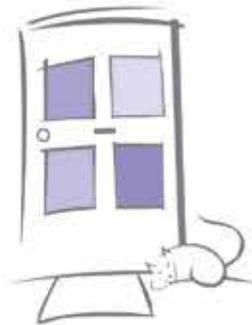


Cernach news

for customers of cernach housing association limited



Marion McDonald House, 79 Airgold Drive, Drumchapel, Glasgow G15 7AJ

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

Recognised Scottish Charity SCO 36607 Property Factor Registered No PF000149

WINTER 2022

FESTIVE OPENING HOURS

We will close at 12:30pm on Friday 23rd
December 2022 and the office will reopen
on Thursday 5th January 2023 at 9am.

EMERGENCY REPAIRS CONTACTS

For all out of hours emergencies during
the Festive holidays, call **0800 595 595** and
City Building will be able to assist you. If
you have a routine repair which you want
to report, you can use our website to report
a repair or email admin@cernachha.co.uk
and a member of staff will contact you
when the office reopens.

OPENING HOURS:

MON, TUE, THUR & FRI: 9.00am – 5.00pm

WED: 10.00am - 5.00pm

Please contact us at admin@cernachha.co.uk
or call 0141 944 3860 if you require any assistance.



A WORD FROM OUR DIRECTOR

Welcome to our Winter Newsletter and thank you for taking the time out to have a look at what we have been working on and what's going on in our community. Our offices are fully opened Monday to Friday 9am-5pm except for Wednesdays when we open at 10am. If you prefer, you can email us at admin@cernachha.co.uk. If you are struggling to leave the house, and in need of a home visit, please do not hesitate to contact the office and let us know.

Recently we've welcomed two new staff to the Association. Lindsay Crawford will be our new Corporate Services Officer following the departure of Anne Smith to take up a post with another housing association. We also have Chris Johnson as our new Maintenance Officer following the retirement of Bruce Strathearn who left us in September after a long and successful career in social housing. We wish both Anne and Bruce well in their futures and we're sure many of you will get to know Lindsay and Chris in the coming months.

We are delighted to announce that we elected our Management Committee at the recent AGM held at Olivers on Monday 29th August 2022. We are looking forward to working together in the coming year, making good decisions on behalf of our tenants and residents. We have achieved a lot since our last year's Annual General Meeting and were able to secure a clean bill of health after our recent annual audit.

We're keenly aware of the current cost of living crisis and the impact this is having on our residents, particularly on those already on low incomes. Our Management Committee and staff team are working hard to see how we can mitigate the impact of this on our residents, but we're likely to face some challenging years ahead with some difficult choices on how best to minimise the costs for tenants while remaining a financially viable Association. We'll soon be seeking your views on this, so please look out for correspondence as we want to hear thoughts and opinions from as many people as possible.

I'm delighted to let you know that we have vacancies within our Residents Panel. This group of tenants and owners discusses any changes to our policies and assists with social events. Get in touch with Raeann or Lindsay at admin@cernachha.co.uk if you want more information or call us at the office.

The Association's planned maintenance programme is now underway following a hiatus during the pandemic. The window replacement contract will be starting shortly at Cairnwell Grove and Achamore Road. Our close painting contract has just been completed and other planned maintenance will continue into the new year.

Our welfare rights officer has never been busier, helping our tenants obtain much needed benefits. Andy gained around £850,000 in benefits last year for those that needed it most and who weren't aware they were due it. So if you need a benefit check or think you should be entitled to a benefit but don't know how to go about it, then please get in touch with Andy Parker – he would love to hear from you.

If you have any feedback or would like to tell us how well we are doing, please don't hesitate to get in touch with our Corporate Services team on **0141 944 3860** or email us at admin@cernachha.co.uk.

Caroline Jardine
Director





MAINTENANCE MATTERS

CYCLICAL WORKS

The Association is currently on site with year 4 of our cyclical painter work programme. You may have seen our appointed contractor, Mitie, in the area.

This years programme includes the following addresses:

- **240 – 244 Kinfauns Drive**
- **229 – 271 Kinfauns Drive (odd numbers)**
- **185 – 201 Kinfauns Drive (odd numbers)**
- **180 – 214 Kinfauns Drive (even numbers)**
- **A handful of main door properties**

Please keep an eye out for the Association's Satisfaction Survey in relation to works. We would love to hear your feedback on the paint programme!

PLANNED WORKS

As part of our planned works programme we are carrying out some window replacements, this year and next. This includes the replacement of timber framed windows with more modern UPVC and will lead to increased energy efficiency for these properties.

Following a procurement exercise we have appointed CCG to carry out our window replacement contract and they commenced surveys in September with a view to start installations by the end of the year.

In this years programme we will be carrying out works in 80 properties at the following addresses:

- **65 to 89 Achamore Road (odds)**
- **81 to 83 Fettercairn Avenue (odds)**
- **10 to 16 Kerfield Lane (even)**
- **34 to 52 Katewell Avenue (even)**
- **1 to 21 Katewell Place**

REPAIRS BREAKDOWN

From April 2022 – September 2022 the Association have carried out:

- **843 Day to day repairs, with an average completion time of 2.7 Days**
- **95% of our Day-to-day repairs have been completed Right First Time**
- **197 Emergency Repairs have been carried out with an average completion time of 1.4 hours**

UTILITY THEFT

BYPASSING GAS & ELECTRICITY METERS

Tampering with the meters provided by the utility companies is dangerous and has potentially fatal consequences, not just for the residents of the individual property but also for surrounding residents.

Some effects of tampering with your gas or electric meter can include causing electrical shocks, electrical fires and gas leaks. The risk to an individual is receiving electric shocks or burns, losing home and belongings in a fire, losing consciousness due to an unidentified gas leak. The risk of death is real, a fire can quickly spread and take lives and gas explosion can destroy a whole building.

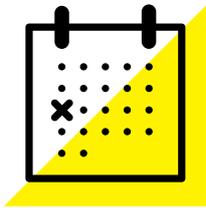
If you have concerns about your utility bills, contact your utility supplier or contact the office for up-to-date advice.

Your gas service will be carried out by City Building and this is required on a 10 month rolling basis. Please ensure you provide access and if required contact us to rearrange access if the time doesn't suit. The electrical testing checks are required to be carried out every 5 years. The electrical works are carried out by Magnus Electrical, and they will be touch to arrange an appointment. Again, it is key that you provide access for this important safety check.



