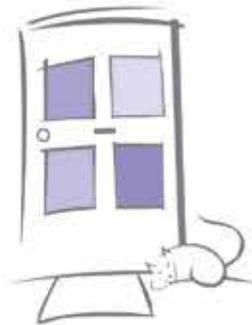


Cernach news

for customers of cernach housing association limited

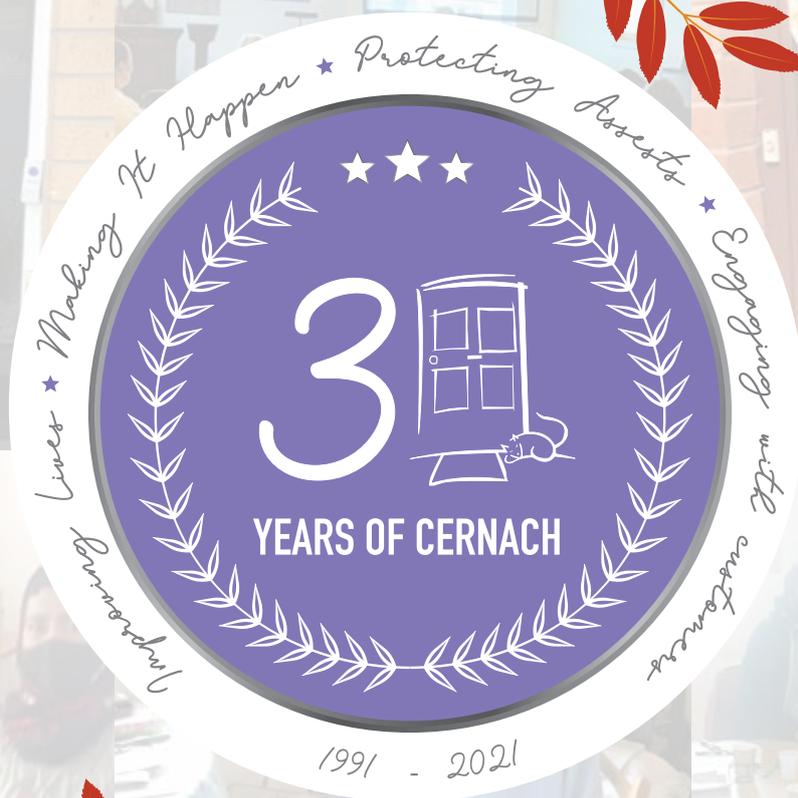


Marion McDonald House 79 Airgold Drive, Drumchapel, Glasgow G15 7AJ

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

Recognised Scottish Charity SCO 36607 Property Factor Registered No PF000149

AUTUMN 2021



WE ARE CLOSED 9TH & 10TH DECEMBER FOR STAFF TRAINING

OPENING HOURS:

MON, TUE, THUR & FRI: 9.00am – 5.00pm

WED: 10.00am - 5.00pm

Our office remains closed, Please contact us at admin@cernachha.co.uk or call 0141 944 3860.

A WORD FROM OUR DIRECTOR

Welcome to our Autumn 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. As the restrictions lift within our area, we are beginning to get back to a more 'normal' way of working. We are monitoring the Covid-19 situation daily to ensure that we are in the best position to manage what is happening as effectively as possible and to keep our tenants, customers, and staff safe. Thank you for your patience as we continue to operate in line with the latest Scottish Government guidance and amend our services accordingly. We cannot tell you when the office will be fully opened however our phone lines are opened from 9am-5pm except for Wednesdays when we open at 10am. If you prefer, you can email us at admin@cernachha.co.uk.

I am delighted to say we are at full capacity for our Management Committee. We welcome our newly elected members as well as our existing ones. I look forward to working with all of them in the coming year, making good decisions on behalf of our tenants. I would like to point out 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 Siobhan or Anne at admin@cernachha.co.uk if you want more information.

In line with the Scottish Government's guidelines, we have been able to recommence non-emergency repairs since the end of April. Our repairs and maintenance team have been working hard behind the scenes to pick up on the long list of non-emergency repairs that built up during the height of the pandemic. A big thank you to our contractors for the support and dedication they have shown during these difficult times. I am pleased to say we have also begun our kitchen replacement programme and have completed our paint programme, please see inside for more information on our planned maintenance programme.

We have also added a new staff member to the team. Jordan Allan started in August and came to Cernach with a wealth of knowledge gained within the sector. Jordan will be working in our income maximisation team. Welcome to the team Jordan.

