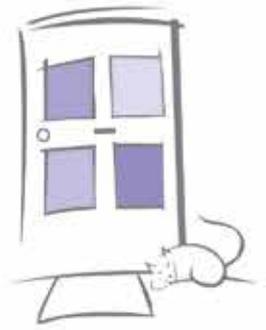


Cernach news

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

**DAY OUT TO BLAIRDRUMMOND
SEE PAGE 12 FOR MORE PICTURES**



AUTUMN 2019

OPENING HOURS:

MON, TUE, THUR & FRI: 9.00am – 5.00pm

WED: 10.00am - 5.00pm

OFFICE CLOSURES

September Weekend
Friday 27th September
to Monday 30th September

REACH US ON:



EMERGENCY NUMBER

0800 595 595



IMPORTANT DATES

Cash for Kids :: 18th October



Halloween :: 31st October



Pensioners Lunch :: 11th Dec



Kids Party :: 18th December

Director's Overview

Welcome to the autumn edition of Cernach News. It is packed with news and information about Cernach and how we are working to deliver excellent housing and services.



We have held our 29th Annual General Meeting which was very well attended. Our Chairperson John Brannan spoke about the success of our Association and how bright the future looks for us, with two new developments taking shape. One is just about to be handed over to us and the other having the foundations laid. Both of these developments will only enhance our quality of life and area in which we choose to bring up our families.

We would also like to congratulate our Finance Officer Karen Dyson who will celebrate 25 years service at the Association in October. Karen has seen a lot of changes in her time and experienced many of our highlights. She has been a dedicated, loyal servant to Cernach and for that we are truly grateful.



Congratulations to our New Senior Housing Officer

We are thrilled to announce that our new Senior Housing Officer is Laura-Jane Richards. Laura-Jane was previously one of our Housing Officers and was successful in securing the promotion after taking part in a vigorous recruitment selection process. Laura-Jane has been with Cernach for 4 years and has a wealth of knowledge and lots of experience in the housing industry. Everyone at Cernach wishes Laura-Jane the best of luck in her new role.



I'm pleased to advise that our maintenance team has a number of projects coming up. We are replacing 68 bathrooms at Achamore Road, Kerfield Place and Kerfield Lane. We will also be carrying out internal close painting within the estate along with external soffits, fascias and bargeboards.

Do you know we have a local Councillor who holds one of her surgeries at our office? Cllr Elspeth Kerr is here on the 4th Friday of the month between 1pm-2pm (please note that she will not be here if the 4th Friday falls on a public holiday). Cllr Kerr can assist you in various matters and she'll greet you with a warm welcome.

On behalf of myself, the staff and Management Committee I would like to take this opportunity to thank you all for your support during this year and wish all our tenants, factored owners and residents a Happy Halloween.

Caroline Jardine

Director



UNIVERSAL CREDIT



HOW DO I APPLY FOR UNIVERSAL CREDIT?

You should apply on-line but your Housing Officer can help with this. Call into the office to make an appointment or make an appointment with the Welfare Benefit Advisor.

You will be given a 'Housing Cost Element' with your UC Payment, this is to be used to pay your rent.

WHAT ABOUT MY RENT? IS IT STILL PAID FOR ME?

Yes, you can apply for a Managed Payment to Landlord. However, it can take up to 4 weeks after the money is taken from your UC payment before it is paid to your landlord. This will increase your rent arrears - you are still responsible for repaying any arrear balance.

CAN MY RENT NOT BE PAID DIRECT TO MY LANDLORD?

You can apply for bi-monthly payments through Scottish Choices, but even if you are paid twice a month your landlord will receive one monthly payment.

WHAT IF I CAN'T MANAGE ON A MONTHLY PAYMENT?

If you need any help budgeting or money advice remember you can get help through our Welfare Benefit Service. We have an advisor in the office every Wednesday & Thursday. Contact the office to make an appointment.



If you fall behind with your rent don't bury your head in the sand, talk to your Housing Officer. They are here to help. Contact the office to make an appointment to discuss an affordable Repayment Plan.

ENDING YOUR TENANCY

If you're planning on ending your tenancy, you can let us know this at any time in our office – the sooner the better! When you know the date which you plan to vacate your property, please attend the office so you can fill in our Tenancy Termination form. You are required to give at least **28 days notice** for ending your tenancy, and you will be held liable up to and including the last day of your 28 day notice period.

Once you hand in your termination form, we will arrange a date and time to suit you for officers to attend your property to conduct an inspection. At this visit, we will let you know of any repairs which you are either required to carry out before you leave, or a rough price for these to be carried out if you don't carry out this work. Some of the common items are holes in doors/walls, non standard light or socket fittings being installed, graffiti and unkempt gardens. We can also let you know of arrangements to carry out any work before you leave if you can provide access or to attend with prospective tenants to view your property.