YOUR LANDLORD'S RESPONSIBILITIES

Under The Gas Safety (Installation and Use) Regulations 1998 your landlord must:



Arrange for a Gas Safe registered engineer to carry out a gas safety check every year.



Maintain the gas appliances, gas pipework and flues in accordance with the manufacturer's instructions.



Provide you with a copy of the landlord gas safety record before you move in and within 28 days of the annual check taking place.

If your landlord refuses to carry out their legal gas responsibilities, contact the Health & Safety Executive (HSE) at: [hse.gov.uk/gas/domestic](https://www.hse.gov.uk/gas/domestic) or 0800 300 363.

YOUR GAS SAFETY

Follow these simple tips to help keep you safe:

- **Cooperate with your landlord and make sure you allow the Gas Safe registered engineer access to the property, so they can carry out the safety check.**
- **Have any gas appliances that you own checked every year by a Gas Safe registered engineer.**
- **Check for warning signs that your appliance might not be working correctly:**
 - Dark, sooty staining on or around your gas appliance
 - Floppy yellow flames instead of crisp blue ones (except for fuel-effect fires that display this colour flame)
 - Increased condensation inside windows
 - The boiler pilot light keeps going out.
- **If you think your appliance is faulty, turn it off and let your landlord know.**

WHAT TO DO IN A GAS EMERGENCY

Unsafe gas appliances can put you at risk of gas leaks, fires, explosions, and carbon monoxide (CO) poisoning. You cannot see, smell or taste CO.

Know the signs of CO poisoning:

- **Headaches**
- **Dizziness**
- **Nausea**
- **Breathlessness**
- **Collapse**
- **Loss of consciousness.**

If you experience these symptoms, or suspect a gas leak, get fresh air immediately, seek medical help, and call the gas emergency number: **0800 111 999**

STAY SAFE BY ALLOWING THE ASSOCIATION TO CARRY OUT ANNUAL GAS SERVICE AND ELECTRICAL TESTING WHEN WE CONTACT YOU.

WELFARE RIGHTS

As many of us are already aware, the cost of living is rising like never before! This includes spiralling Energy Costs and the cost of basic day to day essentials. It has never been more important to make sure you are receiving all the support you are entitled to.

ADULT DISABILITY PAYMENT

As mentioned in previous newsletters, new claims to Personal Independence Payment in Scotland were no longer being accepted from 29/08/2022. The new Adult Disability Payment has replaced Personal Independence Payment. Applications to the **Scottish Adult Disability Payment** are now being accepted. People already receiving either DLA or PIP will be automatically transferred onto the new Adult Disability Payment over the coming years. That process is expected to be completed by the end of 2025.

UNIVERSAL CREDIT

The Department of Work and Pensions (DWP) is to continue the roll out of Universal Credit (UC) and aims to complete the full implementation of Universal Credit by 2024. For many housing associations, including Cernach, approximately two thirds of tenants who claim benefits are still receiving so-called 'legacy benefits', so the numbers of Cernach tenants who will move to Universal Credit over the next two years is not insignificant. Remember, Universal Credit will replace the following:

- **Working Tax Credits**
- **Child Tax credits**
- **Housing Benefit**
- **Employment Support Allowance (Income Related)**
- **Job Seekers Allowance (Income Based)**
- **Income Support**



It is important to note that at this point you do not have to claim Universal Credit however if you are concerned about how this will affect you, please contact our Welfare Rights Officer Andy Parker in the first instance. Andy can carry out accurate benefit checks to advise and inform you how the changes will affect you. In some cases, some people may be better off claiming Universal Credit.



ENERGY

If you are struggling with the cost of heating your home please contact our Welfare Rights Officer who may be able help. We are working closely with partner organisations so that even if we cannot help in the first instance, we can refer to specialist organisation who may be able to help provide advice on a range of issues such as reducing fuel bills, including obtaining the best tariffs, making the most efficient use of heating systems and provide advocacy and assistance in dealing with the utilities in respect of billing issues.



DEVOLVED BENEFITS

Additional Benefit support administered by the Scottish Government include

- **Scottish Child Payment**
- **Best Start Grant Pregnancy and Baby Payment**
- **Best Start Grant Early Learning Payment**
- **Best Start Grant School Age Payment**
- **Best Start Foods**
- **Carer's Allowance Supplement**
- **Funeral Support Payment**
- **Young Carer Grant**
- **Child Disability Payment**





WELFARE RIGHTS CONTINUED

BLUE BADGE APPLICATIONS

Many people assume that to qualify for a Blue Badge they need to have a qualifying Benefit. Although this may help – it is not essential. A Blue Badge can be claimed in the following circumstances.

- **Automatic criteria (without further assessment). The applicant receives a qualifying Benefit such as high rate disability related benefits or some armed service criteria**
- **Discretionary criteria (with further assessment). Have a permanent disability that means you can't walk or find walking very difficult. Have a temporary and substantial mobility impairment that is likely to last for at least 12 months but less than 3 years and means that you are unable to walk or have considerable difficulty walking. Or, if you drive regularly and have a severe disability in both arms and are unable to operate or have considerable difficulty in operating parking meters**
- **Mental Disorder / Cognitive Impairment; People with a diagnosed mental disorder or cognitive impairment which means they have little or no awareness of danger from traffic may be considered for a Blue Badge.**

CONCESSIONARY TRAVEL

If you're over 60, or have a disability, you could be eligible for free or subsidised travel to get around Scotland and your local area.

The National Entitlement Card gives holders free bus travel in Scotland and reduced fares on trains and Subway in the Strathclyde area.

For Further Information contact Andy at Cernach HA.

