Cernach news



**SPRING 2020** 

### 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

### NEW DEVELOPMENT AT INVERCANNY DRIVE

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

# Director's Overview

Welcome....to the Spring edition of our newsletter which is full of information about our recent activities and what we have planned over the next few weeks.

A highlight of the past few months was our annual 'Kids Christmas Party where Tricky Nicky entertained the kids, before Santa paid all the kids a visit. I wonder who will entertain us this year, only time will tell. The pensioners' lunch at Oliver's was another great community gathering. It wouldn't have been a success if it wasn't for the staff at Olivers and all our pensioners who deserve a wee treat. Thank you again for your continued support.

We have always been a very open and transparent organisation and have always welcomed enquiries about the work that we do and how our decisions are made. Freedom of Information (Scotland) Act came into force in November 2019 and as part of the current requirements we have appointed the company RGDP to act as our Data Protection Officer. We look forward to working with them.

Our maintenance team are working tirelessly to update the smoke alarms and carry out electrical periodical testing. This is an essential piece of work that will enhance the safety and security in your home and ultimately give you peace of mind. We are also in the final stages of planning our kitchen replacements at Achamore Gardens, which will start sometime in April. On top of that we will be running a windows replacement scheme, which will occur between April 2020 and 2021. We can't wait to see the positive impact this will make.

Housing Management has been run off their feet showing our new tenants around their new homes. We were delighted to hand over keys to 36 new homes at our Linkwood Drive Development which was a great example of partnership working with GHA. With some of the new homes going to internal transfers, this has freed up some of our existing homes. We are delighted with the quality and standard of our new homes which I'm sure our tenants will agree with. Well done to all involved.

We would also like to extend a warm welcome to our newest member of the staff team. Holly Lochran is our new Senior Maintenance Officer and she brings along a wealth of experience in Maintenance. She can't wait to get started and I'm sure she will enhance our already successful maintenance team.

Last but not least please keep an eye out for our community events we have planned. These include the pensioners' bus run and our family day out. More details can be found inside our newsletter.



If there is anything you would like to see in the newsletter or would like to become more involved at Cernach, then please call us on **0141 944 3860** or email us at **admin@cernachha.co.uk** and ask for myself or our Corporate Services Officer, Anne.

Caroline Jardine Director

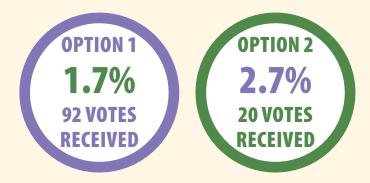


# **HOUSING SERVICES MATTER**

### **RENT INCREASE 2020/21**

Tenants at Cernach Housing Association own and control the organisation; we depend upon your rent payments to manage the housing stock and deliver services to our community to maintain and improve your home and the local environment.

This year our Management Committee considered two options and consulted with tenants upon their views:



We had a fantastic response from tenants this year. The majority of respondents voted for the 1.7% rent increase. Almost 15% of tenants gave us their opinions, which is the highest response we have had to the rent increase consultation. Thank you for taking time to reply to the Association and have your say.

This increase will take effect from **1st April 2020**.

We would like to give tenants the opportunity to have their views heard on other services and polices, please let us know if you are interested in taking part in any Resident Panel meetings.



### **YOUR ANNUAL RENT STATEMENT**

Every year, Cernach Housing Association issues an annual rent statement to you which detail the transactions on your rent account over the past year and your current balance. This is carried out in March of each year.

#### Why do you receive this?

It is important that Cernach provides a clear and transparent service. Your rent statement will show your monthly rent charge on the 1st of each month and payments received into your rent account. These payments can be directly from you, from Universal Credit or Housing Benefit. The statement will explain if you have a credit balance on your rent account or if you owe money (arrears). This is your opportunity to review your statement, check your payments against your own bank account, clear any outstanding balance and contact the Cernach office if you have any questions.

#### My payments don't cover my rent. What should I do?

In the first instance, please contact the Cernach office to speak to a housing officer who can discuss and review your account with you. They will answer any questions you may have and can agree the amount which you should be paying in order to manage your account.

If you pay by direct debit and your payments are not covering your rent charge, please contact the office and a housing officer can discuss your account and amend your direct debit payment.

If you pay by standing order, you will have to contact your bank to amend your payments.

If you pay at a Paypoint or at the office, you can speak to a housing officer who will confirm to you the amount which you are required to pay.