We also have two temporary staff employed to assist us for a short period of time. Tomilola, or Tomi for short, is working within our housing management team, assisting with our housing applications and estate management. So, if you see Tomi out in the back courts, make sure you say hello. Our other recruit is Duncan, who can assist you with any queries you may have about your tenancy and rent. Welcome to you both.

Our welfare rights officer has never been busier, helping our tenants obtain much needed benefits. 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.

I would like to finish by remembering one of our previous Committee members, David Unett, who sadly passed away on 2 June 2021. David was on the Committee for five years, leaving in 2016 as he needed to spend more time caring for his wife. David contributed many hours to the work of the Association and was a well-known face locally. I would like to pass on my condolences to David's family.

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



REGULATORY COMPLIANCE AT CERNACH IN PARTNERSHIP WITH SCOTTISH HOUSING REGULATOR

In March the Scottish Housing Regulator produced its engagement plans for landlords in the sector.

This is the second engagement plan to be produced under the new Assurance framework and the Scottish Housing Regulator assesses each organisation against the Regulatory Framework including the Standards of Governance and Financial Management)

The SHR can give an organisation the following ratings:

- **Compliant (with the Regulatory Framework)**
- **Working towards Compliance**
- **Not compliant (statutory action)**



The staff and Committee were delighted that Cernach HA has been assessed by the Regulator as being:

COMPLIANT with the Regulatory Framework including the Standards of Governance and Financial Management. This was based on the Annual Assurance Statement submitted by the committee in November 2020 plus the SHR's analysis of other key information it holds.

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 Covid 19 and its effect on families. As many will already know, the Furlough scheme ended in September 2021 putting extra pressure on employers to retain staff. The extra £20.00/week paid on top of the standard allowance of Universal Credit has also ended.

There is still help available

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

LOW INCOME PANDEMIC PAYMENT

The Low Income Pandemic Payment is a one-off payment of £130 to help with increased costs and lost income due to coronavirus. To qualify you must be in receipt of a Council tax Reduction for April 2021. Glasgow City Council are sending out letters to those who qualify however, you still need to register your application online. If any tenants cannot do this or need support for whatever reason please contact Andy at Cernach HA.

UNIVERSAL CREDIT

Although the standard allowance is to go back to pre Covid levels, tenants may still qualify for Universal Credit – particularly if there has been a change to other income such as wages/hours are reduced or jobs ending. Remember if your income reduces due to periods of sickness you may also qualify.

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**



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

WARM HOME DISCOUNT

The 2021 to 2022 scheme will open on 18/10/2021.



The money is not paid to you - it is a one-off discount on your electricity bill, between October 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'**

WINTER FUEL PAYMENT

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

Some over 75 households are eligible for a free TV Licence.

You can get a free licence if:

- **You, as the licence holder, are 75 years or older AND**
- **you, or your partner living at the same address, receive Pension Credit**



PENSION CREDIT

Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing costs. You might get extra help if you're a carer, severely disabled, or responsible for a child or young person.

Pension Credit is separate from your State Pension.

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 tenants are also welcome.

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



MAINTENANCE

PLANNED MAINTENANCE

During 2020/2021 the Association was unable to proceed with our planned work schedule due to Covid restrictions. We are delighted to announce the restart of these works during 2021/2022.

Works will take place during September – October to upgrade 49 Kitchens within the Achamore Road and Achamore Gardens area.

We hope to continue with our planned maintenance works throughout this financial year and will be in touch with all affected residents when required.

CYCLICAL WORKS

This year the Association has completed Year 3 of the cyclical paint work programme.

Paint works were carried out to:

- **Dunkenny Road**
- **Fettercairn Avenue**
- **Katwell Avenue & Place**
- **Inchcruin Place**
- **Achamore Drive/Crescent/Road**
- **Linkwood Drive**
- **Ledmore Drive**
- **Airgold Drive**



Year 4 for the cyclical paint programme will commence 2022.

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!

URGENT – UPGRADING OF SMOKE ALARMS & ELECTRICAL TESTING

The Association continues to work with our sub-contractor to complete the upgrade of all smoke alarms by compliance date of February 2022.

Did you know... smoke alarms are critical for early detection of a fire in your home and could mean the difference between life and death?

To comply with new regulation Cernach Housing Association must carry out these essential works.