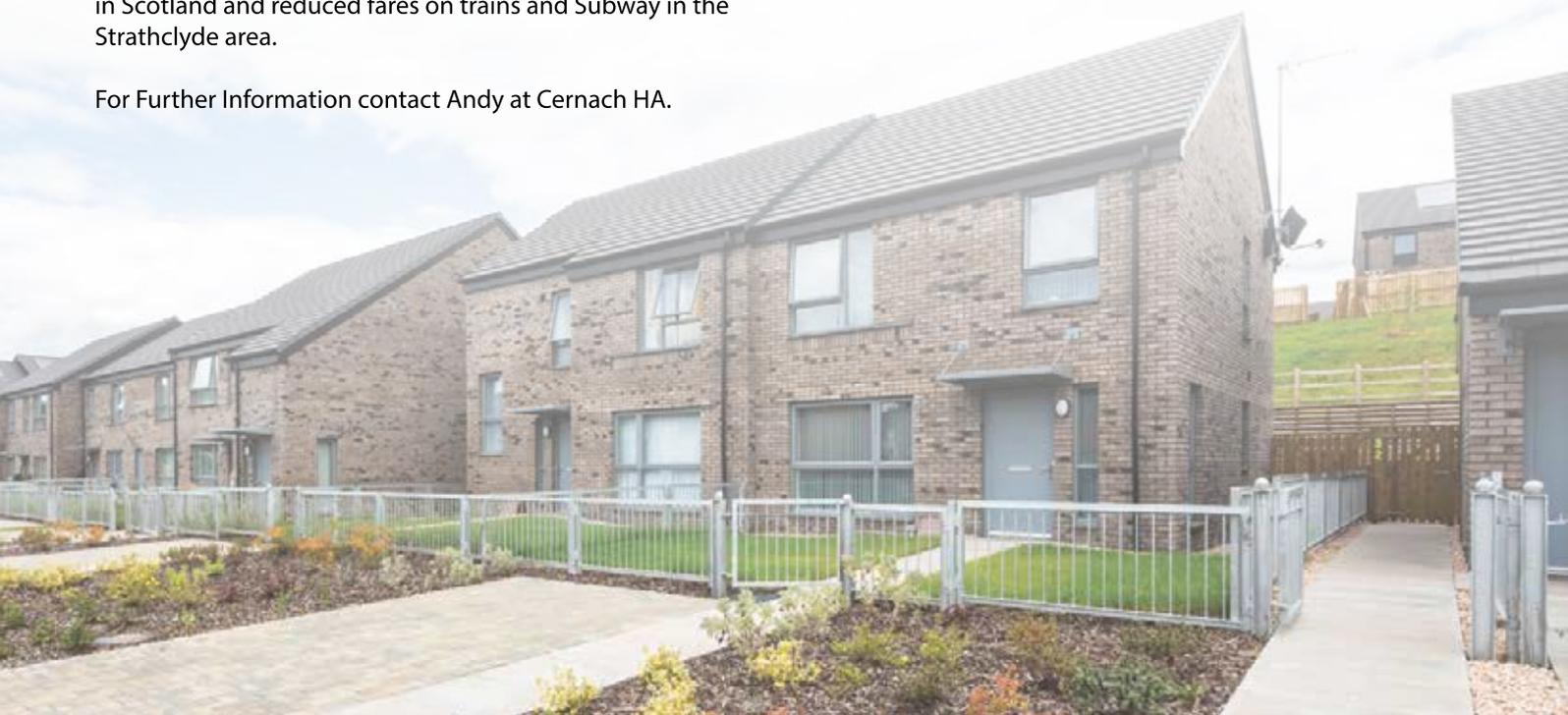
SCOTTISH CHILD PAYMENT EXTENDS TO UNDER 16'S

On November 14, Scottish Child Payment will be updated from £20 to £25 and **eligibility will be extended to all under 16 year olds. If you apply before this date, you'll only get Scottish Child Payment for children under 6 and will need to apply again for any children over 6.**

For further Information and help to apply, please contact Andy at Cernach HA. We are aware that finding your way around the Benefits system can be difficult however, if you are in any way unsure or would just like to check you are receiving all the support you are entitled to please contact us. If you are unhappy with Benefit decisions please also remember we can assist you to challenge the decisions and provide representation at tribunals.

For further information or to have your financial situation assessed please contact Welfare Rights at Cernach HA.

Contact Details are
Andy Parker
0141 944 3860
Mobile: 07736892626
Email: andy3@cernachha.co.uk



EMBRACING EQUALITIES FOR YOUR NEEDS

At Cernach HA, we want to make sure everyone can access our services as best they can. We therefore aim to make any reasonable adjustments necessary to allow everyone to get the best out of our services – all of this free of charge. We have an accessible office, fitted with automatic door openers, accessible toilets and a lift. We have translation services available, either telephone, face-to-face or for written formats. Our website uses the happy to translate service, as well as enabling text-to-speech software for those that need it.

We can also provide all our materials, including this newsletter, in a bigger font, braille or in spoken format.

We're also open to any other items we haven't already mentioned to help let us give you a better service. If you have any questions, or suggestions, please contact Emma at the office who will be happy to discuss your requirements with you.

EQUALITY MATTERS AT CERNACH



EQUALITY IS EVERYONE GETTING A PAIR OF SHOES



DIVERSITY IS EVERYONE GETTING A DIFFERENT TYPE OF SHOE



EQUALITY IS EVERYONE GETTING A PAIR OF SHOES THAT FITS



ACCEPTANCE IS UNDERSTANDING WE ALL WEAR DIFFERENT KINDS OF SHOES



BELONGING IS WEARING THE SHOES YOU WANT WITHOUT FEAR OF JUDGEMENT

ESTATE MATTERS

BIN USAGE

As a reminder, this is how the bins should be used:

- **Green Bins - General household waste only.**
- **Blue Bins – Newspapers, magazines, brochures, junk mail, cardboard boxes and packaging, plastic bottles and all food and drink cans.**
- **Brown Bins – Garden waste & food waste. If you are using this bin for food waste, please also use a biodegradable bag.**
- **Purple Bins – Wine, beer, and alcohol bottles. Jam, coffee and any glass sauce bottle and jars.**

If anyone needs advice on recycling or disposing on household waste and bulk items, please refer to Glasgow City Council Website on www.glasgow.gov.uk and look for 'Bins and Recycling'.



ESTATE MATTERS CONTINUED

FLY TIPPING

If you are caught fly tipping, you could be issued a £200 fine on the spot and could be referred to Procurator Fiscal for Legal Action. If the case goes to court, you could be fined up to £2500. Please do not do this and help us keep our area free of bulky waste. You can dispose of your bulky waste at one of the local Household Waste Recycling sites free of charge, or the council will come to collect up to 10 items at a cost of £35.