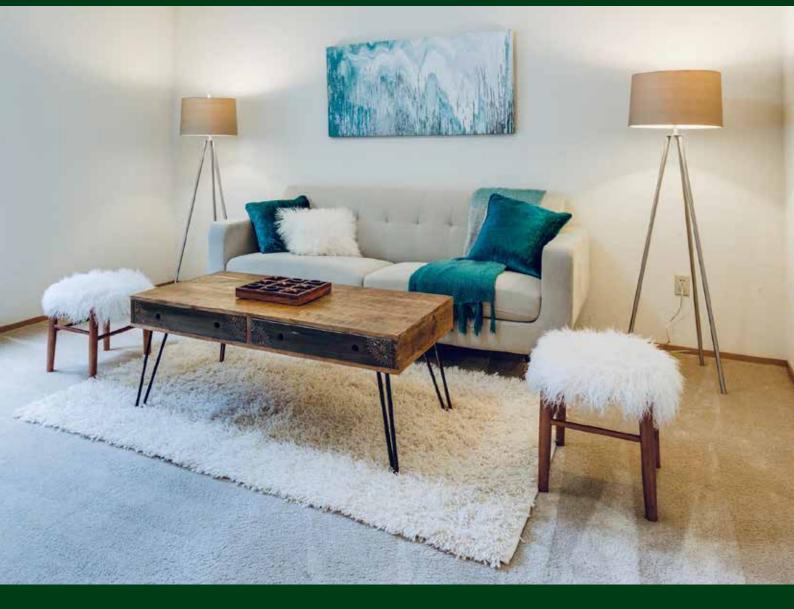
#### I have questions, who do I speak to?

A member of the housing management team will be happy to help you with any questions or queries you may have regarding your rent account and statement. You can call the Cernach Office on **0141 944 3860** to speak to the team. You can also email the office at **admin@cernachha.co.uk**, leave your contact information and details of your enquiry and a member of the team will respond. We are here to help.

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# WE ARE SPRUCE CARPETS.

We do things differently to bring you high quality carpets at low prices, whilst helping the community and enviroment.





www.sprucecarpets.org.uk Charity No. SC 036545

### COME AND VISIT OUR SHOWROOM!

CLOSE TO ALL MAIN BUS, UNDERGROUND & ROAD ROUTES Spruce Carpets, 308 Broomloan Road, Ibrox, Glasgow G51 2JQ

# MCTAGGART AND CERNACH HOUSING WORKING IN PARTNERSHIP

### **CERNACH HOUSING CHSS BASIC LIFE SUPPORT TRAINING**

McTaggart Construction as part of the Invercanny build were looking for ways to engage with the community and provide a worthwhile meaningful input for residents and the wider community as part of the Community Benefit offering. McTaggart attended the Drumchapel Community Council on the 11th of November 2019 where McTaggart provided information on the build at Invercanny Drive for Cernach Housing Association as well as engaging with various residents and organisations in attendance.

After talking to Chest Heart Stroke Scotland and finding out how they engage and support the community and the impact they have on individual lives and in turn the community McTaggart proposed delivering Basic Life Support Sessions via CHSS.

### Did you know?

• Drumchapel is a neighbourhood in the North West of Glasgow with a population of 12,976.

• In comparison with Glasgow women in Drumchapel live, on average, five years longer than men. The estimates of male and female life expectancy are slightly lower than the Glasgow average.

• According to the British Heart Foundation (BHF) 2004:"Coronary heart disease (CHD) is the UK's single biggest killer. More than 1.4 million people suffer from angina, 300,000 have heart attacks every year and more than 110,000 people die of heart problems each year. Around 41,000 of these deaths are premature, occurring in people aged under 75. CHD is responsible for approximately one in five of all deaths in men and one in six in women"

• Glasgow has one of the highest levels of coronary heart disease (CHD) in the western world. This has been attributed to high rates of smoking, poor diet and deprivation.

McTaggart offered to deliver four Basic Life Support sessions over two days. Chest Heart Stroke Scotland offered to promote and fill the sessions, focussing on Cernach Housing residents first, as well as hosting the sessions free of charge while providing refreshments.

Each session was started with an introduction to the training coming about through Cernach Housing. The first session John Brannan, Chairperson of Cernach Housing Association introduced himself and Cernach H.A. CHSS also promoted the difference they are making in the community.

### Feedback from participants: -

"Would like to do a longer more in-depth course" "Great course, very useful and good for life saving" "Great course practical with plenty time to ask questions" "Pure dead brilliant" "This is a must for everyone" "Would inspire to complete more 1st aid training" "Gave me confidence to use DRABC and if needed a defib. Really beneficial"





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### RESULTS

50 people successfully completed Basic Life Support with the use of AED. Social media was used to celebrate and inform others of this achievement. Cernach Housing Association were tagged in all Tweets. As of February, the 17th the tweet appeared in just under 4000 people's timelines and 92 people engaged with the post. Posts were also shared through Facebook seen by over 90 people with over 20 reactions to the posts.

Since January there have been two fatalities in the Drumchapel B+M store due to cardiac arrest. Participants on the course were very vocal about both incidents due to the family connections and the people involved. Participants fed back verbally that they would now feel more comfortable if having to deal with an incident as well as what to expect and deal with using an Automated External Defibrillator.





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Free community event for you and your dog

Wednesday 27<sup>th</sup> May 2020 11.00-3.00 79 Airgold Drive Drumchapel G15 7AJ

 Basic health check, nail clip & weight check

 Microchipping & advice on updating your details

Advice about dog ownership

All for free!