When the day arrives to hand in your keys, you should attend the office before 10am on the agreed date. At this time, you will be asked to settle your final rent account balance, or make an arrangement to do so with your housing officer. If you are in receipt of housing benefit or universal credit – you may not receive any housing costs for your termination period. You should therefore prepare to make a payment to your rent account when you leave the property.

Your property should be left clean, and a small amount of power should be left in the gas and electricity meters. You should also leave your property completely cleared of all items, including curtains, blinds and flooring, unless otherwise instructed by your housing officer. If you don't do this when leaving, we may apply charges to remove items or clean the property. Remember to empty any external cupboards, loft spaces and outbuildings too! When we inspect your home after we receive the keys, we will also identify any previously unknown rechargeable items and notify you of this as soon as possible. It's really important to notify the correct people when you move home, this may include :- DWP, gas and electricity suppliers, phone, internet and television providers and any of your banks or loan providers. You can place a mail redirect with Royal Mail from £34.00 for three months of redirection.

If you have any questions about moving, then please contact the Allocations team – Emma and Tony at the office who can help answer your questions.

SHR LANDLORD REPORT

How your landlord told us it performed in 2018/2019

Cernach Housing Association Ltd

Our role is to protect the interests of tenants and other people who use the services of social landlords. The Scottish Social Housing Charter sets out the standards and outcomes that landlords should achieve. Each year, we require your landlord to report on its performance against the Charter.

We asked tenants to tell us what matters most when it comes to their landlord's performance. Here is how your landlord performed in those areas in 2018/2019.

Homes and rents

At 31 March 2019 your landlord owned 794 homes. The total rent due to your landlord for the year was £3,071,062. Your landlord increased its weekly rent on average by 2.40% from the previous year.

Size of home	Number owned	Average weekly rents		
		Your landlord	Scottish average	Difference
1 apartment	56	£43.39	£70.22	38.2%
2 apartment	55	£61.65	£76.10	19%
3 apartment	431	£71.77	£77.70	7.6%
4 apartment	170	£92.80	£84.44	9.9%
5 apartment	82	£90.20	£93.49	3.5%

Tenant satisfaction

Of the tenants who responded to your landlord's most recent tenant satisfaction survey:

- » **90.3%** said they were satisfied with the **overall service** it provided, compared to the Scottish average of 90.1%.
- » **97.1%** felt that your landlord was good at **keeping them informed** about its services and outcomes compared to the Scottish average of 91.6%.
- » **84.7%** of tenants were satisfied with the **opportunities to participate** in your landlord's decision making, compared to the Scottish average of 86.5%.

SHR LANDLORD REPORT

Quality and maintenance of homes

- » **98.7%** of your landlord's homes met the **Scottish Housing Quality Standard** compared to the Scottish average of 94.1%.
- » The average time your landlord took to complete **emergency repairs** was **0.8 hours**, compared to the Scottish average of 3.6 hours.
- » The average time your landlord took to complete **non-emergency repairs** was **2.8 days**, compared to the Scottish average of 6.6 days.
- » Your landlord completed **93.6%** of **reactive repairs** 'right first time' compared to the Scottish average of 92.5%.
- » Your landlord does not operate a **repairs appointment system**.
- » **97.8%** of tenants who had repairs or maintenance carried out were **satisfied with the service** they received, compared to the Scottish average of 91.7%

Neighbourhoods

- » For every 100 of your landlord's homes, **8.6 cases** of **anti-social behaviour** were reported in the last year.
- » **88.2%** of these **cases were resolved** within targets agreed locally, compared to the Scottish figure of 87.9%.

Value for money

- » The amount of money your landlord collected for current and past rent was equal to **100.2%** of the **total rent** it was due in the year, compared to the Scottish average of 99.1%.
- » It did not collect **0.3%** of rent due because **homes were empty**, compared to the Scottish average of 0.9%.
- » It took an average of **15.3 days** to **re-let homes**, compared to the Scottish average of 31.9 days.

Want to know more?

If you want to find out more about your landlord's performance, contact your landlord directly. We expect all landlords to make performance information available to tenants and others who use their services.

Our website has lots of further information about your landlord and our work. You can:

- compare your landlord's performance with other landlords;
- see all of the information your landlord reported on the Charter;
- find out more about some of the terms used in this report; and
- find out more about our role and how we work.

Visit our website at www.scottishhousingregulator.gov.uk

ENERGY STATISTICS FROM SFHA

A new survey by the Scottish Federation of Housing Associations (SFHA) has found increasing numbers of tenants experiencing or at risk of fuel poverty. A majority of housing associations also reported an increase in tenants self-disconnecting their own power or heating due to fuel poverty. (1)

The SFHA has released the findings ahead of the stage three proceedings of the Fuel Poverty (Target, Definition and Strategy) (Scotland) Bill on Thursday 6 June.