The new standard requires the Association to install:

- **One smoke alarm in the room most frequently used for general daytime living purposes**
- **One smoke alarm in every circulation space on each storey, such as hallways and landings**
- **One heat alarm in every kitchen**

If you have not arranged access for these critical works to be carried out, please contact the association as soon as possible on **0141 944 3860** to arrange a suitable access date.

REPAIRS BREAKDOWN

From April 2021 – August 2021 the Association have carried out:

- **661 day to day repairs, with an average complete time of 2.7 days**
- **96% of our day to day repairs have been completed Right First Time**
- **176 emergency repairs have been carried out with an average completion time of 2.4 hours**



CERNACH'S COMMITMENT TO EQUALITY AND HUMAN RIGHTS

Cernach Housing Association is committed to ensuring our people and the tenants and residents in our communities do not face discrimination, victimisation, harassment, or social exclusion due to any of the following protected characteristics (identified) in the Equality Act 2010): age; disability; gender reassignment; marriage and civil partnership; pregnancy and maternity; race; religion and belief; sex or sexual orientation.

The Association's policy outlines our commitment to promoting equality and human rights. At its core, there is a renewed commitment to ensuring equality of opportunity to everyone with whom we come into contact, whether it be someone phoning in to ask for a housing application form or someone who has lived in one of our properties for many years. It was reviewed in consultation with Committee, members of the residents panel and staff. This new policy replaces the previous equality and diversity policy and has been renamed to take account of human rights legislation.

The policy is supported by an action plan which sets out what the Association will do on a day-to-day basis to help ensure that the policy's objectives are achieved. We will report on how well we do in relation to the action plan in due course. However, we would be happy to provide you with a copy on request (or this can be downloaded from our website).

One of the key parts of the policy continues to be trying to remove any barriers that people may face because of, for example, language, hearing or sight impairment, inability to read English, difficulties with small print, etc. To this end, we will have a new drive to try and ensure that everyone knows that we can provide documents in other languages or in large print, we can provide a sign or language interpreter to help you when speaking with us. We can also assist if you would like to get more involved in our work but have childcare commitments (or care for another adult) or if, once we open up again, you find it difficult to get to our office or other venues.

Look out for more information on our work in the area of equality and human rights.



JOIN US ON SOCIAL MEDIA!

A really easy way to keep up to date with all the Association's activities and news is through Social Media.

 Like our facebook page: www.facebook.com/CernachHousingAssociation/

 Follow us on twitter: @CernachHA

FIREWORKS AND HOME SAFETY

KEEPING PETS SAFE DURING FIREWORK SEASON

1. **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

WHAT IS CONTENTS INSURANCE?

Insurance that pays for damage to, or loss of, an individual's personal possessions.

"Possessions" means anything that is not permanently attached to the structure of the home. Think of it this way –if you tipped your house upside down, possessions would be anything that would fall out!



REASONS TO CHOOSE THISTLE

It's a good idea to check the cover in place and consider what a home contents insurance policy would cover you for, in order to help you make an informed decision on whether you need one.

Contents insurance is designed to help protect your possessions. No matter how careful you are, there's always a risk that your personal possessions could be broken, damaged or stolen.

FLEXIBLE PAYMENT OPTIONS

Flexible regular premium payments, fortnightly or monthly by cash, at any post office or pay zone outlet, monthly by direct debit, annually by cheque, postal order, debit or credit card. (Fortnightly and monthly premiums include a transaction charge, details are available in the application pack or during the sales journey)

HOW CAN YOU APPLY?

You can apply for cover over the phone or by requesting a call back.

ELIGIBILITY

This contents insurance policy has been designed to meet the demands and needs of those living in social housing who wish to insure their possessions. All social housing tenants and residents are eligible to apply.

MINIMUM REQUIREMENTS

You don't need to have a special door or window locks, just a lockable front door.

NEW FOR OLD COVER

For most items cover is provided on a 'new for old' basis, with no deduction for wear and tear - except in respect of linen and clothing.

LOW MINIMUM SUMS INSURED

Cover is offered in bands of £1,000 with low minimum sums insured available.

STANDARD COVER

Cover against fire, theft, vandalism, water damage and other household risks. These are examples of the types of risk your contents will be insured for. Full details of the policy cover and exclusions are available on request before you apply for cover.

STANDARD ACCIDENTAL DAMAGE COVER

Accidental damage to TV's and aerials and home computers is covered as standard (excludes items designed to be portable including mobile phones, ipads etc). A £50 excess may apply, full details are available on request. Cover for portable items is available under the extended accidental damage optional cover.