### www.dogstrust.org.uk/checkupandchip

#### In association

Ernach Housing Association Ltd

Microchipping offer open to dog owners aged 18 or over regardless of benefit status, subject to availability and resources of the charity. All breeds of dogs are welcome, however Dogs Trust will not chip active hunting hounds or litters of puppies. We ask that puppies under 6 months old are fully vaccinated and proof of vaccinations are brought along to the event. If your puppy has recently been vaccinated, they must be carried for the 10 days following their final vaccination. Dogs over 6 months old do not require proof of vaccination. Where offered, the basic health check is for ears, teeth, coat condition and general fitness only. No other veterinary treatment will be available. If your dog requires treatment for any problems found during the basic health check you will be advised to see a Veterinary Surgeon. The Promoter: Dogs Trust, 17 Wakley Street, London, EC1V 7RQ Reg. Charity Number 227523 and SC037843

# **RECYCLE-REUSE-REDUCE**

### **RECYCLE TO IMPROVE YOUR** ENVIRONMENT

#### Blue bin - All property types

Items that go into your blue bin include card packaging, cardboard boxes, magazines, newspapers, comics, office paper, brochures, yellow pages, junk mail, envelopes, drinks cans, food tins, empty aerosol cans and plastic bottles, foil can be recycled if it is clean of food and grease.



You can't recycle yoghurt pots, margarine tubs, plastic cartons, plastic bags, paint tins, tetra-Paks, glass bottles and general waste in your blue bin. All items that are collected every two weeks must be loose, dry and rinsed, flatten your cardboard and plastic bottles. **Please do not put general waste, glass and food waste into the blue bin.** 

#### Brown Bin - For all houses and cottage type flats

Garden waste goes into your brown bin. This includes all garden waste that can be composted such as twigs and branches, branches and twigs should be cut to lengths to fit into your brown bin. All compostable garden waste, leaves, twigs and flowers can be recycled.



Bin liners, plastic bags, soil, turf or stones, litter, animal bedding, garden furniture, fences or wooden logs and any metal or plastic cannot be recycled in the brown bin. **Place your brown bin at the kerbside by 7am on your collection day as it is collected early.** 

#### Purple Bin - For all houses and cottage type flats

All glass bottles and jars go into your purple bin and this is collected every four weeks. Give your bottles and jars a quick rinse and remove lids before putting them into the purple bin. Items that can't go into the purple bin include Lids or bottle tops, light bulbs, drinking glasses, cups or plates, pyrex and window glass.



Glass can be recycled again and again with no loss in quality or strength. Place your purple bin at the kerbside by 7am on your collection day as this is collected early.

### **FOOD WASTE BIN ALL PROPERTY TYPES**

### The following food waste can be put in your grey food caddie:

dairy, meat and bones, fruit, vegetables, bread, cakes and pastries, rice and pasta, fish and tea bags and coffee grounds

### Please do not place the following items into your food waste bin:

General waste, food packaging, oils, liquids, pet Litter/animal bedding.

#### Food waste collections for houses:

Residents within houses and four-in-a-block, that present their bins on the kerbside, can place food waste into the brown bin. This bin also collects garden waste and is collected every two weeks, 12 months of the year.

#### Food waste collection for flats and tenements:

Residents within flats and tenements are provided with a communal a grey wheelie bin which will predominantly be located within the backcourt area or bin storage area. One communal wheelie bin is provided per close and the bin is serviced weekly.

Replacement liners are not provided by the council. Additional compostable liners can be purchased from the main supermarkets and discount stores. Food waste caddies are available for collection from the council offices at 231 George Street or by calling 0141 287 9700.

#### **Bulk Uplifts**

If you have bulky household items that are not suitable for reuse and you are unable to take them to a recycling centre you can request a bulk uplift through the myglasgow app or by calling **0141 287 9700**.

#### Where can I recycle other household materials I have?

Many household items can be recycled at Dawsholm Recycling Centre, 75 Dalsholm Road, G20 0TB. If you have large items that you no longer need and are still in good condition, you can have them collected for free by calling the National Re-use Phone Line on **0800 0665 820**.

#### Bulk Uplifts for Dunkenny Road, Kinfauns Drive and Ledmore Drive only

A pilot scheme is currently running in conjunction with Glasgow City Council to lift bulk items from Dunkenny Road, Kinfauns Drive and Ledmore Drive. The next collection day is **16th March 2020** followed by **30th March 2020**, then every two weeks thereafter.

Bulk items should be placed neatly on the street (not the back court) **no sooner than the night before for collection.** 

If bulk items are placed on the street for collection too far in advance this will be classed as fly tipping and a fixed penalty notice may be issued by Glasgow City Council. All residents who live out with these streets should call the bulk uplift number on **0141 287 9700** or report bulk via the myglasgow app as usual.



# WELFARE RIGHTS AND TENANCY SUSTAINMENT OFFICER

Hi everyone My Name is Andy Parker and I'm the newest member of Cernach's staff team.

I joined the Association on the 18th November as the Welfare Rights and Tenancy Sustainment Officer and I am absolutely delighted to have the opportunity to work within the Association doing a job I really enjoy. What motivates me to get of out of bed in the morning is being able to deliver an excellent Advisory Service for Cernach tenants. My aim is to achieve best possible outcomes for each and every person/ family I meet.