Seventy-three per cent of respondents said they had noticed an increase in the number of tenants experiencing or at risk of fuel poverty, often as a result of welfare reform. Wider poverty issues, rising energy prices and increased fuel debt were also given as reasons for increasing fuel poverty.

Sixty-one per cent of the housing associations and co-operatives reported an increase in the number of tenants self-disconnecting their own power or heating due to fuel poverty. Welfare reform was also given as the main reason for self-disconnection.

A staff member from an Argyll and Bute-based housing association said:

"A number of tenants have stopped using heating because they can't afford it...mostly it's because they don't want another bill to worry about, so they do without whenever possible."

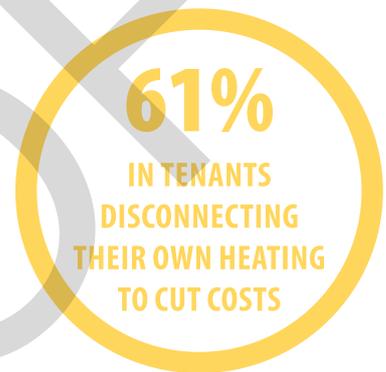
Housing associations also reported an increase in the number of tenants in fuel debt, with 73% stating that levels had risen.

Housing associations are working hard to ensure their tenants do not have to cut back on heating because they cannot afford it. In Glasgow, one housing association helped its tenants to manage a total of £63,000 of fuel debt. Housing associations are working closely with money and debt advice providers to reduce fuel poverty for tenants.

Sally Thomas, SFHA Chief Executive, said:

"It is shocking how many people are struggling to afford to heat their homes. The UK Government must take urgent action to raise social security in line with inflation to ensure no-one has to choose between heating or eating."

Social landlords are working hard to make homes more energy efficient and reduce the cost of heating them for their tenants. However, in order to end fuel poverty, it is vital social landlords are eligible for grant assistance from the Scottish Government."



www.sfha.co.uk



[www.facebook.com/
SFHA.HousingScotland](https://www.facebook.com/SFHA.HousingScotland)



www.twitter.com/sfha_hq



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.



THE IMPACT AND CONSEQUENCES OF LETTING YOUR DOG FOUL IN YOUR COMMUNITY



It has been noticed that there is an increase in dog fouling on the streets and open spaces in Drumchapel. According to keepsotlandbeautiful.org there are around 820,000 dogs in Scotland producing over 100,000+ tonnes of excrement per year. It is against the law to allow a dog to foul in a public place and make no attempt to clean it up. The law says that it is the responsibility of the dog owner or the person in charge of the dog to clean up any dog foul left by their dog and that being unaware that the dog has fouled or not having a suitable equipment to pick it up is not a valid reason not to lift your dog's excrement. All dog owners have a legal duty to clean up after their dog every time they foul in a public place.

Dog mess can lead to Parvo which is a harmful disease transferred between dogs. Touching faeces infected with roundworm and infected soil can cause toxocariasis in humans. Roundworm live in dogs' digestive systems if they are not regularly wormed, so dogs can act as hosts for the parasite. The parasites lay eggs, which are released via the infected dog's faeces. If the eggs are ingested by someone, for example a small child, they may hatch into larvae and thus lead to toxocariasis.

The eggs can remain active in the soil for many years after the dog mess has been washed away by rain. Toxocariasis can affect people of all ages but it most commonly affects children between the ages of one to four years old as children of this age group are prone to putting things such as soil in their mouths.

Dog fouling laws are in place because not only does dog faeces smell nasty and look unpleasant, it is also unhygienic and a health hazard. It causes a mess if you step in it, cycle through it, push a pram or wheelchair through it, and drive a mobility scooter through it or even worse fall in it. If someone is not aware that they have stepped in it there is a good chance they will carry it inside their homes, workplace or other public buildings.

If you do not dispose of your dog fouling correctly and are caught by Glasgow City Council's community safety team, you could receive a fixed penalty notice of £80 issued under the dog fouling (Scotland) Act 2003. The penalty will increase to £100 if not paid within 28 days.

Anyone who fails to pay the debt after 28 days is referred to debt recovery.

A spokesperson for Glasgow City Council has advised that they notify the landlord of repeat offenders who live in socially rented accommodation as this is classed as anti-social behaviour. Repeat offenders in private accommodation are referred to Community Relations Officers to pursue under Anti-social Behaviour legislation.

You can report dog fouling using the **MyGlasgow app**. You can download this from the App store and Google Play or by telephoning the council on **0300 343 7027**.