GET IN TOUCH

If you've got a question, give us a call or email and let us know how we can help:

General enquiries

Monday - Friday 9am - 5pm

T: 0345 450 7286

E: tenantscontents@thistleinsurance.co.uk

Postal address:

Thistle Tenant Risks,
Thistle Insurance Services Limited,
Southgate House, Southgate Street,
Gloucester, GL1 1UB

THISTLE 
TENANT RISKS

HOUSING MATTERS...

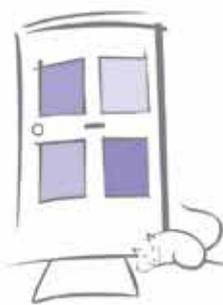
WHO'S BEHIND YOUR DOOR, CERNACH NEED TO KNOW!

Here at Cernach we know that circumstances can change, so please let us know when they do.

You may remember back in 2018, Cernach issued letters for everyone to update their households as the Housing Scotland Act changed meaning that before a house can be assigned or succeeded the person must be registered as living in the property for a minimum of 12 months. You can check your household by calling the office on **0141 944 3860** or email **admin@cernachha.co.uk**.

Remember when someone moves in or out of your home this can have an impact on your benefits Andy Parker, Welfare Rights Officer can carry out a quick benefit check to see what, if any impact it may have. He can be contacted on the number & email above.

Although our offices remain closed we are still here to help, so please not hesitate to get in touch.



HOUSING LIST REVIEW

Are you registered with us for a move to another property?

If you would like to remain on our housing list, you will shortly receive a letter with a form to complete and return to us. This helps make sure everyone's details and preferences are up to date and only those who are still actively looking for rehousing remain on our list. If you don't return the form to us, your application will be cancelled – so make sure you do before the deadline given in your letter!



JORDAN ALLAN – ASSISTANT HOUSING OFFICER

Hi everyone,

My name is Jordan Allan, I'm the newest staff member at Cernach Housing Association.

I started my journey in social housing in October 2013 at Paisley Housing Association as a Modern Apprentice. During my time there I achieved a CIH & SVQ Level 2 in Housing Practice while learning the various aspects of social housing.

As this gave me a platform to progress further, I then moved to Partick Housing Association in August 2017 to become a Housing Assistant. At PHA, I dealt with various enquiries including allocations, rent accounts, estate management/environmental issues and tenancy matters. I also achieved an SVQ Level 3 in Housing Practice.

I joined Cernach HA on 9 August 2021 as an Assistant Housing Officer. My main role is dealing with rent enquiries by providing tenants with relevant information in relation to their rent account. Where necessary, I also refer tenants to Cernach HA's Welfare Rights & Tenancy Sustainment Officer Andy Parker for relevant benefit advice.

I'm enjoying settling into my role and becoming familiar with the people of Drumchapel. If you need any support or advice regarding your tenancy, feel free to contact me on **0141 944 3860**.



SAVE MONEY ON FUEL AND SWITCH

ENERGY BILLS SET TO ROCKET FOR MILLIONS AS PRICE CAP IS HIKED BY £139/YR TO ITS HIGHEST EVER LEVEL – BUT MANY CAN SAVE £240/YR BY SWITCHING

Energy bills will rise by a typical £139/year for 11 million households in October, as regulator Ofgem revealed the new price cap level in September – but most can beat the hikes by switching supplier.

The increase is down to Ofgem raising the price cap on standard and default tariffs from £1,138/yr for a typical user to £1,277/yr from Friday 1 October. These tariffs are typically the most expensive ones – and if you've not switched in the last year, it's likely you're on one.

It's the largest increase since the price cap was introduced in January 2019 and takes it to its highest-ever level, adding a massive £139/yr to the average household's bills – with the biggest suppliers typically pricing their standard tariffs within a pound of the cap. What's more, it follows a £96/yr increase back in April – so a rise of 23% since the start of the year. And bear in mind, the new cap level isn't the maximum anyone will pay. The price cap sets a limit on the rates you pay for each unit of gas and electricity, so if you use more, you'll pay more.

According to the regulator, the sharp rise in the price cap is due to rocketing wholesale energy prices (what providers pay for gas and electricity), which have shot up by over 50% since February. Not only has this pushed the price cap up, but it has also had a big impact on the price of the cheapest deals – with no deals under £1,000/yr for a typical household left, the first time we've seen this for over five years. Ofgem has also announced a £153/yr increase to the cap for four million households on prepay tariffs – to £1,309/yr for a typical household.