I have already had the opportunity to meet a lot of you. I have also visited some of our local Community outlets, Carers Centres, Medical Centres and worked closely with the team within the Association to promote the service which can only benefit you.

We have had a great response so far but I know we can do even better!

The Welfare System can be a virtual minefield. This is made more difficult with the introduction of Universal Credit which will continue to be implemented over the coming months.

#### Ask yourself the following question:-

"When was the last time I had my financial health check?"

Remember, you do not need to be unemployed to be eligible for help. Universal Credit is replacing several benefits such as Tax Credits, ESA(IR) Income Based JSA, Income

Support and Housing Benefit however If you are on a low Income you may still qualify. I can provide accurate financial forecasts to identify any entitlements for both unemployed and employed tenants and their families.

Let's talk about pensioners who are often disadvantaged. If you are not kept informed about changes which may affect your Income people can often lose out. If you are in this position or are aware of someone who is, please get in touch. Also, if you or any of your children, have a health condition which affects your Daily/Night time Activities or family members are needing care you may also qualify for assistance.

Even if you are not sure, please contact me at Cernach Housing Association on **0141 944 3860**. I am available for daily appointments and can also visit you in the comfort of your own home if this is better for you.

The service is completely confidential and free. So don't delay, drop in or call for a chat, I look forward to meeting you.

## **COULD THIS BE YOU?**

Child Trust Fund - (CTFs) are savings accounts that were available for kids born between 1 September 2002 and 2 January 2011, which they could use to deposit free cash vouchers of up to £250 (up to £500 if you were on a low income) that used to be handed out twice to each child by the Government.

#### So questions:

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- 1 DO YOU HAVE A CHILD BORN AFTER 31ST JULY 2002?
- 2| HAVE YOU A CHILD TRUST FUND SET UP FOR THEM?
- 3 HAVE YOU MISLAID YOUR DETAILS?
- 4 DO YOU KNOW WHERE IT IS INVESTED?

IF NOT DONT WORRY.....HELP IS AT HAND

All you need is the parents NI number, address and child name (or previous names) date of birth.

HM Revenue and Customs (HMRC) are responsible for administering the Child Trust Fund. Further information about the CTF can be obtained from:-

Child Trust Fund (CTF) Waterview Park, Mandarin Way, Washington, NE38 8QG



Email: childtrustfundoffice@ir.gov.uk. (General enquiries about CTF only) Website: www.childtrustfund.gov.uk Toolkit: www.ctfhelp.com

Helpline: 0845 302 1470 (8.00am-8.00pm, seven days per week except some bank holidays) Text phone helpline: 0845 366 7870 (as above)

If you feel you would need a helping hand, look no further than here. We have a welfare officer who offers advice on benefits and can signpost you to the correct partner agency. Book an appointment with Andy who is based in our offices here at Cernach or you can use the Citizen Advice Bureau for guidance.



# **OFFICE EXTENSION**

As many of our tenants and owners will have noticed when popping in to the office, we are in the middle of an extension. The building work will be finished very shortly but until then we will give you a wee update on exactly what is happening.

At the end of last year our contractor Kirkwoods renovated the flat next door into office space to create a bright new office for our growing staff team. Along came the New Year, as well as phase 2 of the extension which was the renovation of the main office. Even although the shutters have been down and the diggers have moved in, we have tried to maintain a 'business as usual' approach, which I'm sure you will agree has been the best approach.

Our brand new office will have a sparkling new reception area for all our tenants and owners to enjoy a comfy seat with a warm cuppa. We have created three brand new interview rooms which will be more accessible and suitable to accommodate wheelchair users and families alike.

Take a look at our extension journey....













# **COLD CALLERS AND SCAM ALERT**

### WHAT DO I DO?

Have you received a call from a company trying to sell you something, even though you had no business with them previously or even a call from a company you do deal with? It can be hard to tell the difference between a scam and cold calling. However, it's good to know some of the typical tricks that scammers use so you can be prepared.

### **BANK SCAMS**

Someone may call claiming to be from your bank telling you there's a problem with your card or account. The caller will often sound professional and try to convince you that your card has been cloned or that your money is at risk. They may ask for your account and card details, including your PIN number, and even offer to send a courier to collect your card. They may also advise transferring your money to a 'safe account' to protect it. This is a common scam and your bank would never ask you to do this.

### **COMPUTER REPAIR SCAMS**

A scammer may call you claiming to be from the helpdesk of a well-known firm, such as BT. They'll tell you that your computer has a virus and will ask you to download 'anti-virus software', possibly at a cost. This turns out to be spyware, used to get your personal details. Legitimate IT companies don't contact customers this way.

### **COMPENSATION CALLS**

This is a call from a company asking about a car accident you've supposedly had claiming you may be entitled to compensation. Some of these could be genuine companies looking for business but others are scammers. Don't engage in these calls. If you've had an accident, call your own insurance company on the phone number provided on your policy.