To report dog fouling using social media, Glasgow City Council's Environmental Task Force on:
@theenvtaskforce

In order to avoid being fined and in order to live in a clean safe environment you should:

- **Grab it, bag it, bin it, Any bin will do not just the public bins stating dog fouling and litter. Dog fouling can be placed in any public bin**
- **If you cannot see any public bin you should pick it up, take it home and dispose of it in your own bin.**
- **Always keep a supply of plastic bags with you when walking your dog so that you can pick up their mess. If you don't like picking up dog mess with a bag then use a poop scoop instead.**
- **In your own garden and in public places the best way to prevent toxocariasis is to lift the faeces immediately**
- **Finally, you should always wash your hands after handling animals or soil, and before touching food, to prevent the spread of disease.**
- **If you see someone allowing their dog to foul in a public place politely offer them an extra bag if you are carrying one to encourage them to pick it up.**
- **If you see someone letting their dogs foul in public regularly without picking it up report them to Glasgow City Council anonymously.**

What you should not do when disposing of dog faeces

- **When disposing of your dog waste in your own bin, make sure you don't put it in your waste recycling bin as the worm eggs could still be active and infect the soil**
- **Seal the bag after picking up the mess. You should not hang the mess from a tree, leave it on the pathway or hang it on a fence or hedge.**

Your cooperation on this matter is greatly appreciated.

COMMUNICATION HINTS AND TIPS FOR TENANTS AND OWNERS



GET THE MESSAGE

The Association want to be able to connect with our tenants and owners in a free and easy manner. In case you didn't know, we have turned to text messaging as a way of communicating with all our residents. We feel that for some tenants with hearing impairments or for whom English isn't a first language this service will be very useful. Statistics show from Dec 2018 that 94% of adults own a mobile phone, (up from 82% in 2005). This shows that Cernach Housing Association need to ensure we are communicating with our tenants in the preferred method that suits their lifestyle.

So to ensure you are not missing out in our exciting news or important messages please email, text or call us to update your telephone number. Email on admin@cernachha.co.uk, text us on **07736 892624** or drop in to speak to our friendly staff who are always happy to help.

ATTENTION ALL FACE BOOKERS, HAVE YOU REQUESTED TO BE OUR FRIEND, WE WOULD LOVE TO BE YOURS!

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 and Twitter pages:

www.facebook.com/CernachhousingAssociation
[@cernachhousing](https://twitter.com/cernachhousing)

Also check out our website

www.Cernachha.co.uk. We would love for you to like us, comment on us, send us an emoji.



HOW TO PAY YOUR RENT AND FACTORING FEES



There are a number of ways you can pay your rent and factors fees.

PAY ONLINE

Visit www.allpayments.net using your rent payment card. If you need a new or replacement card please contact our office.

BY CHEQUE

Send a cheque into our head office at **79 Airgold Drive, G15 7AJ**. Please ensure that you quote your rent reference number on the back of your cheque.

RENT PAYMENT CARD

At any shop, post office or outlet displaying the paypoint logo.

THROUGH OUR WEBSITE

Visit www.cernachha.co.uk and follow the 'pay your rent' link.

CHIP & PIN

You can pay with your debit or credit card either at our office or over the phone on **0141 944 3860**.

DIRECT DEBIT

Have you thought about setting up a direct debit? This is a easy way to pay your monthly fees, saves you time, it's efficient and gives you peace of mind and lets you get on with your daily tasks safe in the knowledge the payment has been made.

STANDING ORDER

Again a fast and efficient way of paying your monthly fees. It's easy set up, gives you peace of mind and saves you time. Contact the office on **0141 944 3860** and we will send you a form to hand into your bank.

Please don't hesitate to contact our staff team should you need information or assistance with ways to pay your rent on **0141 944 3860**.

OWNERS - ALL YOU NEED TO KNOW ABOUT FACTORING FEES

WHY AM I CHARGED A MANAGEMENT FEE?

The management fee covers our costs in providing our factoring service to you. The fee is reviewed annually to ensure that it reflects the cost of staff time and overheads incurred in delivering the service, including arranging repairs, paying contractors, processing insurance claims, issuing factoring invoices, processing payments and pursuing factoring arrears.

Unlike other Association's we do not add an administration fee on top of our management fee when issuing invoices for major repairs works.

HOW DO I REPORT A REPAIR?

Internal repairs are the responsibility of the home owner however any common repairs should be reported at this office 0141 944 3860.

HOW DO I MAKE AN INSURANCE CLAIM?

You can download an insurance claims form under the buildings insurance section of our website or telephone the office on 0141 944 3860 for any advice and assistance.

HOW DO I PAY MY FACTORS ACCOUNT?

The payment section of this website will advise you on all available payment methods.

I HAVE LOST MY PAYMENT CARD, HOW DO I GET A NEW ONE?

Contact the office on **0141 944 3860** and request a new card to be issued to you. Once requested this can take 3-4 weeks to reach you.

