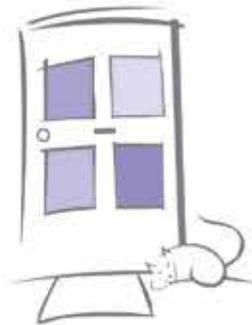


Cernach news

for customers of cernach housing association limited



79 Airgold Drive, Drumchapel, Glasgow G15 7AJ

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

Recognised Scottish Charity SCO 36607 Property Factor Registered No PF000149

WINTER 2020



WHO IS YOUR LOCKDOWN HERO? SEE PAGE 16

OPENING HOURS:

MON, TUE, THUR & FRI: 9.00am – 5.00pm

WED: 10.00am - 5.00pm

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



A MESSAGE FROM OUR CHAIRPERSON, JOHN BRANNAN

2020 has been a strange year and, for many, a very difficult one. And Covid-19 continues to have an impact as I sit down to write this update for our tenants and members.

I was delighted to be elected Chair of the Management Committee again in September and, as Chair, I thought it was important to provide you with an update on how Covid-19 has affected governance of the Association.

Staff began to work from home in March at the beginning of lockdown and many staff continue to do so. Whilst a small number are working from the office, we have been unable to open to the office to visitors because of the risks posed by Covid-19. We have, however, been contactable by phone throughout the pandemic and you can also reach us via email or social media. We do not yet know when the office will be open again and when we will be functioning “normally” – this will depend on government guidance. Staff will continue to keep you updated on this.

After postponing our meeting in April, the Committee resumed meetings in May and all our scheduled meetings have taken place since then. We have also had our annual general meeting. These meetings have allowed the Committee to continue overseeing the work of the Association and ensuring that it is governed appropriately.

Because of the pandemic, the Scottish Housing Regulator has been unable to issue engagement plans to all registered social landlords in Scotland. Our previous plan did not highlight any concerns and we will publish the next one as soon as we have it. In the meantime, you can rest assured that the Regulator is continuing to scrutinise performance within the sector and is contacting landlords where they have concerns – we have not been contacted and we will advise you if this changes.

We have continued to have independent scrutiny during the pandemic – our annual financial audit took place in June as planned and we received a clean bill of health from our auditors. The annual accounts were presented at the annual general meeting and a summary was sent to all members. However, if anyone wishes any additional information, please contact any member of staff. Our independent internal audit on how we have managed the risks posed by the pandemic took place in early November – at the time of writing, we

are awaiting the final report but we do not anticipate that there will be any concerns raised. The auditor is due to present his findings to the Committee on 3 December and this should have been completed by the time you read this.

We have been working on our Annual Assurance Statement. This will be available on the website shortly after it is approved on 19 November. We are also preparing our Annual Report on the Charter and this will be issued to all tenants, members and other customers by the end of December. Last year’s versions of these documents are still on the website and I’d like to remind you that we would welcome any views, feedback or suggestions for improvement.

In the interests of being accountable to you, all of our Committee minutes are available on the website and, if anyone requires these in a different format (such as translated into another language or put on an audio tape) then we can arrange this for you free of charge – as we can do with a document or other communication.

Finally, I am delighted to welcome two new Committee members who were co-opted at our meeting in October 2020 – Aziza El kadi and Sarah Brannan. We still have two places available so please contact our Director, Caroline Jardine, if you are interested in finding out more about being on the Committee.

If you require any information whatsoever about any aspect of our service or about the way in which the Association is run, please contact our corporate services staff, Anne Smith or Siobhan Mangan, and they will be happy to assist you.

Thank you for your continued support during this time.

John Brannan
Chair



PLANNED CYCLICAL WORKS FOR TENANTS

The Association is continuing to work with MITIE Property Services to carry out the Year 2 Close painting contract. The works will include external and internal close painting works to your property.

We propose to commence the paint works in mid November with work continuing into early 2021

All residents involved in the works will be contacted by MITIE Property Services by letter in due course to advise of timescales in which the contractors will be in your street. Please note that internal access to your property is not required.