You can request this online www.glasgow.gov.uk under 'Bulky Waste Collection', on the MyGlasgow App or call **0141 287 9700**.



- **Keep gardens free from debris or bulk**
- **Always clean up any crumbs or spills in the kitchen counter or on the floor.**
- **Keep food in sealed containers in the fridge and never outside.**
- **Always inspect the area for any holes, ant trails, cracks, and crevices and let us know if any holes need sealed up.**
- **If you have noticed any vermin in your property or in the garden, please report this to the council immediately by reporting online at <https://www.glasgow.gov.uk/> website under 'Report a Pest Control Problem' or call them on 0141 287 1059.**

VERMIN PREVENTION

With a build up of rubbish and bulk, there will be a risk of vermin. Please follow these tips to avoid attracting vermin:

- **Keep your rubbish bins covered at all times, and make sure they are always emptied on a regular basis. When you take your rubbish, please make sure it is disposed of into the bin and not lying on the ground or grass as this is a major thing that will attract vermin.**



WATER HYGIENE INFORMATION!

You cannot get Legionnaires' disease from drinking water. People catch Legionnaire's disease by inhaling small droplets of water suspended in the air, which contain the bacteria. The bacteria have to be in very small droplets like spray from a shower or spray taps. In domestic properties the risk of Legionnaire's disease is rated as low risk.

WHAT IS LEGIONNAIRES DISEASE?

Legionnaires Disease is a potentially fatal lung infection (form of pneumonia) which can affect anybody, but which principally affects those who are susceptible because of age, illness, immunisuppression, smoking and other health conditions. It is caused when individuals inhale legionella bacteria. The bacteria can exist in man-made water systems such as water storage systems, taps and pipe work. This disease was named after a break out in a hotel in Philadelphia where a group of legionnaires were at a convention in 1976. Even in ideal conditions for growth (between 20-45°C), Legionella isn't dangerous until it can be inhaled. Aerosols are tiny droplets of water suspended in the air.

What precautions can I take? Taking the following simple precautions will help keep you safe:

- **Flushing of little used outlets – Carefully running infrequently used taps and showers, after holidays and extended periods of non-use.**
- **Flush toilets with the lid down following a period of non-use**
- **Drain hosepipes after use and keep out of direct sunlight. Flush through for a couple of minutes before filling paddling pools etc**
- **Routine disinfecting – cleaning, descaling and disinfecting of shower heads to ensure they are free from bacteria.**
- **Routine temperature monitoring – keeping water temperature above 50°C or systematically increasing temperature above 70°C to kill bacteria.**

As the saying goes 'Cleanliness is next to godliness'. So get your marigolds on and get some spring cleaning into your taps and showers.

POWER OF ATTORNEY

WHAT IS POWER OF ATTORNEY?

Everyone over 16 years old in Scotland is presumed to have the legal capacity to make their own decisions unless they are assessed to have lost that capacity, for example through illness or injury.

A Power of Attorney is a legal document which you can use to give someone else the power to make decisions on your behalf if you become unable to do so yourself, and to support you to make decisions. It is important to set up a Power of Attorney so that if you find yourself in a position where you cannot make decisions for yourself, there is someone who knows what your choices would be.

The person who gives the powers is the Granter, and whoever agrees to act on that person's behalf is the Attorney. You can appoint more than one person to be your Attorney. There are many benefits of establishing Power of Attorney. Having a Power of Attorney allows for peace of mind as you have someone who knows what is important to you, and will help you plan for later life. You know you will have the support of someone you trust.

If they need to act on your behalf, your Attorney will have all the information they need to know what your decisions and opinions would be, and can take appropriate action with confidence.

If you do not set up a Power of Attorney and you lose the ability to make decisions for yourself, the person then making decisions on your behalf may not be the person you would have chosen. Any person you choose should still involve you as much as possible in your decisions.

Being someone's next of kin does not give any right to make decisions for them if they lose the capacity to make their own decisions.

A Power of Attorney document is not a Will, and it does not relate to what happens after you die. After your death your Executor will be responsible for sorting out your estate.

WHERE CAN I GO FOR ADVICE?

Age Scotland helpline **0800 12 44 222**. The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers. If you need an interpreter call **0800 12 44 222** and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest. Call us for a copy of the publications list or download copies from our website at www.agescotland.org.uk.



THE OFFICE OF THE PUBLIC GUARDIAN (SCOTLAND)

The Office of the Public Guardian in Scotland has a general function to supervise people who have been appointed to manage the financial or property affairs of adults who lack the capacity to do so for themselves. Every Continuing and Welfare Power of Attorney document has to be registered with them. Telephone: **01324 678 300**
www.publicguardian-scotland.gov.uk

Your local Citizens Advice Bureau provides independent information and advice. If you are an Attorney, and want to speak to someone face to face about a particular part of your role (such as benefit application forms), your local CAB is a good source of advice. You can find your nearest CAB by calling Citizens Advice Direct on **0808 800 9060** or visit the Citizens Advice Scotland website

What does this mean to the Association? If you have Power of Attorney in place for a relative who is either elderly or no longer has the capacity to manage their own affairs, then please let us know.





STANDING UP TO DOMESTIC ABUSE

Anyone can be a victim of domestic abuse. Abusers and victims can be any gender, any race or religion and from all different types of background.

At Cernach Housing Association, we fully recognise the detrimental effect that domestic abuse can have on residents and their families. We take domestic abuse seriously and are committed to providing a sensitive and confidential response to anyone approaching us for assistance and advice.

This year, we have put in place a policy to provide tenants and residents who are experiencing domestic abuse with help and support. We have also made information about local and national domestic abuse support services available within the policy. A list of these support groups are detailed below. You can read our full policy online at www.cernachha.co.uk or contact us at the office on **0141 944 3860**.