I AM FINDING IT DIFFICULT TO PAY MY FACTORS INVOICE, WHAT CAN I DO?

If you are experiencing financial difficulty you should contact the office immediately. An affordable repayment plan will be put in place for you that will cover your factoring charges and begin to reduce any arrear that has accrued. You should not ignore any reminder letters that are sent to you as this could result in the Association taking further action against you, including having a Notice of Potential Liability put on your property which will be declared to any potential buyer when you come to sell your home.

INVOICES

CernachHousing Association unlike many other Association's issues factoring invoices quarterly and after recent consultation with our Owners and Residents Panel, they will remain quarterly.

The invoices will be issued on or after:-

- **1st – 7th April**
- **1st - 7th July**
- **1st – 7th September**
- **1st – 7th December**

Your factoring charges include:

- **Management Fee**
- **Buildings insurance**
- **Back court maintenance**
- **Stair Cleaning (unless whole close has opted out)**
- **Stair lighting**
- **Estate maintenance (where applicable)**
- **Common electrics (where applicable)**

Payment is due within **28 days** of receipt of the invoice. However, many of our owners prefer to pay a certain amount that will cover the cost of the invoice on a monthly basis rather than pay the whole bill at the one time. You should have a payment card with which to pay your invoice. If you do not have a card please contact the office and one will be ordered for you. Payment can be made by the following methods:-

- **Cash or cheque in the office**
- **Post Office**
- **Standing order or Direct Debit through your bank account**
- **or Allpay the secure payment link on this website.**



WARM HOME DISCOUNT SCHEME



*****IMPORTANT INFORMATION*****

It's that time of year again when you can apply for the Warm Home Discount Scheme aka Winter Fuel Allowance.

If you think you may qualify for the £140 payment follow the link and apply.

Eligibility:

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

- **You get the Guarantee Credit element of Pension Credit - known as the 'core group'**
- **You're on a low income and meet your energy supplier's criteria for the scheme - known as the 'broader group'**

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

<https://www.gov.uk/the-warm-home-discount-scheme>

Cernach Housing Association hosts a free and confidential Money and Debt Advice Service at our offices every Thursday. This service has helped many of our tenants who need expert advice and assistance in dealing with many different issues:

- **Help you with budgeting**
- **Help you reduce electricity and gas arrears**
- **Negotiate debts with creditors on your behalf**
- **Discussing appropriate debt remedies**
- **Benefit checks and applications**
- **Challenging benefit decisions and appeals**

No matter how simple or complex your issue may be, getting help is the first step to reduce your stress, worry and anxiety which many of us can experience in these situations.

If you would like an appointment with this service, contact the Cernach office on **0141 944 3860**.

FREE SNACK!

2 STAY PLAY AND LEARN

Monday to Friday 1.00pm-3.30pm
Camstradden Primary School 10 Bankglen Road, Glasgow G15 7LG

Claim your free Early Learning and Childcare entitlement!

Are you in receipt of any of these benefits?

- Employment and Support Allowance
- Child Tax Credit / Working Tax Credit
- Income Support
- Universal Credit
- Jobseekers Allowance
- Support under part 6 of the immigration and Asylum Act 1999

In partnership with Glasgow City Council, Early Years Scotland are offering free Early Learning and Childcare sessions for eligible two-year-old children in your area. Eligible families of two-year-old children can receive up to 600 hours of free Early Learning and Childcare!

Once a child becomes entitled to Early Learning and Childcare, they will stay entitled even if their parent/carer becomes employed, or the situation with their parent/carer changes.

Confirm your eligibility over the phone by chatting to a helpful member of the Early Years Scotland team today on 0141 221 4148, alternatively contact Linda on 07387414277. We look forward to hearing from you.

Remember Remember the 5th of November...

DO'S & DON'TS

We're all working together to make sure Drumchapel is ready and we need your help.

DO'S

- Stay safe and have fun at an organised event.
- Report any issue of antisocial behaviour to Police Scotland on 101, or 999 in an emergency.
- Report any flytipping to the Environmental Task Force on: 0300 343 7027.

DON'TS

- Leave any bulk items (especially wood) outside of your property.
- Leave your wheelie bin outside your property after it has been serviced – take it off the street.

LIONS AND TIGERS AND MEERKATS...OH MY!



What a fantastic time Cernach families had at Blair Drummond Safari Park. Our resident panel decided to run a family bus run in place of the Gala Day and it has to be said "What a great Day everyone had".

The sun was out, the seals entertained and the BBQs were fired up. But don't take our word for it, here is what some of our tenants said who were on the trip.....



The day went great, planned really well. Bus journey was quick. Plenty of time to spend before getting the bus home. And luckily got great warm weather. It was a fantastic day!

We had a great day. Thank you. Jean and James. X



Thank you for the wonderful day out at Blair Drummond, myself and my girls had a great time.