Many years ago green energy tariffs came onto the market and although they were better for the planet, many people avoided them considering they were too expensive.

There have been great strides in the renewables market and now green energy

tariffs are competitive with other providers. So, why would you switch to a green energy tariff?

- It's better for the environment

Lower carbon emissions are what this planet needs to survive. If you know about climate change and COP26, then you will understand that each of us can play a part in making those changes. Fossil fuels will not be around forever and will be replaced by renewable energy.

- It can save you money
Simply put, there are some really great deals out there at the moment.

- Better customer service

Since many green energy suppliers are smaller than the big operators, you are likely to receive better customer service or a more personal service when you deal with them.

- The energy will never run out

Using solar power and wind, the energy is clean and from a sustainable natural source. Known as clean energy, it is still best to do some research into the green energy supplier you are choosing, as all are not as green as they seem.

In a recent study by the National Housing Federation homes in the UK are a bigger threat to the climate due to their carbon emissions. It claims there are 25 million properties producing 58.5 million tons of carbon dioxide every year, compared to 27 million cars emitting 56 million tons.

Switching to a green energy tariff is the first step in looking at lowering those carbon emissions, but the bigger picture means there should be more sweeping changes.



*Get £25
FREE energy
when you
switch...

Do you want to cut the cost of your energy bills and help the environment?

We are offering a selection of the best 100% renewable energy tariffs, chosen on the strict criteria of **providing value for money, fantastic customer service and based on their eco credentials**

Our customers save over £230 a year on average!

Switching to a green tariff is **quick and easy** – and it could **save you money** and **help tackle climate change**

*£25
FREE
energy

If you apply to switch to a supplier participating in our free energy offer, your £25 of free energy will be added to your new energy account by your new supplier within six weeks of your switch going live. Switches generally go live 14-21 days after you submit your application. Offer only applicable to online switches. The offer excludes Bulb tariffs.

Switch now at
greenenergyswitch.co.uk/switch-energy-tariff

COMPLAINTS MATTERS...

A complaint is any oral or written expression of dissatisfaction, whether justified or not, by one or more members of the public, about an organisation's action or lack of action, or about the standard or service provided by or on behalf of the organisation.

A customer will either expect an outcome or wish their dissatisfaction to be noted as feedback.

The majority of these (19) were addressed and resolved as Stage 1 complaints – Stage 1 complaints are those non-serious in nature which are resolved by staff informally at first point of contact. This could be by an apology, an explanation or action depending on circumstances surrounding it. All staff can handle these types of complaints and are empowered to do so.

We received four Stage 2 complaints. These are complaints that require more investigation or are of a more complex or

Record of complaints received: 1 April 2021 to 31 July 2021



We received 23 complaints in total to date

serious nature or where the customer is dissatisfied with our response following a Stage 1 complaint. These complaints are normally passed to our senior management team to investigate.

The table below provides an outline of the number of complaints and expressions of dissatisfaction received from April 2021 to July 2021. It details how many we have responded to, resolved within timescales and the total amount of complaints upheld.

Category	Number	Resolved within target	Upheld
Repairs and maintenance	14	14	8
Housing	4	4	3
Other	0	0	0
Multiple issues	1	1	0
Owners	0	0	0
Corporate Services	0	0	0
Total	19	19	11

BREAKDOWN OF COMPLAINTS BY CATEGORY – STAGE 1

Category	Number	Resolved within target	Upheld
Repairs and maintenance	1	1	0
Housing	1	1	1
Other	0	0	0
Multiple issues	2	2	0
Owners	0	0	0
Corporate Services	0	0	0
Total	4	4	1

BREAKDOWN OF COMPLAINTS BY CATEGORY – STAGE 2



CERNACH'S 30TH ANNIVERSARY CELEBRATIONS

As you will all know Cernach turned 30 back in July. We had big plans to celebrate with all our tenants and the local community however Covid had other ideas. We didn't let that dampen our spirits - a few members of the staff team and committee worked together to come up with a small Covid friendly way to celebrate. As making up and giving a hamper is a traditional Drumchapel gift, we thought it was the ideal gift to give some of our tenants. The small group made up 30 hampers for 30 of our residents since it was our 30th Anniversary. Do you see a theme appearing? It did feel like there were 30 items in the hampers from the weight of them! 30 residents were selected at random to receive a hamper. It certainly brought joy to many people days and we managed to catch them by surprise as you can see from some of the photos we got.