We would ask that all closes and landings are kept clear for these works and all personal belongings be removed to ensure clear access.

All work men will be carrying company id. Please do not hesitate to contact Cernach's office on **0141 944 3860** if you have any questions.

If any member of your household is shielding or in self-quarantine please contact the site supervisor in order that alternative arrangements can be made, or for any more information you may require. Contact details will be provided in your letter.

We would ask that you make all members of your household and visitors aware there will be works taking place and wet paint may be present.



CORONAVIRUS: STOP. THINK...

Phase 2

Remember FACTS for a safer Scotland

- F** Face coverings
- A** Avoid crowded places
- C** Clean your hands regularly
- T** Two metre distance
- S** Self-isolate and book a test if you have symptoms



The most common symptoms are new:

- **Continuous cough**
- **Fever/high temperature (37.8C or greater)**
- **Loss of, or change in, sense of smell or taste**

It is very important that you stay at home for 10 days if you have symptoms that may be caused by coronavirus (COVID19), even if you think your symptoms are mild.

nhsinform.scot/coronavirus





WELFARE MATTERS..... WORKING WITH YOU, FOR YOU

As we approach another Xmas the Benefits and grants that are available from the Scottish Government to low income households continues to be rolled out.

As always at Cernach, we want to make sure our tenants are aware of what they are, how to apply and importantly, assist those tenants who would like help to apply.

The most recent developments include:

SCOTTISH CHILD PAYMENT

The Scottish Government will be accepting applications from November 2020. The exact date is yet to be confirmed.

Initially this will be payment of £10 per week, per eligible child under age 6, not per household for eligible families which is good. *Full rollout for families with children under 16 is expected by February 2022.* Cernach HA will keep you advised of this.

Eligibility conditions are: - households with children under 6 and in receipt of a qualifying benefit. These are:

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



First payments are expected to arrive from end of February 2021, and you'll be able to apply to Social Security Scotland by phone, online or in writing.

CHILD WINTER HEATING ASSISTANCE

It is a payment of £200 for children and young people up to the age of 18. To get the payment they must meet two criteria on at least one day in the third full week of September (called the "qualifying week"). On that day they must:

- **get the highest rate care component of Disability Living Allowance for children**
- **be resident in Scotland**

The good news is that the assistance will be awarded automatically, and eligible people do not need to apply. DWP records will be used to establish eligibility and payments issued directly and you will get a letter from Scottish Social Security advising of this

SELF-ISOLATION SUPPORT GRANTS

From 12 October 2020, a grant of £500 is available to individuals who are in receipt of low-income benefits and who will lose earnings because of being required to self-isolate to prevent the spread of COVID-19. This is intended to support people who would otherwise struggle to be able afford to comply with the requirement to self-isolate.

To qualify you must have been required by the Test and Protect Service to self-isolate as a result of COVID-19, on or after 28 September 2020, either because you have tested positive for coronavirus, have recently been in close contact with someone who has tested positive, or are awaiting a test result; and

- be employed or self-employed; and
- be unable to work from home and can show that you will lose earnings as a result; and
- be currently receiving or been awarded but not yet received a payment of at least one of the qualifying benefits as mentioned above.

As always, if any tenant would like further information, help to apply or just like to have a financial health check for their household please call Welfare Rights at Cernach HA.

Andy Parker can be contacted on a direct line **07736 892 626** or via Head Office on **0141 944 3860**. We can accommodate home visits and office interviews where we cannot assist tenants by phone only.

I WISH ALL OUR TENANTS
AND FAMILIES A VERY

Merry
Christmas

AND A SAFE NEW YEAR

ESTATE MATTERS....

CLEAN & TIDY CHRISTMAS!

At Christmas, we throw away a lot of items. Please remember to put these in the correct bins, both to make sure they are uplifted by Glasgow City Council and to help the environment.

Nobody wants to wake up on Christmas morning to other people's litter, old items and boxes to look at – so do your bit to keep the area tidy!

WHERE DO I PUT ALL MY RUBBISH!?!

Glasgow City Council has provided residents with bins for recycling. The Blue bin is for the collection of paper, card, plastic bottles and food/drink can.