And a few words from our Chair John Brannan finishes off another successful event from Cernach HA...

I would just like to thank the staff for a fantastic trip to the Safari Park, I know these things aren't easy to organise and it takes a lot of time. However everyone I have met that was on the bus trip had nothing but praise for it. Everyone had stories to tell, kids and parents loved it and there was smiles all round. On behalf of the committee and myself, thanks for organising another great trip.



SOMETHING TO BLETHER ABOUT

CASH FOR KIDS

At Clyde Cash for Kids we make a life-changing difference, locally. We are committed to raising funds for the most vulnerable children in local communities across Glasgow and the West of Scotland. In our first thirty years we have raised of £26million and helped more than 1.8million lives.

Christmas is a time of giving and receiving, so without further ado we are delighted to announce that the Christmas Clyde 1Cash For Kids is open. We are actively gathering names of children under 16 in their family who would qualify for this fantastic gift. We need to know a number of details including your child's name, address(if different from yours), date of birth and any specific circumstances which would make you eligible for the award.

If you wish your child to be submitted for this then please contact Emma at the office on **0141 944 3860** or email **emma@cernachha.co.uk** to find out more information.



100 YEARS YOUNG!

Staff from Cernach Housing Association surprised Mr Murray at his home in Halbeath Avenue with a Gift, a lovely bottle of malt and a card for his 100th birthday which he celebrated on 27th July 1919.

Mr Murray moved to Halbeath back in 1980 and remains there today with the support from great neighbours, who always go out their way to assist him in any way possible. He also enjoys his annual trip to Largs with Cernach staff and tenants and also living it up at the pensioners annual lunch in December.

Mr Murray says his secret to a long life is living independently walking and a wee dram.

Congratulations from all of staff and committee at Cernach.



PET IDOL WINNER IS..... HARRY!!

Cernach's first Pet Idol competition was a great success; we were inundated with entries of our tenants' cats, dogs, rabbits, hamsters you name it. As all the staff are big pet lovers it, we enjoyed receiving all the entries which made it even harder when the time came to choose a winner however we finally made a decision.

We finally choose a winner and lucky Harry the very cute and cuddly Cockapoo won. Harry and his owners Mr & Mrs McMillian won a **£20 Amazon gift card** which Mr McMillian said they are going to use it to treat Harry to some new toys.



SOMETHING TO BLETHER ABOUT

ANNUAL GENERAL MEETING

The Association was very pleased at the turn out for the AGM this year on 26th August 2019. After all the formal business where the Annual Accounts to 31st March 2019 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.



GARDEN COMPETITION WINNERS

The Association would like extend a massive thank all residents who put so much time and effort into making their gardens and balconies, and in turn the area where they live, look superb! Your efforts have not gone unnoticed.

The staff team carried out the judging for this year's competition and found it so difficult to choose with the amount of entries received! After much deliberation the winners of this year's competition were:

1st Place Best Garden

Mrs A Kerr, Ledmore Drive

1st Place Best Garden

(Owners) Mr Murray, Kinfauns Drive

Runner Up

Mr Hardie, Dunkenny Road

3rd Prize

Mr + Mrs Gallagher of Achamore Crescent

Balcony Winner

Mrs Courtney 247 Kinfauns Drive



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. As well as our committee we have Jodie Mullen who serves us as a Co-opted member and we are delighted that Jodie is eager to be involved and willing to dedicate time to us in her already busy schedule.

John Brannan

Andy Biddell

Tracy Bowie

Karen McGinley

Diane MacMillan

Michael Mellon

Susan McDonald MBE

Rosemary McGill

Frank John

Shereen Frank

Muriel Wylie

Jean McFarlane

Andrew Keegan

Jodie Mullen

SOMETHING TO BLEATHER ABOUT

GOOD CITIZEN'S AWARD

There were joint winners this year for our Good Citizen Award. Fraser Devine and Gavin Duffy both of Ledmore Drive were nominated by G15 project for their work with Men Matter Scotland and the difference they both make to Drumchapel community.

Peter from G15 Project proclaims that both men are making a huge difference in their own community:

"Fraser and Gavin both support a group called Men Matter Scotland. Fraser is really driven and organises many parts of our programme constantly encouraging men to get involved and promoting the group at any opportunity.

Fraser organises our weekly football where we have now over 30 men attending getting out the house and from that the guys have set up an amateur over 35s team.

Gavin is our litter pick guy, he runs our weekly litter pick session and to date we have collected over 300 bags of litter from this community including needles and over 2k worth of illegal drugs. (They are Sharps trained)"

Both men were delighted and very humbled to receive their awards. Congratulations to all our worthy winners. Can't wait to see what 2020 brings.



