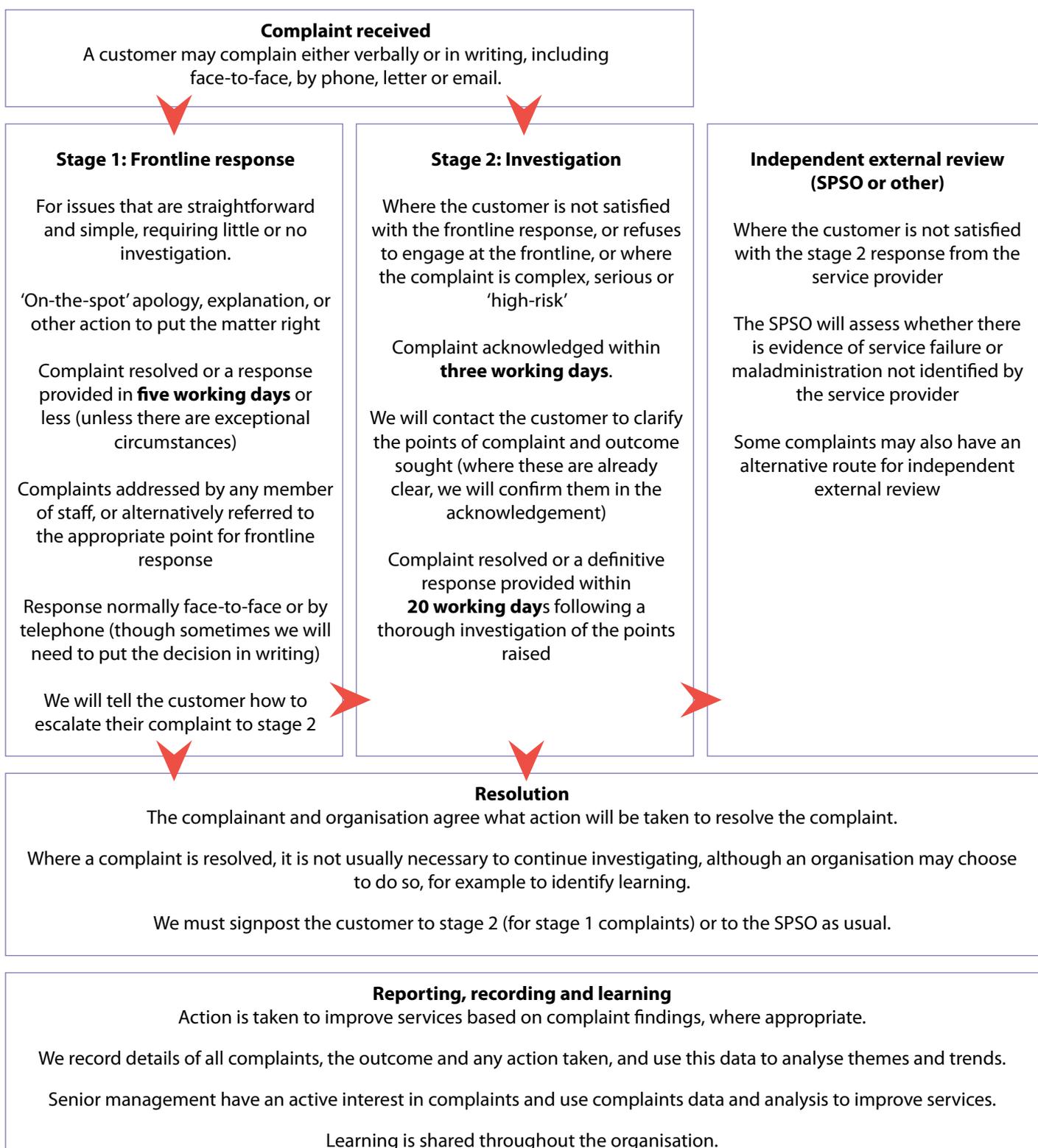
As always, please contact Andy Parker on **0141 944 3860** or on direct line **07736 892 626** for further information on the above or just to have a full confidential benefit check



# COMPLAINTS MATTERS...

## THE MODEL COMPLAINTS HANDLING PROCEDURE FOR REGISTERED SOCIAL LANDLORDS. THE COMPLAINTS HANDLING PROCESS

1. Our Complaints Handling Procedure (CHP) aims to provide a quick, simple and streamlined process for responding to complaints early and locally by capable, well-trained staff. Where possible, we will resolve the complaint to the customer's satisfaction. Where this is not possible, we will give the customer a clear and reasoned response to their complaint.