You can recycle the following items in your blue bin:

- Mixed papers - newspapers, magazines, journals, junk mail, brochures, catalogues, directories, yellow pages, envelopes
- Cardboard - cardboard boxes, card packaging
- Plastic bottles - milk bottles, drinks bottles, sauce bottles, shampoo bottles, cleaning product bottles
- Food and drink cans - steel cans, aluminium cans, food tins, empty aerosol cans

What you should not place in your blue bin?

If you place items, other than those listed above, you will adversely affect the quality of the material sent to our recycling which can result in material not being recycled. So please do not put the following items into your blue bin:

- General waste/food waste
- Glass bottles
- Books
- Yoghurt pots
- Tetra paks
- Plastic bags
- Margarine/butter tubs
- Cartons
- Foil

Residents wishing to recycle glass –the nearest glass recycling point which can be found at **Sainsbury's bottle bank located in Great Western Retail Park.**

You cannot put glass in the blue recycling bins. If you are not recycling the glass they must be disposed of with your household rubbish.

If you would like any further information on bins please contact Glasgow City Council at www.glasgow.gov.uk and select Bins and Recycling.



WHAT DO I DO IF I WANT TO GET RID OF MY OLD ITEMS NOW THAT SANTA HAS BEEN GOOD TO ME?

You can take it to a local recycling centre, Dawsholm Recycling Centre, 75 Dalsholm Rd, Glasgow G20. Bulk Uplift is still suspended by Glasgow City Council. When this service is re-introduced we will update our website and social media platforms.

Cernach Housing Association areas increasingly suffer from illegal dumping and fly-tipping. We are constantly having to clear areas of bulk and litter which has been dumped by our tenants.

Flytipping is illegal and if you are caught a fine will be issued. Several residents have already been affected by this fine as Police and Community Wardens are active within the area. Please take a pride in your area/neighbourhood and stop treating it like a 'Rubbish Tip'.

Cernach Housing Association does not have a designated area for you to dispose of waste, nor does it have a set day for collection. It is very important that you keep any rubbish INSIDE your home until it is ready to be collected.

FLY TIPPING

To advise all tenants that there has been number of incidents of dumping of household goods and furniture at the gable end of properties.



Glasgow City Council Environmental Task Force confirmed there are no bulk uplift collection points in our area. Anyone caught dumping bulk may be liable for a fine and/or prosecution.

As residents you can also contact the Environmental Task Force if come across the following problems:-

- Litter
- Dog Fouling
- Graffiti
- Fly posting
- Fly Tipping (illegally dumping waste).

To report an incident on line please use link <https://www.glasgow.gov.uk/envtaskforce>

You can also report an incident by phoning **0141 287 1058**. Or you can use your smart phone to report incidents by downloading the **MyGlasgow app** from the **App store** and **Google Play**.

ESTATE MATTERS...CONTINUED

GLASGOW CITY COUNCIL BULK UPLIFT SERVICE

You will be aware that Glasgow City Council suspended its bulk uplift service from March 2020 due to the Covid-19 pandemic. We have since received information from the council regarding a limited re-introduction of the Glasgow City Council's bulk uplift service and would like to update our tenants and residents of these arrangements:

From 1st December 2020, 'core bulk' uplift services will no longer be provided by Glasgow City Council and tenants/residents should not present bulk waste at any previously agreed collection points for uplift. Glasgow City Council will only accept uplift requests via the MyGlasgow App, their online form or by contacting the Councils dedicated telephone line. Therefore, please ensure that you contact Glasgow City Council for any bulk uplift requirements.

These arrangements are subject to change depending on the ongoing COVID-19 emergency. We will provide our tenants and residents with any update on this ongoing situation. Please refer to our Facebook page for updates and information.

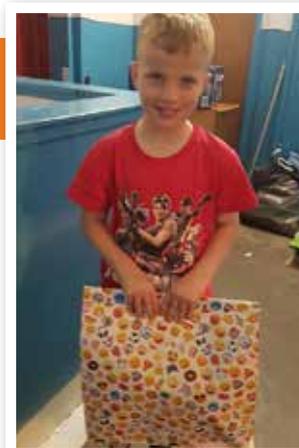
HALLOWEEN IN THE HOOSE!