### **HMRC SCAMS**

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You may get a call from someone claiming to be from HMRC saying there is an issue with your tax refund or an unpaid tax bill. They may leave a message and ask you to call back. Again, don't be fooled by this. HMRC would never contact you this way and would never ask you to reveal personal financial information such as your bank account details.



### NUMBER SPOOFING

Scammers now have the technology to mimic an official telephone number



so it comes up on your caller ID display (if you have one on your phone). This can trick you into thinking the caller is really from a legitimate organisation, such as a bank or utility company. If you're in any doubt, hang up and call the organisation directly. If possible, call them from different phone as scammers can keep the phone line open, so that even if you hang up and call the organisation directly, the line may still be connected to the scammer. If it's not possible to use another phone then wait for at least 10 minutes before you call.

### PENSIONS AND INVESTMENT SCAMS

This is a call about an 'unmissable' investment opportunity, or offering you the opportunity to access your pension cash earlier.

Nuisance calls about pensions are now illegal. If you receive a cold call about your pension, report it to the Information Commissioner's Office on **0303 123 1113** or go online https://ico.org.uk/make-a-complaint/nuisancecalls-andmessages/

### WHAT SHOULD I DO IF I GET A SCAM CALL?

Older people are often a target for scammers, so it's important to be aware of phone scams and how to handle them. Fortunately, there are things you can do to protect yourself:-

- Don't reveal personal details. Never give out personal or financial information (such as your bank account details or your PIN) over the phone, even if the caller claims to be from your bank
- Hang up. If you feel harassed or intimidated, or if the caller talks over you without giving you a chance to speak, end the call. It may feel rude to hang up on someone, but you have the right not to be pressurised into anything. Ring the organisation. If you're unsure whether the caller is genuine, you can always ring the company or bank they claim to be from. Make sure you find the number yourself and don't use the one provided by the caller.
- Don't be rushed. Scammers will try to rush you into providing your personal details. They may say they have time-limited offer or claim your bank account is at risk if you don't give them the information they need right away.

# **COLD CALLERS AND SCAM ALERT**

- How can I avoid phone scams and cold calls?
- You can block or prevent some cold calls. Try these simple things:
- Register with the Telephone Preference Service it's free and it allows you to opt out of any unsolicited live telesales calls. This should reduce the number of cold calls you receive but may not block scammers.
- Talk to your phone provider to see what other privacy services and call-blocking services are available, although you may need to pay for some of these services
- If you have a smartphone, you can use the settings on the phone to block unwanted numbers. If you're not sure how to do this, you could visit your local mobile phone shop for assistance.

### HOW CAN I REPORT OR MAKE A COMPLAINT ABOUT A COLD CALL?

There are privacy laws that protect consumers from direct marketing phone calls. If you've registered your phone number with the Telephone Preference Service (TPS) or if you've told the company directly that you don't wish to receive phone calls, you shouldn't receive direct marketing calls from the UK.

- If you receive an unwanted telesales call, an automated message, or a spam message, tell the company that you don't wish to be contacted again.
- You can complain to the Information Commissioner's Office or report spam texts by forwarding the text for free to 7726. If you have received a silent or abandoned call, complain to Ofcom.
- Refer to Ofcom's online advice section to help you tackle nuisance calls and messages

# WHAT SHOULD I DO IF I'VE BEEN A VICTIM OF A PHONE SCAM?

Scammers are constantly finding new ways to trick people and phone scams are changing all the time. If you've been the victim of a scam don't be embarrassed to report it. It can happen to anyone. Report the scam to the police and also contact Action Fraud on **0300 123 2040**. The information you give to Action Fraud can help track down the scammer.







# A DAY IN THE LIFE OF CARYLANNE, ASSISTANT MAINTENANCE OFFICER

Hi, a lot of you will know me already as I have been at Cernach Housing Association since 2007, I can't believe it's been thirteen years, time has flown so quickly. I work as part of the maintenance team along with Bruce, Siobhan and Holly, so we are the ones you contact if you need any repairs carried out.

I'm usually first one here in the morning so I start my day at Cernach by opening up the office, checking my e-mails from the night before preparing for the day ahead. This is after I have my 1st coffee of the day !!

I check on any out of hours emergencies from the night before and issue any follow up works following on from the night before. Sometimes I need to call the tenants to get a full picture of the jobs carried out just to clarify the information I have received. I also need to arrange access with the tenants and contractors to get the works carried out.

I then call our contractors to get an update of any works outstanding so I get a picture of what should be on the to-do list for that day.

At 9am the switchboard goes on and then the calls come in. As you are aware you can report repairs by telephone, e-mail, web or in person at the office. Usually you will be talking to myself, Bruce, or Siobhan who has a dual role within corporate services and maintenance. On a typical day we have inspections that need to be carried out, either to void (empty) properties, whereby we identify any repairs needing done before the new incoming tenant takes over the property. As well as that pre-termination inspections are carried out by the team which means we visit properties where tenants give us notice of terminating their tenancy.