Victim Support

<https://victimsupport.scot>

Female victims – Women’s Aid

<https://www.clydebankwomensaid.co.uk> or
<https://glasgowwomensaid.org.uk>

Scottish Women’s Aid

www.womensaid.scot

Scottish Domestic Abuse and Forced Marriage Helpline

08088 027 1234 or www.sdafmh.org.uk
Confidential translation service available

Scottish Women’s Rights Centre (free legal advice)

08088 010 789

Assist – Court Advocacy Service

0141 276 7710

<https://www.assistscotland.org.uk>

Hamat Gryffee Women’s Aid – Support for Women from BME Communities

0141 353 0859

<https://www.hematgryffe.org.uk>

AMIS – Support for men and LGBT people

03300 949 395

<https://abusedmeninscotland.org>

RESPECT Men’s Advice Line

0808 801 0327

<https://mensadviceline.org.uk>

For information and advice for children and young people, please visit the Childline

<http://www.childline.org.uk> or telephone Childline free on **0800 11 11**

Lesbian, gay, bisexual and transgender (LGBT) victims Galop

<https://galop.org.uk>

0800 999 5428

LGBT Youth Scotland

0131 555 3940

<https://lgbtdomesticabuse.org.uk>

FearFree – support for victims of domestic abuse who identify as male or from the LGBT+ Community

0131 624 7270

<https://fearfree.scot>

Police Scotland Emergency

999 or 101

RENT MATTERS

PAYING YOUR RENT

WE ARE HERE TO HELP.

Our office is now fully open to the public on a full-time basis, so if you need to speak to your Housing Officer, you can pop in. Alternatively, you can call us on **0141 944 3860** or send an email to **admin@cernachha.co.uk**

We also offer the services of our Welfare Rights Officer, Andy Parker, who can carry out a confidential Benefit Check to ensure you are receiving all the benefits you are entitled to. There may also be some grants or additional funding that Andy can make an application for, if applicable to your current circumstances.

If you are having difficulties in paying your rent, it is vital that you speak to us so we can work together to try and resolve the issue.

If you would like an appointment with any of our staff, please contact us using the methods above.



CHANGES TO CIRCUMSTANCES

Has there been any changes to your household? If so it is important that you notify us immediately so we can update our records.

A change in your circumstances could affect how your rent is paid.

If you wish to report a change in circumstances or if you're looking for some guidance, please contact your Housing Officer on **0141 944 3860**.

NEW TENANT VISITS

We know that moving into a new home can be a mix of excitement and stress and you may not have time to contact

the Association regarding any matters which arise during this busy time. To help alleviate this we aim to carry out a New Tenant Visit with all new tenants within 6 weeks of your entry date. This will allow us to follow up on any issues or matters you would like to discuss, provides us with a chance to gain some valuable feedback from you regarding our service and also gives your Housing Officer an opportunity to introduce themselves.

If you receive any contact from us looking to arrange your New Tenant Visit, please ensure you contact our office to arrange an appointment. This should only take roughly 10 minutes but can very useful as it allows us to identify and resolve any matters which can come up at an early stage so we can help the beginning of your tenancy be a positive experience.



ALLPAY/PAYZONE

Allpay have recently partnered with Payzone.

Payzone has provided card and bill payment services to independent retailers for over 30 years.

Payzone is now part of the Post Office network.

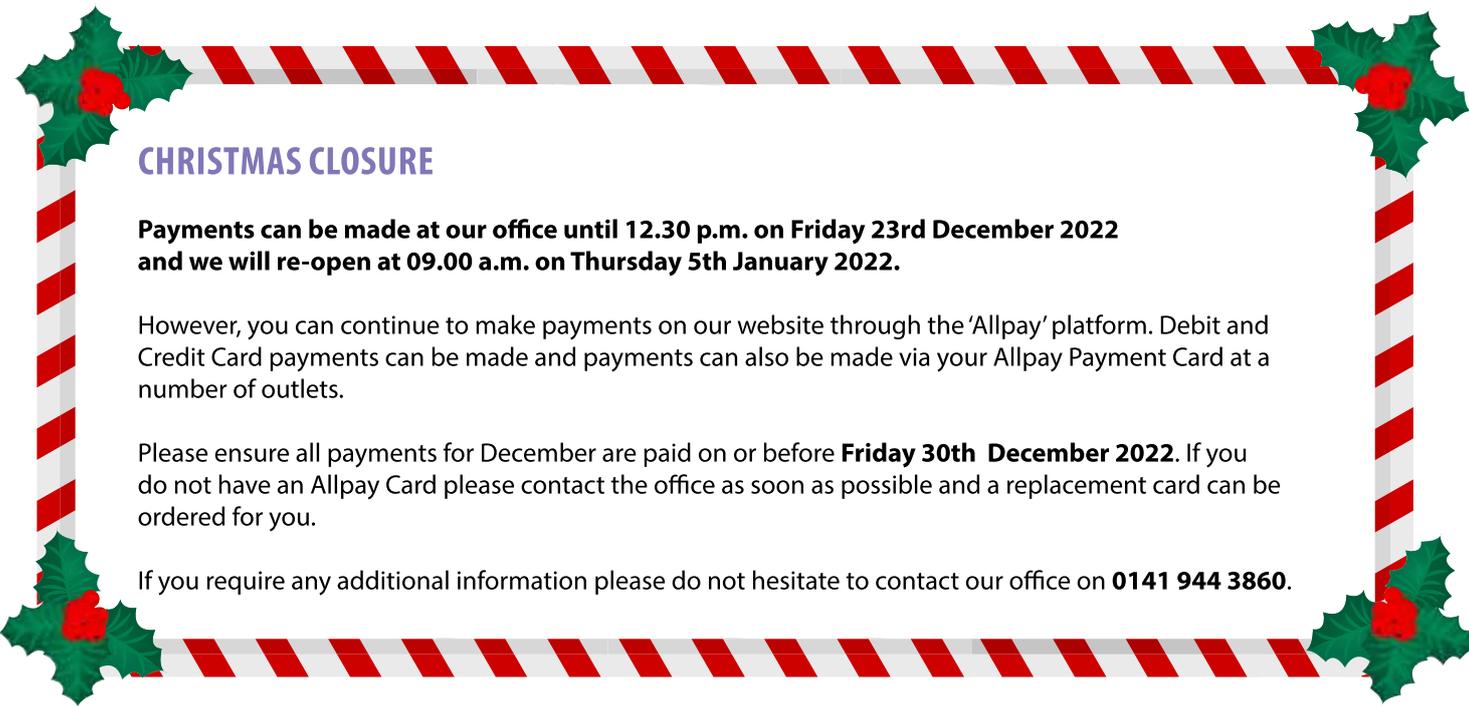
Together with the Post Office, they have a network of over 24,000 stores and branches across the UK.