Due to the Covid-19 restrictions, G15 Youth Project were unable to carry out their popular annual "Halloween in the Hills" event. Trick 'n Treat was also complicated, within the government restrictions, so instead the organisers decided to deliver goodie bags to the children in their homes. At night-time, we suggested that the families should watch last year's scary video of Halloween in the Hills on You Tube while enjoying their goodie bag!

It was a collective team effort between the G15 Youth Project, Thriving Places, Men Matter for letting us use their base to prepare the bags, and Oliver's for the extra £££ to add 50 more bags.

A big thanks to Joyce, Rab, Peter, Ted, Charles, Tracy, Deborah, Wee Poppy, Diane, Laura, and Charlie (the chihuahua) for making this possible in these strange times of covid19. Those who delivered the goodie bags were in costume, going from door-to-door delivering to 150 households. The team faced strong winds and heavy rain, but it was worth every minute to see the excitement in the kids' faces.

This is another example of how people in Drumchapel care about the community, coming together to put a smile on the faces of our children and their families. Well done to all involved!



HALLOWEEN COMPETITION

We would like to say a huge well done to everyone who participated in our online Halloween competition by sending in your extremely creative pumpkin designs and spooky costumes. There were three lucky winners who received a bag of Halloween treats as their prize.

On another note, Christmas is fast approaching, and the Thriving Places team will be running some festive activities as well as competitions for the community to get involved in. Stay tuned to the Thriving Places Facebook page for more information in the coming weeks.



COMPLAINTS AND COMPLIMENTS MATTER TO US...

We need to know when things go wrong so we can put it right. We want to provide the best service possible to you. Your complaints really matter to us so don't hesitate to get in touch if you are dissatisfied. A copy of our Complaints Handling Procedure can be found on our website or requested by telephone.



RECORD OF COMPLAINTS RECEIVED – 1 APRIL 2020 TO 30 SEPTEMBER 2020

We received 21 complaints in total, with one of these being a duplicate. Out of the remaining 20, the majority of these (17, 85%) were addressed and resolved as Stage 1 complaints – Stage 1 complaints are those non-serious in nature which are resolved by staff informally ("frontline").

The other three were Stage 2 complaints. These are complaints that require more investigation or are more complex in their nature.

Breakdown of complaints by category – Stage 1

Category	Number	Resolved within target	Upheld
Repairs and maintenance	6	6	1
Housing	8	8	3
Other	0	0	n/a
Multiple issues	2	2	1
Owners	1	1	0
Corporate Services	0	0	n/a
Total	17	17	5/29%

Service Improvements noted:

- Communication must be clear and precise
- Both tenant and contractor to be updated with progress
- Monitor progress of agreed actions between CHA and contractor
- Follow card payment procedures that are in place

Breakdown of complaints by category – Stage 2

Category	Number	Resolved within target	Upheld
Repairs and maintenance	1	1	1
Housing	-	-	-
Other	2	2	2
Multiple issues	-	-	-
Owners	-	-	-
Corporate Services	-	-	-
Total	3	3	3/100%

Service Improvements noted:

- Communication between external contractor and CHA may be improved



COMPLAINTS AND COMPLIMENTS MATTER TO US...CONTINUED

COMPLIMENTS ARE GOOD FOR THE SOUL

Thank you for your compliments. We are pleased to receive compliments on our service when we get things right. We received 7 compliments between 01 April and 30 September. We thank customers for taking the time to contact us as we know how busy life is for everyone.

A compliment is a polite expression of praise or admiration, so we are delighted to have received them this year. Some recent excerpts include:



"You do a wonderful job and the place is looking a lot better, especially at this time when you are not in the office to go and inspect it, thank you again" – back court issue

Tenant stated: 'Delighted with how quickly Maintenance officer arranged for contractor to attend and how she was kept updated throughout the whole process. She wanted to thank us for our hard work especially during this pandemic'



Tenant is really pleased with her new flat. She said that the property is immaculate, and she is very impressed.