"ABSOLUTELY DELIGHTED WITH MY HAMPER, IT WAS REALLY KIND OF YOU ALL."



"THANK YOU SO MUCH FOR THE HAMPER."

"IT WAS A LOVELY SURPRISE AND REALLY MADE MY DAY."

"DELIGHTED WITH THE HAMPER I RECEIVED IT WAS VERY KIND AND CONSIDERATE OF EVERYONE AT CERNACH."



OWNER MATTERS....

NEW LEGISLATION FOR SMOKE ALARMS IN OWNERS PROPERTIES

From February all homeowners will be required to have interlinked alarms under legislation brought forward after the Grenfell Tower tragedy in 2017. These alarms significantly reduce casualties by alerting everybody in a property to a fire. Most homes will also require a carbon monoxide alarm.

Private rented and new-build homes must already meet these standards, but from February they will apply to every home in Scotland, regardless of age or tenure.

The cost for an average three-bedroom house which requires three smoke alarms, one heat alarm and one carbon monoxide detector is estimated to be about £220. This is based on using the type of alarms that can be installed by the homeowner, without the need for an electrician.

From February all homes will need to have one smoke alarm in the most frequently used room, ie living-room, one in a hallway and on each storey if living in a house with stairs, and a heat alarm in each kitchen. Alarms should be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance, such as a boiler, fire or flue, a carbon monoxide detector is also required, although this does not need to be linked to the fire alarms.

All these alarms can be either long-life sealed and battery operated, or mains-operated. However, mains-operated alarms must be installed by a qualified electrician.



If a homeowner opts to install tamper proof long-life lithium battery alarms, the average total cost is estimated to be about £220.

Homeowners who have questions about how this change in the law might affect their home insurance should check with their provider.

The **Scottish Government** is providing £500,000 to help eligible older and disabled homeowners with installation, in partnership with **Care and Repair Scotland**.

To be eligible for support from Care & Repair Scotland, you must live and own your home that has a Council Tax banding of A-C. You must also either be of state pension age and in receipt of guaranteed Pension Credit, or have a disability and be in a support group for Employment and Support Allowance.

THRIVING PLACES MATTERS...



THRIVING PLACES – OPENING UP AFTER COVID!

Slowly but surely...and always as safely as possible, we are starting to meet up again and enjoy one another's physical presence! Long may it continue! Here are some of the activities that we are engaging in, hoping to do more, and see more of everyone as time goes on!

"KEEP DRUMCHAPEL TIDY" CAMPAIGN

Talking about seeing more of one another a billboard will shortly go up at the bridge on Kinfauns Drive to celebrate the success of the "Keep Drumchapel Tidy" campaign. Check it out! We understand the true success of the campaign will be when all of us, residents, and workers, put our litter in the places provided, challenge fly tipping, pick up dog waste and generally engage in taking care of the place where we live and work.

**Let's "Keep Drumchapel Tidy"
...always!**



THRIVING PLACES MATTERS...

PARTICIPATORY ACTION RESEARCH

We are currently working to save our community centre and linked to this, we are conducting a piece of Participatory Action Research in Drumchapel. Glasgow City Council informed that it set aside £20 million to install 6 community hubs across Glasgow, one of them in Drumchapel. Our research focuses on the creation of Drumchapel Community Hub, under community control, reflecting the will of the people who live and work in Drumchapel. Our objective is to reach out to as many people as possible to create a robust and evidenced case for the creation of community hub(s) in Drumchapel. We have engaged with people in door-to-door conversations, at the Shopping Centre and other places where people meet, and soon we will engage with a wide range of community, statutory and voluntary organisations who work in Drumchapel. This consultation process is important to support the creation of a new Drumchapel Community Hub, which reflects the will of the people who live and work in Drumchapel. So, if you see us out and about, please come and have a chat!

CHSS

The charity shop finally opened on Friday 1st October. We, the Thriving Places team, have also been back in our room, probably from Monday, 4th October; however, the drop-in must be by appointment only until further notice. Hope to see you soon!

ACTIVATE COURSE

On Thursday 16th September we reconvened the Activate Course here in Drumchapel at the Essenside United Reformed Church. Activate is a community-based introduction to Community Development facilitated by experienced lecturers from the University of Glasgow. It is an informal approach to learning where local people can build capacity, reflect on what they do in the community and why they do it but also work together to find ways of contributing to the development of their community. After completion,

the participants will receive accreditation that can perhaps determine their future e.g., further employment or education, as everyone who successfully completes the course secures an interview for a chance to study a degree in Community Development at the University of Glasgow. There were 17 local people in attendance on day one of the course with more people wanting to join and the feedback we are hearing of the overall facilitation is fantastic.