This means that you can now make payments using your Rent Payment Card at additional stores including Tesco Express, Londis, NISA, Premier Stores, Costcutter & more.

For more information, visit <https://www.allpay.net/our-solutions/cash/payzone>.



MAKE YOUR RENT YOUR PRIORITY THIS CHRISTMAS



RENT MATTERS CONTINUED

CHRISTMAS CLOSURE

Payments can be made at our office until 12.30 p.m. on Friday 23rd December 2022 and we will re-open at 09.00 a.m. on Thursday 5th January 2022.

However, you can continue to make payments on our website through the 'Allpay' platform. Debit and Credit Card payments can be made and payments can also be made via your Allpay Payment Card at a number of outlets.

Please ensure all payments for December are paid on or before **Friday 30th December 2022**. If you do not have an Allpay Card please contact the office as soon as possible and a replacement card can be ordered for you.

If you require any additional information please do not hesitate to contact our office on **0141 944 3860**.

At Cernach we understand that Christmas is an exciting, but also an expensive time of year and budgeting can be difficult.

However, your rent should always be your first priority – don't put your home at risk by missing your rent payment this festive season.

As part of your Tenancy Agreement your monthly rent payment is due on, or before, the first of every month in advance and we have enclosed a leaflet detailing all the necessary Payment Information.

If you are having financial difficulties, have an arrears balance or are struggling to meet your rent payments, please contact your Housing Officer urgently on **0141 944 3860** to discuss your options.

You can also request an appointment with a Welfare Benefit Adviser who can help.

MAKE YOUR RENT YOUR PRIORITY THIS CHRISTMAS

SOMETHING TO BLETHER ABOUT

THRIVING PLACES – SIDE BY SIDE WITH THE PEOPLE OF DRUMCHAPEL

We continue to support the people of Drumchapel in every way we can from our base in the Chest, Heart & Stroke shop in the shopping centre. The challenges are many, and no doubt will increase with the cost-of-living crisis but, by standing together, side by side, we can perhaps alleviate some of the discomfort caused by the current situation. Here is a flavour of what we are doing now and if you wish to know more, pop in and see us at the shop!



ENGLISH TO SPEAKERS OF OTHER LANGUAGES (ESOL) CLASSES

They have restarted on Mondays and Fridays from 10am to 12 noon at the hut beside Essenside Church, 50 Essenside Drive G15 6DX. The classes are open to anyone wishing to learn English as their second language.

COMMUNITY BUDGETING

Thriving Places received £10,000 from the Northwest Health Improvement Team to be used in community budgeting. We convened a wide range of groups and organisations to discuss the best way to deliver the community budgeting this year. After agreeing on the application and decision process, we met to discuss the different applications submitted. 10 small community projects were approved and are currently being delivered by the different groups approved on the day.



PARTICIPATORY ACTION RESEARCH

Since 2019, we have been conducting a piece of participatory action research (PAR) on the issue of a future community hub to be installed in Drumchapel. We are now at the final stages, discussing the findings, and shortly we will be concluding our work. We will then convene the community and organisations who work in Drumchapel, in as many gatherings as required. We will contact the elected members and any relevant department to take forward the findings and hopefully have a new community hub installed, based on the research.

CALDERGEN TRIP

During July we organised a trip to Calderglen Country Park for the families in Drumchapel. The summer holiday period can be quite trying for many families, mainly those who do not have resources to take their children to other places. We took 114 people to the Country Park and the feedback was that everyone really enjoyed their day out, to the extent that we have had several requests to organise further outings!



FRIENDSHIP HOUSE

One of the community projects funded through community budgeting was a Fun Day at Friendship House. This event took place on 17th August and was a great success. Plenty of food from different countries was available and a bouncy castle for the kids...and some adults; donations of clothing and some home utilities were also available for those families most in need.

ACTIVATE COURSE

We are organising our second Activate Course, hopefully starting in February 2023. The course lasts for 40 hours over a 10-week period with each session per week lasting 4 hours. It is delivered by the University of Glasgow, and for those who conclude the course, there is the option to go for an interview at the University to enrol in the BA degree on community development. However, the main aim of the course is to upskill local people in how to engage critically in Drumchapel and indeed beyond to create a world of justice and solidarity.



SOMETHING TO BLETHER ABOUT

COST OF LIVING CRISIS

Various organisations in Drumchapel are trying to find ways of supporting the local community through the cost-of-living crisis. We are working with Trade Unions and have created a movement called enough is 'Enough is Enough' to try and find common solutions.

We'd love to hear from you, please get in touch. If you can't make it down the shop email or call us at:

Michelle 07935 654594 or
michelledonaldson-thrivingplaces.outlook.com

Tracy 07761 357139 or
tracymckenzie-thrivingplaces.outlook.com

Ted 07387100182 or
ted@cernachha.co.uk

Charles 07761357026 or
Charlesbailey-thrivingplaces.outlook.com

ANNUAL GENERAL MEETING

The Association was very pleased at the turn out for the AGM this year on 29th August 2022. After all the formal business where the Annual Accounts to 31st March 2022 were approved and the new Management Committee were appointed, we held our raffle and a couple of games of bingo. Have a look at the lucky winners below and give them all a round of applause.

We wish to thank all the members who took the time to come along to the AGM and support us.

THIS YEAR'S MANAGEMENT COMMITTEE MEMBERS

I am pleased to welcome our Management Committee for the coming year. They carry out a sterling job and give up a lot of their own valuable time to Cernach Housing Association, for which we are truly grateful. We had two members stand down this year, Karen McGinley and Diane MacMillan, and we're so grateful for the time they were able to dedicate to the Association and their valuable contributions throughout the years.

John Brannan
Andy Biddell
Tracy Bowie
Cheryl Love

Marie Dabek
Michael Mellon
Susan McDonald MBE
Rosemary McGill
Frank John
Sarah Brannan
Aziza El kadi
Jean McFarlane
Zainab Saad Hassan

GARDEN COMPETITION WINNERS

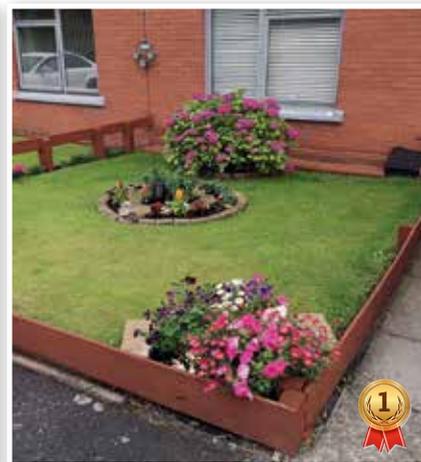
The Association would like to say a massive thank you to all residents who put so much time and effort into making their gardens and balconies look superb! Your efforts have not gone unnoticed.