Tenant called to say Siobhan is an absolute asset to Cernach HA, she put her mind at ease with maintenance issue. Everything is now sorted and very happy that it is Siobhan she got to speak to as she always makes her feel better and she can trust what Siobhan is saying.





HELPING YOUR NEIGHBOURS, FRIENDS, AND FAMILY..... WHAT DRUMCHAPEL COMMUNITY DOES BEST!

DURING THIS CHALLENGING TIME, IT IS IMPORTANT THAT WE TAKE CARE OF OURSELVES AND OTHERS

Those who are well and not at risk can provide essential support for their family, friends and neighbours who cannot leave the house.

And that is the case no matter where you live
The information below explains how you can provide essential support safely.

ONLY HELP IF YOU ARE WELL

Please follow **NHS Inform advice** to ensure it is safe for you to help.

People who may need help

- Neighbours, friends, or family who must stay at home because they have symptoms of coronavirus
- Neighbours, friends, or family who have been asked to self-isolate under the Test and Protect programme
- Neighbours, friends or family who require to self-isolate due to recent travel to any country which is not exempt

Providing practical help

There are simple ways you can help your neighbours, without putting yourself or them at risk, if they cannot leave the house:

- You could do some food shopping for them when you are doing your own.
- You could place an online shopping order for them or talk them through the process over the phone. If friends or family can go to the shop to pick up food for you, a voucher scheme is run by most supermarkets. If friends and family aren't able to help, and you can't get access to an online delivery slot from your local supermarket, there are a range of offers from retailers that might be able to support you. Find out more about the range of support available in our guidance.
- Volunteer Scotland host advice for volunteers on handling money.
- You could pick up their prescriptions or arrange a pharmacy delivery where available. (If you are helping with prescriptions, you should remind people that they must only order the medication they need in their usual quantities; nobody should be stockpiling).
- You could support with general errands such as posting letters or putting the bins out.

How to do this safely

- You should not physically visit people who are self-isolating as this would put you at risk of infection, or risk spreading it to others. This means you should not enter their house or go on a car journey with them.
- Keep a distance of at least 2 metres (3 steps) away from people you are helping if you must see them e.g. on a doorstep.
- Leave any shopping or other messages on the doorstep, but make sure that they have been collected before leaving.
- Remember to wash your hands regularly with soap and warm water for at least 20 seconds.
- Do not place yourself in compromising positions where you may feel unsafe e.g. helping late at night.
- Be aware that if you are helping someone you do not know personally, they may not want to share personal details with you - like phone numbers.
- You should also warn those you are helping not to let strangers into their home – and not to give strangers money under any circumstances.
- The Scottish Community Development Centre, in partnership with Public Health Scotland, has created Supporting Communities Safely, a website with detailed advice on how you can help your community safely and reduce the risk of spreading the virus.

Providing emotional support

Self-isolation can be a lonely time. However, Government advice is available to protect the most vulnerable in our society. We can help each other by staying in touch – whether neighbours or friends or family. You can do this from your own home:

- With regular calls, text messages and contact via social media.
- By talking people through the setup for video calls so they can connect with their friends and family remotely.
- Encourage people to stay mentally and physically active with pursuits like cooking, reading, gardening, online learning or watching films.
- Swap suggestions about how to keep busy. If people are well enough, encourage them to do some light exercise and keep active around the home, perhaps by using an online exercise class.
- It is easy to become worried by online information, some of which may be deliberately designed to mislead people. Help your community by sharing trusted information.



OWNERS - SMOKE ALARM UPDATES



FIRE AND SMOKE ALARMS: CHANGES TO THE LAW. WHAT HOMEOWNERS NEED TO KNOW ABOUT CHANGES IN LEGISLATION RELATING TO FIRE AND SMOKE ALARMS.

Given the impact of COVID-19, and the difficulties this is likely to create for people seeking to install new smoke and carbon monoxide alarms, we will be seeking the Scottish Parliament's approval to delay the implementation of this legislation for a period of 12 months.