MAINTENANCE MATTERS...FIRE SAFETY FOR YOU AND YOUR FAMILY

Cernach Housing Association will be moving forward with the replacement of Smoke Alarms, Heat Detectors and Carbon monoxide detectors over the coming months. The Association anticipates replacing around 50% of the smoke alarms within the stock by the end of March 2020.

The work involves installing interlinked smoke alarms and a heat alarm in the kitchen and carbon monoxide monitors. You will be notified when the contractors need to get access to your home but we must stress that the work is to enhance you and your family's safety.

You must allow access for this work, if you don't we will be required to take legal action as we have a statutory duty to meet the new standard for fire safety. For more information on this you can visit the Scottish Government Website:

www.gov.scot/publications/fire-and-smoke-alarms-in-scottish-homes

TARGETING THE WORLD'S BIGGEST KILLERS

Research has given us machines that can restart hearts, the ability to fix arteries in tiny babies, the power to give someone a heart they weren't born with, and so much more.

But heart and circulatory diseases still kill 1 in 4 in the UK, they cause heartbreak on every street. And that's why our work is as urgent and vital as ever.

Our research is the promise to protect the people we love. Our parents. Our brothers. Our sisters. Our grandparents. Our closest friends.

Research is who we are. The promise of future preventions, treatments and cures.

People's donations have got us this far. Every breakthrough we've made, funded by people like you.



Free furniture collection service with BHF

You may not want your old furniture and electricals but we do, we can collect from your home and find them a new life. By donating to our charity shop you will be helping to raise funds for our life saving research. Get in touch with our friendly team to arrange a pickup of unwanted bulky items from your home, or just bring them in.

You can find us at:-

Glasgow Furniture & Electrical Store
467 Dumbarton Road, Glasgow, UK, G11 6EJ
0141 413 4024

THRIVING PLACES, DRUMCHAPEL

Thriving Places Drumchapel provides a focal point for residents of the Drumchapel community who encounter a variety of issues that affect themselves and their families' lives on a daily basis. Relative issues range from housing, education, money advice, employment and isolation. We also signpost residents to other organisations who can assist. We have an office space in the Chest, Heart and Stroke Scotland shop in Drumchapel Shopping Centre.

Our aim is to empower the people of the community to take ownership of Drumchapel and participate in the key decisions relating to the area. To achieve this we have been part of the process of organising community gatherings in partnership with Drumchapel Community Council, the first of which took place on Saturday 23rd of March. This event was a success and extremely well attended by residents of Drumchapel. The importance of these events are essential to the Community because in attendance that day were the owners of Drumchapel Shopping Centre (London Cambridge Properties), representatives from the local housing associations as well as Development and Regeneration Services from GCC, and the local councillors. The event provided an opportunity for the people of Drumchapel to raise their concerns and have their voice heard.

Drumchapel Community Council is planning a further gathering, and will announce the time and venue in the near future. Drumchapel Community Council are hosting their Annual General Meeting on Monday 14th October at 6pm in Drumchapel Community Centre.



The Drumchapel community are co-operating more and more to provide more inclusive environments for everyone to make Drumchapel as welcoming as possible. Friendship House at Essenside Church work in partnership with Thriving Places, Drumchapel Asian Forum and AXIS Health Hubs to provide a weekly lunch club every Wednesday afternoon, provided free of charge for the whole community. This service gives local people, asylum seekers and refugees a chance to get together, make new friends, share their cultures and have some tasty food from all over the world cooked fresh on the day. Every Friday morning 10am - 12pm in the same venue a lecturer from Glasgow Clyde College facilitates free ESOL classes for people struggling to learn English. Please come along and tell your friends!

In July, the Thriving Places team accommodated a day trip to Ayr for the community totally free of charge. This saw just under 100 people from the Drum enjoy a day of relaxation in the sun with their families and their kids. Everyone had a ball; playing on the beach, building sand castles, swimming in the sea and having fun in the park. We will be having other trips throughout the next year so have a look out for advertisements or pop into the shop and link in with us.

SOCIAL SECURITY SCOTLAND DELIVERS FIFTH BENEFIT

BEST START GRANT AND BEST START FOODS

Pregnant women and families with babies and children receiving certain benefits are being offered increased access to healthy foods.

The new Best Start Foods payment replaces the UK Government's Healthy Start paper vouchers with a new payment card, and is now open for applications.

The card, which works in a similar way to bank cards, can be used to buy a variety of healthy foods including milk and infant formula, fruit and vegetables, pulses and eggs.

Eligible families on low income benefits will get £17.00 on their card every four weeks during pregnancy and for any children between one and three years old. For babies up to the age of one, the payment increases to £34.00.