We also have to carry out inspections of repairs which cannot be diagnosed over the telephone or needs to be measured. This tends to be more complicated works and requires Bruce, myself and one of our contractors to visit your property to obtain a picture of what is required. Bruce takes on the majority of these inspections.

The Maintenance team are also responsible for carrying out programmed works, for example, kitchen, bathroom, heating and window replacements throughout the estate. So I am involved with contacting the tenants, marching in (inspecting) with the contractors to specify the works, liaising with the tenants throughout and taking on board any issues they may have whilst the works are underway.

In a nutshell, I tend to be the go between the tenant and the contractor to ensure the best customer experience and that your repair is carried out to our very high standards. My job is varied and no two days are the same and that's just how I like it.

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# **POWER OF ATTORNEY**

### WHAT IS POWER OF ATTORNEY?

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

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



The person who gives the powers is the Granter, and whoever agrees to act on that person's behalf is the Attorney. You can appoint more than one person to be your Attorney.

There are many benefits of establishing Power of Attorney. Having a Power of Attorney allows for peace of mind as you have someone who knows what is important to you, and will help you plan for later life. You know you will have the support of someone you trust.

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

A guide to Power of Attorney in Scotland If you do not set up a Power of Attorney and you lose the ability to make decisions for yourself, the person then making decisions on your behalf may not be the person you would have chosen.

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

f you lose the ability to make decisions yourself and your Attorney needs to step in to make decisions on your behalf, you should still be involved in making decisions as much as possible.

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

### WHERE CAN I GO FOR ADVICE?

#### Age Scotland helpline 0800 12 44 222

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



#### The Office of the Public Guardian (Scotland)

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

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

# **SOMETHING TO BLETHER ABOOT**

### PENSIONERS ANNUAL OUTING TO AYR!



There is a high demand for this popular event and I'm sure our pensioners will be thrilled to hear that this year will be no different. The feedback we receive regarding this event is fantastic, so thanks for your continued support and positive feedback. This shows you the importance of completing our feedback form. We will have two buses going down; a standard 52 seater coach and a small 16 seater mobility bus.

Tickets are limited and once they're gone they're gone - so grab your tickets now from our office to avoid disappointment! Please indicate if you require a seat on the mobility bus.



WHEN?	FRIDAY 29TH MAY 2020
TIMES?	LEAVING CERNACH OFFICE AT 9.30AM
	AND RETURNING AT 4PM
WHERE?	AYR
COST?	£5.00 PER TICKET (TICKETS ONLY)
LUNCH?	LUNCH IS INCLUDED

We hope it will be a nice sunny day, so come along for a walk along the beach (weather permitting!) or a trip around the shops! And dont forget your sun hat and sunscreen!



### CERNACH FAMILY TRIP TO BLAIRDRUMMOND SAFARI PARE

"We're all going on a Summer Holiday" well we are for one day at least. We have listened to tenant feedback and have decided on a great idea of a Family Day Trip to Blair Drummond Safari Park. This will be a perfect opportunity to enjoy the outdoors, experience real live wildlife and build on our great community spirit. There will be 2 coaches hired to take us all there.

As you can imagine, this will be a popular event and tickets will be limited and strictly for Cernach Tenants and their kids. So dont delay and pop into the office to secure your family's place. Due to the number of no shows last year we ask that if you decide you cannot travel after purchasing tickets, please contact the office 2 days before departure

WHEN?
TIMES?
WHERE?
COST?

LUNCH?

THURSDAY 6TH AUGUST 2020 LEAVING CERNACH AT 9.15AM AND DEPARTING AT 4PM BLAIR DRUMMOND SAFARI PARK £10.00 PER ADULT £5.00 PER CHILD. KIDS ARE UP TO THE AGE OF 16 (STRICTLY CERNACH KIDS, HOUSEHOLD DETAILS WILL BE CHECKED) YOU CAN TAKE A PICNIC, PACK LUNCH, PORTABLE BBQ. THERE'S ALSO RESTAURANTS ARE ONSITE.

### **OUR ANNUAL GARDEN COMPETITION IS GROWING AND FLOURISHING!**

Last year, we were pleased with the number of entries into our garden competition and we would like to continue to build on that success!

If you would like to enter this year simply call us on **0141 944 3860** or email **admin@cernachha.co.uk**. Judging will take place in August.

The categories this year will be:

- Best Garden (£50 prize)
- Runner up Garden (£30 prize)
- 2 x Merit Certificates (£20 prize each)



# **SOMETHING TO BLETHER ABOOT**

### **DRESS DOWN FRIDAYS!**

If you've been in our office on a Friday recently you might have noticed that staff have swapped their suits and ties for jumpers and jeans!

Cernach staff are wearing casual clothes to work one day each week and donating money to a chosen local charity in return at the end of the year! Last year the funds raised went to Mens Matter Scotland, a worthy charity I'm sure you will agree.