Please see below frequently asked questions regarding this legislation:-

Q: WHAT TYPES OF HOUSING WILL BE COVERED BY THE NEW STANDARD?

All homes will be covered by the new standard, as it is important that all homes should be safe for occupants regardless of tenure. It will be the property owner's responsibility to meet the new standard, however, the legal duty to enforce the standard rests with local authorities. Where owners are unable to meet the standard, it is not a criminal offence.

Q: WHY ARE YOU INTRODUCING THIS LEGISLATION NOW?

Following the tragic fire at Grenfell Tower in London, a Ministerial Working Group on Building and Fire Safety was established to review Scotland's building and fire safety regulatory frameworks. This legislation will ensure that everyone in Scotland has the same level of protection whether they own or rent their home.

Q: HOW MANY ALARMS ARE REQUIRED TO MEET THE STANDARDS?

The standard requires:

- one smoke alarm installed 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 installed in every kitchen

All alarms should be ceiling mounted and interlinked.

Where there is a carbon-fuelled appliance (such as boilers, fires (including open fires) and heaters) or a flue, a carbon monoxide detector is also required which does not need to be linked to the fire alarms.

Q: I ALREADY HAVE SMOKE ALARMS FITTED IN MY HOME BUT THEY ARE NOT INTERLINKED – DO I NEED TO CHANGE THESE TO INTERLINKED ONES?

Yes – the requirement is to have all alarms interlinked. You may not hear the alarm closest to the fire but, by having an interlinked system, you will be alerted immediately.

Q: ARE THE REQUIREMENTS DIFFERENT FOR PEOPLE WHO NEED SPECIALIST ALARMS, FOR EXAMPLE HEARING IMPAIRED?

The legislation applies to all homes which must meet the minimum standard and, where there is a requirement for specialist equipment for deaf people, this should be installed in addition to the equipment installed to meet the standard.

Q: I OWN MY HOME – WHO WILL PAY FOR THESE ALARMS?

Any costs will be the responsibility of home owners and landlords. The cost of the alarms will vary according to what you currently have in place and the alarms you choose to install. We estimate that the cost for an average three bedroom house which requires three smoke alarms, one heat alarm and one carbon monoxide detector will be around £220. This is based on using the type of alarms that you can install by yourself without the need for an electrician for installing a hard-wired alarm.

Scottish Government has provided additional funding of £870,000 to the Scottish Fire and Rescue Service for each of the last two years to install these alarms in the home of people assessed at high risk from fire as part of a Home Fire Safety Visit.



OWNERS - SMOKE ALARM UPDATES CNTD

Q: THERE ARE LOTS OF DIFFERENT TYPES OF ALARMS AVAILABLE – WHICH ONES SHOULD I GET AND WHERE CAN I BUY THEM?

You can install tamper proof long-life lithium battery alarms or mains-wired alarms. Mains-wired alarms are generally cheaper than the tamper proof long-life battery alarms. Mains-wired alarms will, however, require to be installed by an electrician which will be an additional cost to consider, and you may need a building warrant if you live in flat. Further detailed information on the requirements of the standard, including types of alarms, is set out in the Tolerable Standard Guidance Chapters 16 and 17.

Alarms that meet the new standard, both tamper proof long-life lithium battery alarms and mains-wired alarms, are widely available in general hardware outlets and online.

Q: HOW LONG DO I HAVE TO COMPLY?

The regulations are due to come into force in February 2021, however, in light of difficulties caused by COVID-19 we are seeking the Scottish Parliament's approval to delay the implementation of this legislation for a period of 12 months. However, installing alarms at the earliest opportunity, will provide improved fire safety in your home.

Q: I HAVE SHARED OWNERSHIP OF MY HOME WITH A HOUSING ASSOCIATION. I HAVE BEEN TOLD THAT I AM RESPONSIBLE FOR MAKING SURE THAT MY HOUSE COMPLIES WITH THE STANDARD, IS THIS CORRECT?

For shared ownership properties, as with other condition standards, responsibilities are set out in the occupancy agreement. However, in general, it is your responsibility as the proportion owner, rather than the registered social landlord, to meet the new fire and smoke alarm standard.