After a close competition we are delighted to announce that the winners were:

1st Place Best Garden
Mr & Mrs Gallagher of Achamore Gardens

2nd Place Best Garden
Mr & Mrs McGrouther of Achamore Gardens

3rd Place Best Garden
Karen Scott of 68 Ledmore Drive



CONDENSATION & BLACK MOULD GROWTH

At this time of year we start getting more calls regarding black mould growth within homes. The root cause of this mould is moisture in the air which settles on cooler surfaces and turns into water droplets, you would recognise this on your windows as condensation. Condensation on walls and ceilings may be less noticeable until it forms the distinctive black mould.

The condensation comes from the moisture which is in the home and is produced from our normal daily activities, such as cooking, bathing and drying clothes. Even breathing produces moisture into the air. Pets such as dogs or fish can produce even more moisture than people.

There are things we can do to reduce the amount of moisture in the air within our homes:

- **Keep your property well ventilated by opening your windows on a daily basis to allow moist air to escape**
- **Keep bathroom and kitchen doors closed when cooking or bathing, and turn on any extract fans or open windows until any steam has escaped**
- **Try to keep a gap between walls and furniture, particularly against external walls**
- **Dry clothes outside, or in an enclosed room with the window open, or use a condensing tumble drier**
- **While cooking, use lids on pots and pans**
- **Keep the home heated at a constant level, throughout, rather than heating for short bursts**

If you see any black mould growth, clean this immediately using an appropriate cleaner, such as a fungicidal wash. Take steps, such as those detailed above, to manage the amount of moisture in the air and continue to clean any mould growth as it appears.



NEW STAFF MEMBER

Hello everyone, my name is Raeann Rankine, I'm a new staff member here at Cernach and I hold the position of Corporate Service Assistant. My career in housing began in 2017 at Glasgow Housing Association, where I completed my 2-year apprenticeship and obtained a SVQ Level 6 qualification for Business and Administration. During my modern apprenticeship, I gained a lot of skills and experience and developed a passion for working in the housing environment. My favourite part of my modern apprenticeship was making a positive impact in people's lives and building relationships which I will cherish forever.

To further progress my skill and experience in business and administration, I began working as an Admin Support Worker for Wheatley Care in 2020. I was positioned in the Fullerton Service which is a service for people with alcohol related brain damage. Here I provided administration support to all staff and residents.

I joined Cernach Housing Association on 7 June 2022. I'm pleased to be a member of the team here at Cernach. In my position, I am based at reception where I provide face to face support and answer enquiries. I provide administration support to the management, maintenance, finance, and housing team.

I am currently working towards a diploma in digital marketing as I am responsible for updating and maintaining our social media platforms. The next time you have an enquiry or require assistance, I will be here to support you at reception, I look forward to meeting you all.



Annual Assurance Statement

from the Management Committee of Cernach Housing Association – October 2022



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 October 2022. This document represents the Statement that the Committee considered and agreed at its meeting on 27 October 2022.

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. We would be happy to discuss this with any customer or other stakeholder – please contact our Director, Caroline Jardine on 0141 944 3860 or caroline@cernachha.co.uk, if you would find this useful.

**This Statement can be made available in other languages and formats free of charge
Please contact a member of staff if you, or anyone you know, would benefit from this**

📞 0141 944 3860 ♦ 📧 admin@cernachha.co.uk ♦ @CernachHousing  

Annual Assurance Statement

from the Management Committee of Cernach Housing Association – October 2022



Equalities and human rights

We hope that the way we deliver services and develop policies would generally be consistent with a human rights approach. We know, though, that this is an emerging topic and that so far there is little in the way of housing-specific guidance. We have begun collating equalities information in relation to our stakeholders and have a plan to collect data across all groups. We look forward to any subsequent guidance on taking a human rights approach in the use of equalities data now that collection has commenced. Using this, and any other relevant guidance that is produced in the future, to inform our work to review our own approach and consider whether any changes might be needed to our services or policies.

A final word.....

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 would 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 aware of any areas of material non-compliance prior to issuing our next Statement in October 2023.

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

John Brannan – Chairperson

27 October 2022

**This Statement can be made available in other languages and formats free of charge
Please contact a member of staff if you, or anyone you know, would benefit from this**

📞 0141 944 3860 ♦ 📧 admin@cernachha.co.uk ♦ @CernachHousing  

GOVERNANCE MATTERS

POLICIES

Here's a quick overview of what policies have changed in the last few months. Full copies of these are all available on the Association's website – www.cernachha.co.uk/downloads

WIDER ROLE

We've refreshed our policy on how we support the community to reflect our increased activity through our Community Connector, Ted Scanlon, our Welfare Rights & Tenancy Sustainment Officer, Andy Parker, and our support of COPE Scotland. We've also included some information on what we will take into account when looking at new projects under wider role, such as community buy-in, Scottish Government requirements and joint working with partners in the area.

RESIDENT ENGAGEMENT

Our policy on resident engagement has been updated to reflect our increase commitment to implementing resident feedback. We've added new sections on our large scale surveys (last done in March 2022), our new armchair critics opportunity to contribute to short questionnaires, digital participation opportunities and more community engagement. We've also added more detail on our residents panel who have now met twice this year and helped the staff when reviewing policies, our annual report and our annual assurance statement. We're also keen to start looking at bringing back more community events in 2023, like our family away day and pensioner lunch! As a result of our equalities impact assessment which we carry out on all policies, we will also cover any costs to allow residents to attend resident engagement activities, including childcare or other dependent care. For any information on this, or to get involved in our resident engagement activities, contact Emma or Lindsay at the office on **0141 944 3860**.

FACTORING

Our factoring policy was reviewed and updated in August to reflect changes in legislation and internal procedures. We have updated our Factoring Policy to align with the terms of the Written Statement document, this document was previously issued to all our factored owners. We have also updated the services provided by the Association which are included in the Management Fee as well as refreshing the process of arrears control within the policy. We consulted with our residents panel in 2022- special thanks to all those who took part.