### AGM DATES!

### THIS YEAR OUR ANNUAL GENERAL MEETING (AGM) WILL BE HELD IN OUR OFFICE ON MONDAY 31ST AUGUST 2020 AT 7.00PM.

Please note photographs taken at our events including the AGM may be used for future Cernach publications therefore if you are not happy for your photograph or a photograph of a family member to be put into any of our newsletters or website please let a staff member know at the event.

## **REVIEW OF POLICIES, MAKE YOUR VIEWS COUNT**

The Association review all policies usually on a two-five yearly cycle. A policy is a set of ideas or plans that is used as a basis for making decisions especially in business, politics or economics. It ensures that current regulatory standards, legislation and best practice are met.

We consult with our Residents Panel first of all as we always seek input from our tenants on policies that affect them. Once reviewed by the Panel we then take it to our Committee who will review the policy and approve the new policy or approve the updates to existing policy.

If you would like to take part in this new process please contact Anne in our office by emailing admin@cernachha.co.uk or **0141 944 3860** to register your interest. Copies of all policies are available on the Association's Website or on request.



# **THRIVING PLACES**



### **ESOL**

Our English classes are still ongoing for asylum seekers and refugees. Glasgow Clyde College have provided a tutor every Friday 10am-12pm in Essenside Church, with the last class taking place on the 27th March. This has been a real success in the community as it has given a lot of people a chance to participate as a group and learn more about the English language, assisting them in achieving further education or employment in the future. One person has gone on to secure place at Langside College Campus as a result of participating and we are hoping more people achieve this before the course comes to a close. Each participant will receive a certificate from Glasgow Clyde C. Thriving Places are marking the participants' completion of the course with a presentation at Friendship House on Wednesday 4t March at Essenside Church. It gives us an opportunity to award them their certificates in front of their family and friends so they can be recognised for their good work.



### **SCIENCE CENTRE TRIP**

-Thriving Places hosted our 4th community outing on Saturday 29th of February, with over 40 Drumchapelonians of all ages visiting Glasgow's Science Centre. Everyone who attended this trip had a magnificent time. It was so successful, we are looking into having another trip to the same venue during the upcoming spring break holiday so keep your eyes peeled on our social media accounts for more information about this.



### **COMMUNITY HUB**

Drumchapel Community Council has formed a steering sub group to conduct a questionnaire to consult with the community about the development of a new community hub which will be built in the near future in Drumchapel. Thriving Places will be supporting them in this process. We will be looking at issues such as where the new build will be and who will be using it for their service provision such as; agencies, departments, groups and most importantly the local community. You will see us around the community with the survey so please respond and give us feedback that we can take to Glasgow City Council planning.

# **THRIVING PLACES**

### THE ACTIVATE COURSE

Thriving Places have been working closely with the community to identify people who would interested in participating in Glasgow University's 'Activate' Course. Activate is an early introduction into community development. The introductory session in the community centre on Tuesday 18th February was very well attended, and over 20 Drumchapel residents signed up there and then. The course lasts 50 hours over 12 weeks, and takes place right here in Drumchapel.

It gives the participants an opportunity to explore their community in a way of developing community capacity by reflecting on the community work going on and its values and principles. It also gives them an opportunity to identify key issues at a local level and make comparisons at a national and international level. Each participant will undertake a 500 word assignment, a small community investigation and a presentation about understanding group dynamics. The course tutor and the Thriving Places team are here to support the participants every step of the way. The course starts on Thursday 5th March at the Chest Heart and Stroke charity shop based within Drumchapel Shopping Centre.



#### wee changes can make a big difference to help you be kind to yourself

Grief can hurt, we can experience many strong emotions including, sadness, despair, anger, hurt, shock, numbness, denial, guilt, fear and so many more, even sometimes relief. While these feelings can cause us extreme distress, they are the natural feelings which can emerge when we lose someone or something which mattered to us.

If you find the feelings so overwhelming, you are thinking of suicide please speak to someone The Samaritans or Crisis text line or your GP or other local health provider.



when a loved one dies, including the loss of a pet or miscarriage we can also

Remember, we are all unique individuals and we each cope with loss in our own way this includes the time we are grieving, which can vary too.

Remember its okay to cry, putting a brave face on and not allowing the tears to flow when they need to, can mean we bottle feelings up which can make us feel worse. Crying at this time is natural. There are people who don't cry naturally so for them, not crying is natural too, we are all different, just because we don't cry, doesn't mean we don't care or aren't hurting



Worrying about being alone or about money now the person has gone isn't selfish, its natural, talk to others about how you feel



experience it at other times of loss, a health challenge, retirement, leaving school, separation all can produce feelinas of loss and arief.

We can experience grief

Admitting to yourself and others that you are hurting can help you to begin to work through your grief and accept kindness from others to help at this time.

Sometimes sleeping and eating can be a challenge, but its important at this time we find a way to rest and make sure we are looking after our physical body as well as our minds.



If you aren't sure if what you are experiencing is grief, or depression go and speak to your GP or other health care provider as its important at this time we also look after our mental health.