Q: I AM A TENANT IN A PRIVATELY RENTED PROPERTY – HOW DO I MAKE SURE MY LANDLORD COMPLIES?

As the new standards for fire and smoke alarms extend those which currently apply in the Private Rented Sector PRS to housing of all tenures, your landlord should already be complying. The standard is enforced by the right of tenants to apply to the First-tier Tribunal for Scotland (Housing and Property Chamber), so if you believe that your landlord is failing to comply, you can apply to the First-tier Tribunal. Penalties for non-compliance would be determined by the Tribunal.

Q: WILL THERE BE ANY FINANCIAL ASSISTANCE PROVIDED TO PENSIONERS TO HELP MEET THE COSTS OF ALARM INSTALLATIONS?

As a general principle, home owners are responsible for the costs of on-going work needed to protect and preserve their own property. As with other housing standards, it will be the responsibility of the homeowner to meet the new fire and carbon monoxide alarm standard. Local authorities have broad discretionary powers to provide advice and assistance to home owners with work needed to look after their homes. The Scottish Fire and Rescue Service recently launched their Make the Call campaign which is aimed at carers, family, friends and of those over fifty who are most at risk because of an accidental fire in their home.

Q: HOW WILL THE NEW REGULATIONS IMPACT MY HOUSEHOLD INSURANCE POLICY?

Different home insurance policies provided by different insurers will have varying terms and conditions which a homeowner must comply with in order for their home insurance to be valid. Anyone who is unclear about the terms and conditions of their specific policy in relation to the fire and smoke alarm requirements should get in touch with their home insurer in the first instance, to check whether the new requirements will be specifically included in their policy or not.

FIRE SAFETY TIPS

WITH ALL OF US SPENDING MORE TIME AT HOME DUE TO COVID-19 THERE CAN BE AN INCREASED RISK OF FIRE.



Here are some steps to help you stay safe in these challenging times:

- **Don't leave cooking unattended** and don't cook if you're tired, under the influence of alcohol or drugs or on strong medication.
- If you smoke, **smoke outside**, at an open external door or window and never while under the influence.
Always use an appropriate ashtray.
- Using a laptop? Make sure it's placed on a hard surface **to prevent overheating.**
- **Always turn** computers and laptops **off at night.**
- **Don't overload** electrical sockets.
- Make sure all common areas and exits are **kept clear** of any combustible materials and don't leave any items in escape routes.
- With bin collections reduced at this time it is important that flammable items like cardboard or paper are **safely stored.**

At night when you go to bed:

- Ensure white goods such as washing machine, dishwashers or tumble dryer are switched off and **never used while sleeping or out**
- **Switch off** all electrical appliances not designed to be left on overnight.
- **Don't leave** chargeable items like phones and tablets **charging overnight.**
- **Turn off** portable heaters and put a fire-guard around the fire place.
- Keep mobility aids and any methods of calling for help **accessible** for a cared for person.
- Before going to bed, check any candles and cigarettes are **extinguished.**
- Make sure the main door keys are **accessible and in a safe place.**
- **Close all the internal doors** before going to bed.

And finally:

- Make sure you have **working smoke alarms.**
Test them **once a week.**



ENERGY MATTERS....

WARM HOME DISCOUNT

You could get £140 off your electricity bill under the Warm Home Discount Scheme. The money is not paid to you - it is a one-off discount on your electricity bill, between September and March. You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity.



Eligibility

There are 2 ways to qualify for the Warm Home Discount Scheme:

If you get the Guarantee Credit element of Pension Credit this is known as the 'core group'. If you receive this benefit on or before 7 July 2020 and your supplier is part of the scheme, you will receive a letter between October and December 2020 telling you how to get the discount if you qualify. Your letter will say if you need to call a helpline by 28 February 2021 to confirm your details. Your electricity supplier will apply the discount to your bill by 31 March 2021.

If you are on a low income or get certain means-tested benefits this is known as the 'broader group'. You must apply directly to your electricity supplier for help if you do not get the Guarantee Credit element of Pension Credit. To get the discount you will need to stay with your supplier until it is paid.