You can get Best Start Grant and Best Start Foods:

- **if your child is the right age for a payment**
- **whether you're in work or not, as long as you're on certain payments or benefits**
- **as long as you're the parent of a child, or the main person looking after the child**

What affects whether you can apply

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

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

You can apply at: <https://www.mygov.scot/best-start-grant-best-start-foods/>



HALLOWEEN RECIPES



Step by Step Guide to Carve the Perfect Pumpkin

1. Choose a large pumpkin and use a sharp serrated knife to cut off the crown.
2. Using a large serving spoon, scoop out the seeds and fibres and discard. Then remove some of the flesh.
3. With a marker pen, draw a simple outline of a face on the pumpkin. Use a small serrated knife to cut out the eyes, nose and mouth. Always cut away from you in case the knife slips.
4. Pop a tea light inside the pumpkin, light it and replace the crown.



Wondering what to do with the rest of your Pumpkin why not make a lovely big pot of Creamy Pumpkin & Lentil Soup?

Ingredients

1 table spoon of olive oil
2 Onions, chopped
2 Garlic cloves, chopped
Approx 800g chopped pumpkin flesh, plus seeds
100g split red lentil
½ small pack of thyme, leaves picked plus extra to serve
1liter hot vegetable stock
Pinch of Salt & Sugar
50g crème fraîche plus extra to serve

1. Heat the oil in a large pan. Fry the onions until softened and starting to turn golden. Stir in the garlic, pumpkin flesh, lentils and thyme, then pour in the hot stock. Season, cover and simmer for 20-25 mins until the lentils and vegetables are tender.
2. Meanwhile, wash the pumpkin seeds. Remove any flesh still clinging to them, then dry them with kitchen paper. Heat the 1 tsp oil in a non-stick pan and fry the seeds until they start to jump and pop. Stir frequently, but cover the pan in between to keep them in it. When the seeds look nutty and toasted, add a sprinkling of salt and a pinch of sugar, and stir well.
3. Whizz the cooked pumpkin mixture with a hand blender or in a food processor until smooth, then add the crème fraîche and whizz again. Taste for seasoning.
4. Serve with a spoonful of crème fraîche, a few thyme leaves and the toasted seeds scattered on top.



HAVE WE GOT NEWS FOR YOU AND YOUR DIARY!

Our Focus Group are working like Trojans behind the scene, organising our next Community Event.

What can it be? Can you guess? I'm sure you will enjoy it, that's if you like food, pressies and right good chinwag.....Yes you are right it's the annual visit of our very good friend Santa Claus.....HO HO HO.

He will be visiting us at our fantastic Pensioner Lunch at Oliver's Drumchapel and our Kids Christmas party at St Marks.

So make sure you have marked it on your calendar with your bingo pen, we don't want you to miss it!

Get your Glad Rags On and get ready to party!



PENSIONERS CHRISTMAS LUNCH

WHEN?

WEDNESDAY 11TH DECEMBER 2019

TIMES?

LUNCH SERVED AT 1PM AND FINISHING AT 3PM

WHERE?

OLIVER'S FUNCTION SUITE

COST?

FREE FOR OUR TENANTS

HOW TO BOOK?

CONTACT THE OFFICE TO HAVE YOUR NAME PLACED ON THE LIST!



KIDS CHRISTMAS PARTY

WHEN?

THURSDAY 18TH DECEMBER 2019

TIMES?

3.30PM - 5PM

WHERE?

ST MARKS HALL,

COST?

£1.00 PER TICKET PER CHILD (TICKET ONLY). ADULTS GO FREE. ALL CHILDREN MUST BE ACCOMPANIED BY ADULTS. TICKETS CAN BE GOT FROM THE OFFICE.

GOODIES?

EACH CHILD WILL RECEIVE A SELECTION BOX FROM SANTA AND A GOODY BAG WITH TREATS

SPECIAL GUEST?

SANTA & HIS ELF!



FIRE SAFETY

Please be reminded that Scottish Fire & Rescue Service offer a free home fire safety visit to everyone in Scotland as part of their commitment to building a safer Scotland and to reduce the risk of a fire within your home.

You can arrange this by:

Calling 0800 0731 999

Texting "FIRE" to 80800 from your mobile phone

Calling your local fire station



GET INVOLVED, IT ONLY TAKES ONE SMALL STEP...

MEMBERSHIP LETS YOU HAVE YOUR SAY

Becoming a member of our Association gives you a real say in the future of your home and local community. Membership means you can stand for election, attend our Annual General Meeting and vote to appoint members to our Board of Management or Community Involvement Groups.

Complete below share membership and hand it in to us with £1.00.



APPLICATION FOR SHARE MEMBERSHIP

I would like to apply for share membership of Cernach Housing Association and enclose £1.00

TITLE: **FIRST NAME:** **SURNAME:**

YOUR ADDRESS:

TEL NO:

Please return to: Cernach Housing Association Ltd, 79 Airgold Drive, G15 7AJ.
Your application will be placed before the next meeting of the Management Committee.

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.
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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