FRIENDSHIP HOUSE

Friendship House is a weekly get together that takes place at Drumchapel Essenside United Reformed Church. Covid played a significant part on interrupting the delivery of the service but as of Wednesday 8th of September it resumed and is now on every Wednesday from 12pm – 2.30pm. This means that there will be a place where people can go to congregate with other people in a protective environment.

It allows local people to welcome refugees and asylum seekers through the door that are new to the area, providing a support network and a place where they can go to socialise and make new friends. It also gives refugees and asylum seekers the opportunity to increase their communication skills and become more involved in activities that can potentially have an impact on their future.

VOUCHERS

We are aware that some families are still finding times hard, even more so with the government cutting the £20 per week on Universal Credit. Thriving Places has received a limited amount of funding to help those who need assistance with food or white goods for their home by providing vouchers, to support families and individuals who need extra help. We are also providing digital devices for people who need to work or study from home. So, if you know of anyone or any family in difficulty give us a call and we will see what we can do.



SOMETHING TO BLETHER ABOUT....

50 GOLDEN YEARS

Congratulations to Mr & Mrs Allison who celebrated their 50th Wedding Anniversary in January. Susan and James married in St Marks' Church on 19th January 1971 not far from where they live now. It's been a year full of milestones for the pair who both celebrated their 70th birthday's last year. Although they have been unable to have any proper celebrations due to the covid pandemic they hope to get all the family together soon for a good old fashion party.



DRUMCHAPEL CYCLE HUB

The cycle hub has been a great addition to Drumchapel since it sprung up last year. Not only boosting people's fitness with its fun filled groups and activities for all but they teach children how to ride bikes. If you have a puncture or need any bike repair carried out look no further, they will be able to help. If you haven't given it a try, what are you waiting for!



As it is such a great cause with several of our tenants taking advantage of it, Cernach Housing Association were delighted to donate some money to the Drumchapel Cycle Hub for them to purchase 10 new cycle helmets. Search for Drumchapel Cycle Hub on **Facebook** or **@drum_cycle** on **twitter**



MRS CHRISTIE TURNS 100!

Mrs Christie was born on 13th June 1921. She married Henry in 1949 together they had two sons Brian and William. The Christie family moved to Kinfauns Drive in 1956 and Mrs Christie has lived there ever since. Mrs Christie enjoys life in Drumchapel and relishes her trips to Vancouver where her son and his family now live. Mrs Christie is well known and highly regarded within the community. She enjoys coming along on our bus trips, everyone at Cernach is looking forward to the next one when we can celebrate this wonderful landmark together with some cake and maybe a wee tiple or two.

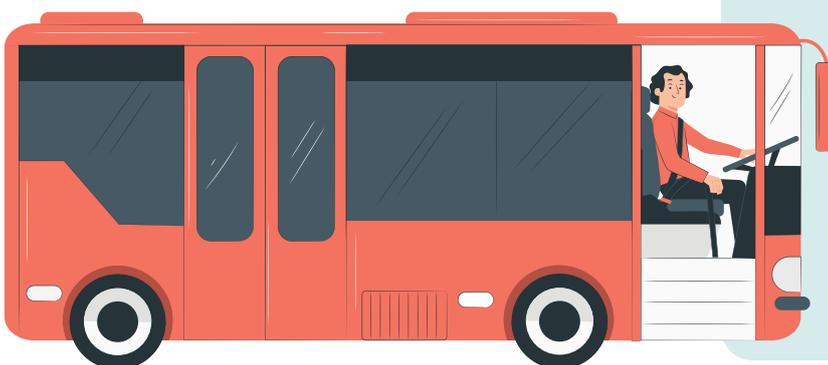
Everyone at Cernach wishes Mrs Christie many happy returns on her milestone birthday.



FREE BUS TRAVEL FOR UNDER 22'S

From 31st January 2022, all young people in Scotland aged 21 or younger will be able to travel on the bus for free, using their Young Scot National Entitlement Card.

More information can be found on the Transport Scotland website.



SCOTTISH GOVERNMENT ANNOUNCES COVID-19 TENANT GRANT FUND

The Scottish Government has announced a £10 million grant fund for tenants who have fallen behind on their rent because of the pandemic and are at risk of eviction.