Check with your supplier as early as possible. The number of discounts suppliers can give are limited. Your electricity supplier will apply the discount to your bill by 31 March 2021.

Your electricity supplier will apply the discount to your bill by 31 March 2021.

HEALTH AND WELLBEING MATTERS...

MANAGE YOUR MENTAL HEALTH WHILE REMOTE WORKING

Before Covid-19 hit around 1.7 million people classed themselves as homeworkers. That number has increased to an astonishing 20 million.

The following information is to raise awareness of mental health and handy tips to use during this pandemic.

- An increasing number of people are now working from home, so pay particular attention to the support they need to stay connected.
- Make time for social conversations. This increases rapport, reduces feelings of isolation and eases communication between people working from home. You could set up a daily virtual huddle – essential for keeping connected as a team and checking in on each other's well-being.
- People can be more sensitive if they are feeling isolated or anxious, so tailor your feedback and communications. Communicate regularly and make sure you give constructive and positive feedback to help them feel engaged and valued.
- Listen closely and read between the lines. Working remotely means you will not always be able to gauge body language or tone to sense what people are thinking or feeling.
- Home in on what is not being said and ask questions to clarify your interpretation. Set up one-to-ones using videoconferencing so you can see someone's face and pick up on facial cues.
- Support a healthy work-life balance. Help your team avoid burnout and overworking by encouraging regular breaks and clear start and finish times for the working day. Encourage self-care and healthy habits, such as getting exercise, sleep, and fresh air (if possible), and practising relaxation techniques like yoga and mindfulness.
- Remember your existing health and well-being benefits (such as employee assistance programmes, counselling, or occupational health), and how to access them when working remotely.
- Trust your team to get on with their work but provide them with support and supervision. Set clear expectations, focusing on results rather than monitoring hours worked. Without trust, working relationships can deteriorate and well-being will suffer.

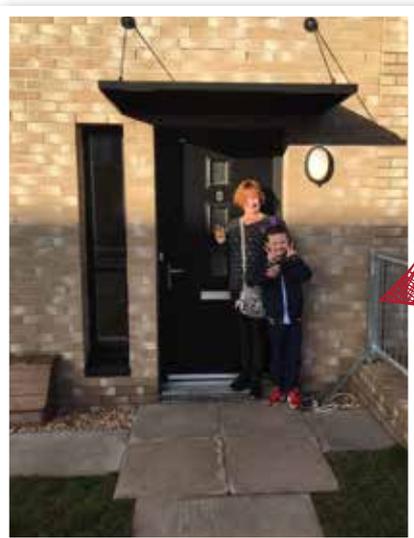


DEVELOPMENT MATTERS...

Cernach Housing Association put their tenants and owners at the heart of everything we do. Our new development at Invercanny Drive is no exception.

It has taken lots of hard work, determination, and resilience to get to where we are today. Even although we have been faced with unprecedented measures, obstacles and not to mention a national lockdown, we got there in the end.

Here is a small selection of internal and external photographs of our new development and one of our tenants.



"Thank you, Emma, and all at Cernach you have helped me change our lives for the better and I will always be truly grateful from the bottom of my heart. You guys are the best! Professional, supportive, understanding, empathetic, helpful, pleasant, and cheery! Just some of the things that you guys provide daily! "



WHO IS YOUR LOCKDOWN HERO?

“STEPPING UP FOR THOSE WHO NEED HOPE...
SOMETHING OR SOMEONE TO BELIEVE IN...”

LEADS YOU TO THE GREATEST HEIGHTS, AND
THERE, WE SOAR HIGHER, FURTHER, FASTER”

-CAPTAIN MARVEL

WHAT MAKES A HERO?

Heroics mean something different to everyone. All heroes explore strength, compassion and the super-powers that lie at the heart of the hero in all of us. Tell us who your Lockdown Hero is and why:

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.....



FEEDBACK / COMMENT SLIP

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)

Comments: (please use a separate sheet if necessary)

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

OPENING HOURS:

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



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