Reach out if you are feeling alone with your grief and this is a challenge for you. There can also be support groups e.g. where someone has lost someone to suicide. Sometimes having someone just to listen can be very powerful, this is a time also we may find our faith or life philosophy is a comfort

#### enging time and its okay to ask for help, or, seek to ieving can be a c stand more how you are fee eling. These are some contacts maybe use

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- ww.econdolence.com/learn/articles/grieving-sudden-loss/ Dealing with Anger in Grief
- /zintaharris.com/2018/02/15/dealing-anger-grief/
- 6 Ways Grief Counseling Can Help You
- https://blog.prepscholar.com/grief-counseling-therapy
- How to Help Your Grieving Parent (and Yourself) After the Death of Your Mom or Dad http://www.legacy.com/news/advice-and-support/article/helping-your-grieving-parer
- Grief and Recovery: Overcoming Guilt and Loss After the Death of an Adult Child https://blog.ioaging.org/end-of-life/grief-and-recovery-overcoming-guilt-and-loss-after-the-death-of-an-adult-child/
- · Bearing the Special Grief of Suicide /w.soslsd.org/resource/bearing-the-special-grief-of-suicide/
- Breathing Space | T: 0800 83 85 87
- Blue Cross for Pets | T: 0800 096 6606 (Support following the death of a pet)
- Child bereavement UK | www.childbereavementuk.org/
- Families affected by Murder and Suicide (FAMS) | T: 07736 326 062
- SOBS (Bereaved by Suicide) | T: 0300 111 5065
- The Lullaby Trust | T: 0808 802 6868 (Bereavement support/ following the death of a baby/young child)
- The Samaritans | Free Phone Tel: 116 123
- Silverline | T: 0800 4 70 80 90
- Shout | Text: SHOUT to 85258 in the UK to text with a trained Crisis Volunteer (an affiliate of crisis text line) • The Spark Relationship Counselling and Support | T:0808 802 0050
- Victim Support | T: 0345 603 9213
- Information for people experiencing a sudden bereavement
  www.suddendeath.org/guides-for-suddenly-bereaved-people

ber and consult with our GP or other health care rovider if you are struggling ith feelings of loss. roduced by COPE Scotland







# **2020 CALENDAR**

### Rent due on 1st of each month in advance

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Cernach Housing Association Ltd 79 Airgold Drive, Drumchapel, G15 7AJ Tel: 0141 944 3860 Fax: 0141 944 8925 Email: admin@cernachha.co.uk www.cernachha.co.uk

### CERNACH OFFICE OPENING HOURS

Monday: 9am - 5pm Tuesday: 9am - 5pm Wednesday: 10am - 5pm Thursday: 9am - 5pm Friday: 9am - 5pm

### PUBLIC HOLIDAYS

Wednesday 1st JanuaryThursday 2nd JanuaryFriday 3rd JanuaryFriday 10th AprilMonday 13th AprilFriday 8th MayFriday 22nd MayMonday 25th MayFriday 17th JulyMonday 20th JulyFriday 25th SeptemberMonday 28th SeptemberFriday 25th DecemberMonday 28th DecemberTuesday 29th December

### OFFICE CLOSURES

Wednesday 30th December Thursday 31st December

PLEASE SEE OVERLEAF FOR OUR OUT OF HOURS EMERGENCY NUMBERS AND USEFUL NUMBERS

Property Factor Registered No. PF000149

# **CERNACH GOOD CITIZEN AWARD 2020**

Do you have a neighbour, friend or relative who is also a resident of Cernach HA that goes that extra mile for you or someone else or for everyone else:

If so you could nominate them for our new Good Citizen Award which will be presented this august at our AGM . Please complete the form below giving the reasons 'why they deserve this award and hand into our office anytime between now and end of June 2020.

YOUR NAME:
YOUR ADDRESS:
TEL NO:
NOMINEES NAME:
ADDRESS:
RELATIONSHIP TO YOU:
REASONS FOR NOMINATION:

# 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 peyt meeting of the Management Committee					



# **OFFICE CLOSURE**

#### We want to make sure you get plenty of notice about when we plan to close the office due to Bank Holidays from April to December this year.

The office will be closed on the following dates:-

#### The office will close Thursday 10th April at 5pm and reopen again Tuesday 14th April at 9.00 am.

Friday 8th May (VE Day Anniversary)	Friday, 25th September
Friday, 22nd May	Monday, 28th September
Monday, 25th May	Christmas 25th December
Friday, 17th July	Monday 28th December
Monday, 20th July	Tuesday 29th December

You should use the emergency contact details provided during this time, which are:-

Contact City Building for emergency repairs & gas central heating repairs on the following number: -

### 0800 595 595

### **EMERGENCY NUMBERS**



In the event of an **EMERGENCY** repair, please use the following contact numbers. These numbers are also available from our website, **www.cernachha.co.uk**.

Central Heating (GAS Central Heating and emergency repairs): 0800 595 595

Gas Leak (SGN): 0800 111 999 Scottish Power: 0800 092 9290 Scottish Water: 0800 7310840

Emergency numbers for the new builds ONLY Electrics – 07845 208060/ 07800906921 Plumbing – 01294 468113 Joiner – 07792 099717

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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### 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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