## HELP IF YOU ARE STRUGGLING WITH CREDIT CARD DEBT OR LOAN REPAYMENTS!

At the height of lockdown, more than 1.7 million loans, credit cards and store cards were on payment holidays. And, while that number's now less than 80,000, that means that many are still in need of help.

The regulator, the Financial Conduct Authority, says help will be available and you can ask for it until 31 March to people credit cards and loans (and this includes store cards, catalogue credit, guarantor loans, logbook loans, credit union loans, home-collected credit, and community development finance institution loans). Plus, if your debt has been sold on to a debt collection firm from one of these lenders, they will also have to give you the option.

Here's what help's available if your finances have been affected by coronavirus and you're struggling to pay your debts:

- **Borrowers who have not yet had a payment holiday will be able to request one up until 31 March.** The FCA chose the March date to align payment holiday help with other coronavirus help measures, such as furlough. Generally, you will be given a three-month payment

holiday when you first apply, though you'll be able to resume payments earlier if you don't need that long.

- **Borrowers who have already had or are on a payment holiday will be able to 'top-up' to a total of six months of payment holidays.** In general, payment holidays are given in three-month tranches, so for most people, you'll get an initial three-month payment holiday, and then another three months (whether or not these are taken together).
- **You'll still be charged interest during the payment holiday.**
- **You can arrange with your lender to take partial payment holidays.**
- **Borrowers who've already had a six-month payment holiday and still need help will be offered 'tailored support'.**
- **Your first six months of payment holidays WON'T be reported as missed payments on your credit file, but lenders can still find out about them.**



## HELP IF YOU'RE STRUGGLING WITH MORTGAGE REPAYMENTS!

If you are struggling with your mortgage due to coronavirus, here's what help's available from your bank or building society:

- **Borrowers who have not yet had a payment holiday will be able to request one up until 31 March.** The FCA chose the March date to align payment holiday help with other coronavirus help measures, such as furlough. Generally, you'll be given a three-month payment holiday when you first apply, though you'll be able to resume payments earlier if you don't need that long.
- **Borrowers who've already had or are on a payment holiday will be able to 'top-up' to a total of six months of payment holidays.** In general, payment holidays are given in three-month tranches, so for most people, you'll get an initial three-month payment holiday, and then another three months (whether or not these are taken together).

Yet, if up to now you've only had, say, a two-month payment holiday, you'd be entitled to another four months to top

up to the six-month limit (though the lender has to give a maximum of three months at a time, so you may need to take the three months, then ask for an extension for the final month). All payment holidays must have ended by 31 July.

- **If you're on your first payment holiday and it ends after 31 March, you'll be able to extend it.**
- **You'll still be charged interest during the payment holiday.** This means you'll likely end up paying more overall. So it's best to do this only if you need to – if you can pay, it's best to keep doing so.
- **You can take partial payment holidays if you can pay something towards your mortgage.**
- **Borrowers who've already had six months of payment holidays and still need help will be offered 'tailored support'.**
- **Your first six months of payment holidays WON'T be reported as missed payments on your credit file, but lenders can still find out about them.**
- **Your lender won't be able to repossess your home for non-payment until at least 1 April.** The only exceptions are if your home is already empty or if you agree to the repossession. Lenders can apply for possession orders and hearings before that date, they just won't be able to enforce any order made.

# FINANCIAL MATTERS...



## SHOULD I TAKE A MORTGAGE PAYMENT HOLIDAY?

Up to six months without paying your mortgage sounds like a no-brainer. Yet these are far from it.