The Scottish Federation of Housing Associations had called for further support for tenants who are struggling to pay their rent and welcomes the announcement of the Tenant Grant Fund as a positive step in helping tenants most adversely affected by the pandemic.

The £10 million fund has been given to councils to provide grants for tenants who are struggling financially as a direct result of the pandemic, allowing them to reduce or pay off their rent arrears. The grants will be available to tenants in both the private and social rented sectors.

This is part of a package of measures available to local authorities to prevent homelessness, alongside Discretionary Housing Payments and advice on maximising income. The grants, available until the end of March 2022, also come on top of the Scottish Government's £10 million Tenant Hardship Loan Fund.

KEY POINTS:

- **Each local authority in Scotland will receive a one-off allocation, based on a distribution agreement with COSLA.**
- **Any grant awarded to a landlord will be a one-off award as there may be tax implications for the tenant**
- **The grant is to help prevent homelessness and sustain tenancies by directly reducing or paying off arrears where a tenant is in the social or private sector and has faced difficulties due to Coronavirus.**
- **Any arrears accrued before 23 March 2020 and after 9 August 2021 cannot be covered by this grant.**

PURPOSE OF THE FUNDING

The purpose of the Tenant Grant Fund is to mitigate the challenges experienced by tenants adversely impacted by the Covid restrictions introduced since March 2020. Local authorities are expected to use the fund to prevent homelessness and sustain tenancies by directly reducing, alleviating, or paying off rent arrears for social housing tenants or private rented sector tenants. The focus of the fund is to support those most at risk of homelessness, where tenancies can be saved through this type of intervention by:

- **repayment of all arrears**
- **a contribution to the payment of arrears, and/or**
- **to reach a repayment agreement.**

Although the fund can be used to support social or private tenants, there is a steer in the guidance for local authorities, suggesting that it will be particularly useful for private tenants, assuming that private landlords may have a lower ability to manage sustained rent arrears in the longer term.

Please check our website, facebook and twitter for the most up to date information as we will release updates as and when they happen.



Scottish Government
Riaghaltas na h-Alba
gov.scot

HALLOWEEN COLOURING PAGE





RETURN TO THE OFFICE

The Cernach office has been closed to the public since March 2020. Since September 2020 we have been able to see some tenants' face to face on an appointment only basis. With the easing of restrictions, the staff returned to the office in August 2021 and have been split into two teams. Each week a different team or "bubble" as we call them, will work in the office while the other works from home. In the office we have stringent safety protocols in place including masks, protective screens, hand sanitiser stations and all staff continue to social distance. We are continuing to operate the appointment only system.

Hopefully we will be able to have the full team back working in the office together before the end of this year. Unfortunately, we do not have a date of when the office will reopen to the public in full as we will continue to take guidance from the Scottish Government.

However on a happier note you can reach us on **0141 944 3860**, by email at **admin@cernachha.co.uk** or if you feel really techy tweets us **@cernach** or follow us on facebook.

SHARE MEMBERSHIP

WOULD YOU BE INTERESTED IN BECOMING A MEMBER OF CERNACH HOUSING ASSOCIATION?

The Association wishes to encourage members to join as share members: to ensure that we are represented by the people and areas we serve; and to encourage greater participation in our activities.

Membership provides the opportunity to stand for election at the Annual General Meeting and vote for members of the Board.

TO JOIN YOU MUST BE 16 YEARS OLD. ALL YOU HAVE TO DO IS COMPLETE A MEMBERSHIP APPLICATION FORM AND POST THIS INTO THE OFFICE TOGETHER WITH £1.00.

On approval of your application, you will receive a lifetime share in Cernach Housing Association. If you would like to find out more information about becoming a member of the Association, please contact Anne Smith or Siobhan Mangan our corporate services team via email, **admin@cernachha.co.uk** or telephone **0141 944 3860**.



WE VALUE YOUR COMMENTS

Please let us know if you have comments or suggestions for future editions of our Newsletter or our service in general. We value your views.

To the best of our knowledge all information contained in this newsletter is correct at the time of going to print.

Please recycle this newsletter.

Name:(optional)

Address:(optional)

Email:.....(optional)



I would like a response: Yes No

I have a comment(s) about: (please circle)

Getting Involved **Performance** **Development** **Management** **Committee**

Tenancy Sustainment **Other**

Comments: (please use a separate sheet if necessary)

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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:

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