Other polices that have been refreshed in response to legislation are:



PET POLICY



ESTATE MANAGEMENT POLICY



ABANDONMENT POLICY



NEIGHBOURHOOD DISPUTES AND ANTI-SOCIAL BEHAVIOUR POLICY



HELP WITH ENERGY BILLS

GRANTS AND BENEFITS TO HELP YOU PAY YOUR ENERGY BILLS

If you're in debt to your energy supplier, you might be able to get a grant to help pay it off.

The following energy suppliers offer grants to their customers:

- **British Gas Energy Support Fund**
- **Scottish Power Hardship Fund**
- **Ovo Energy Fund**
- **E.ON Energy Fund**
- **E.ON Next Energy Fund**
- **EDF Energy Customer Support Fund**
- **Bulb Energy Fund**
- **Octopus 'Octo Assist Fund**
- **Shell Energy Support Fund**

Please check the suppliers' websites for additional information.

If your supplier isn't listed, it is a good idea to contact them directly to see what extra support they can give you.

If you've already spoken to a debt adviser and you can't get a grant from your supplier, you might be able to get a grant from the British Gas Energy Trust. These grants are available to anyone - you don't have to be a British Gas customer. You'll need to get debt advice before applying.

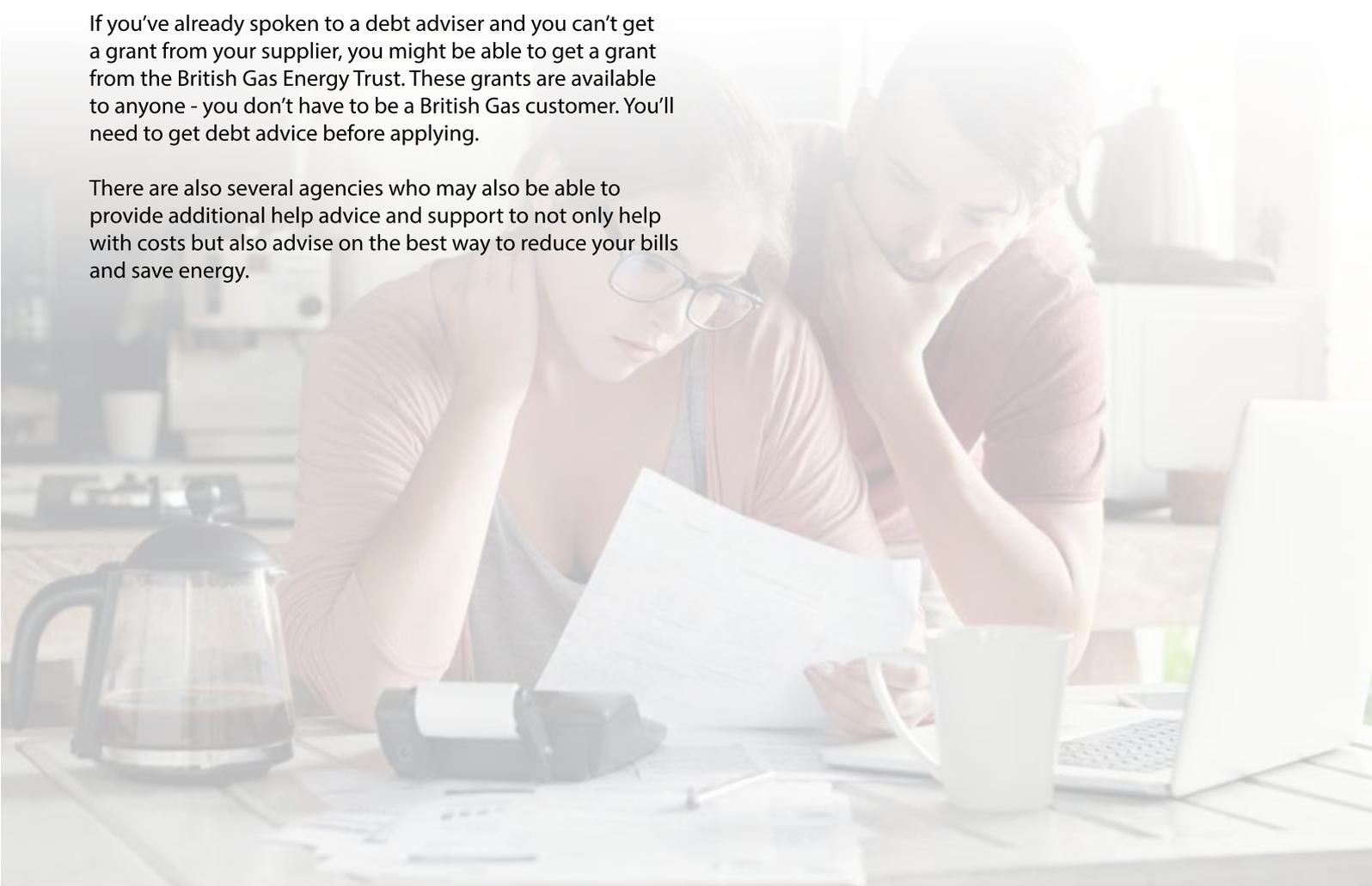
There are also several agencies who may also be able to provide additional help advice and support to not only help with costs but also advise on the best way to reduce your bills and save energy.

THE WISE GROUP OFFER ENERGY ADVICE AND ADVOCACY

The Wise Group provide home energy advice to people across the UK, helping them to heat their homes at a cost they can afford. Through their support, customers are able to reduce their costs, improve their energy efficiency and learn hints and tips on how best to use their home energy. Wise Group can also look into any funding and discounts available, such as the Warm Home Discount, and offer expert support to anyone facing repayment of outstanding energy debt.

If you have a prepayment meter and are worried about credit running low, or if you have run out of credit, they can help with expert advice and support. The Wise Group services are open to anyone who needs their help.

To speak to The Wise Group Home Energy Advice Team, call **0800 092 9002** or visit the **thewisegroup.co.uk**





CHRISTMAS FUN

COLOURING IN FUN!



Merry Christmas

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



How to contact us:

Cernach Housing Association Ltd.
Marion McDonald House
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

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