**'If you NEED one, take it, but ONLY take it if you need it'**

That is because, while a payment holiday is a good financial break and, if you're struggling with other bills, it's better than missing payments without an agreement, there are some real consequences to it:

- **Interest racks up.** Interest is not frozen, so it still racks up over the period. Normally you make repayments that lower the amount owed and reduce the interest, yet the fact you are not paying while the interest still accrues means it will cost you more.
- **It may affect your ability to get future credit.**



## KIDS CORNER

We have lots of fun filled actives to keep children occupied during the easter break. You could test yourself with our easter crossword or challenge you mum or dad to see how many Disney films they can guess in our Disney emoji quiz.

### HOW WOULD ALL YOU KIDS LIKE THE CHANCE TO WIN A £20 VOUCHER TO SPEND ON SOME EASTER TREATS?

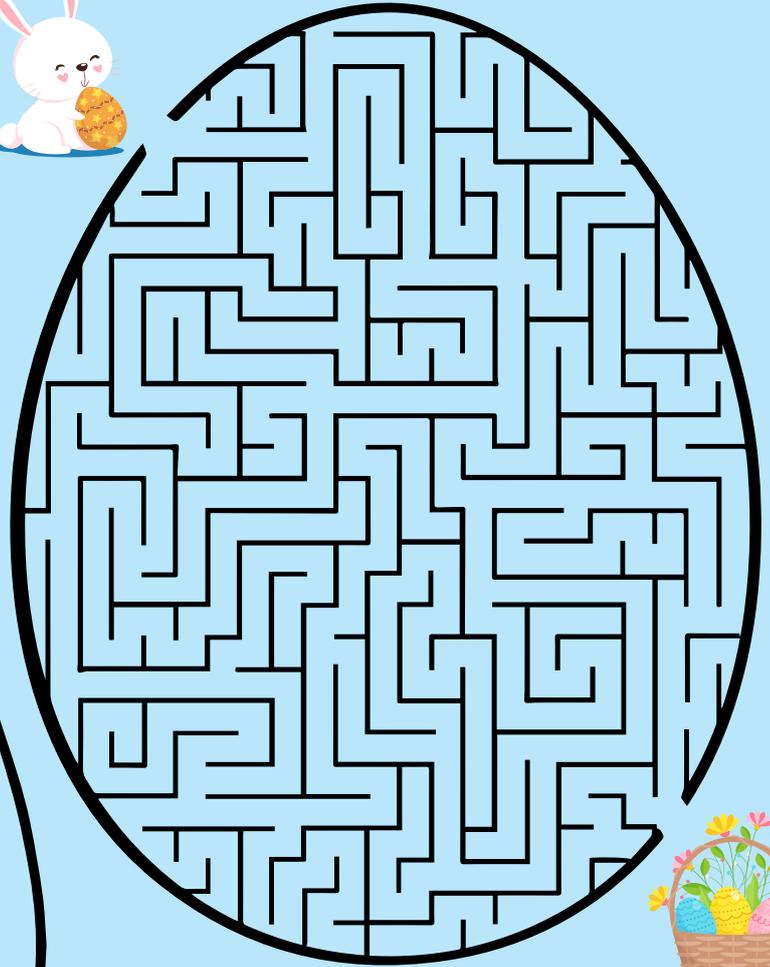
If so, please post or drop your entry it in the Cernach post box outside the front door to the office. Please make sure all entries have your name and address on it.

#### NAME THE DISNEY FILMS

1. 👑 👑 ❄️ ❄️
2. 🧒 🧒 🐅 🐵 📖
3. 🏁 🚗 🚗 🏆
4. 👧 ❤️ 🍷 🌹
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# KIDS CORNER

## Easter QUIZ



FIND THE WORDS IN THE SEARCH

EASTER    BUNNY    HUNT    BONNET  
 EGG    CHICK    BASKET    CHOCOLATE

Cernach Newsletter can be downloaded from the Association's website, [www.cernachha.co.uk](http://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**



### How to contact us:

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