



for customers of cernach housing association limited

Marion McDonald House 79 Airgold Drive, Drumchapel, Glasgow G15 7AJ Tel: 0141 944 3860 Email: admin@cernachha.co.uk Website: www.cernachha.co.uk Recognised Scottish Charity SCO 36607 Property Factor Registered No PF000149



TEMPORARY OPENING HOURS:

From Monday 28th March 2022, we will be open every Monday and Thursday from 9am - 5pm.

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

A WORD FROM OUR DIRECTOR

Welcome to our Spring newsletter and thank you for taking the time out to have a look at what we have been working on and what is going on in our community.

Covid is still very much with us as a society, but Government restrictions have been reducing in recent months and staff have been back working in the office since the end of November – prior to this, we had around half the team working from home. Given the most recent Government announcement, we have decided to make plans for opening the office to the public again – something we've been unable to do since March 2020! We don't have definite details at the moment, but it is likely we will initially open for part of the week moving back to normal during the course of the coming year. We'll keep you up-to-date with what's happening.

In the meantime, we have been seeing customers in the office on an appointment basis since January 2021 and we will continue to do so. Anyone wishing to make an appointment should simply contact the office.

Thank you so much for your patience and understanding during the past couple of years. We have worked very hard to try and minimise disruption, but some of this has been unavoidable, particularly during lockdowns.

We started to have Committee meetings again in the office in September and we are enjoying in-person meetings again. Having Zoom was invaluable in allowing Committee meetings to go ahead but, for us, nothing beats being in the same room as your Committee colleagues. This year we are delighted to have a full Committee – and this year's Committee is one of the most representative we have ever had.

One of our big tasks in the year ahead is to get resident engagement back on track given that we can now meet faceto-face again. Emma, Anne and Siobhan will be contacting you in the coming months to let you know what we're consulting on this year and to get your input on a number of different topics. The residents panel will also be starting to meet again; we are always keen to get new members as they bring a fresh perspective and this complements the experience of the existing members. Please therefore



contact us if you are interested in what we're doing to involve residents or if you want to know more about our work in this area.

We are also going to be doing more work around access to services, particularly in relation to how we can communicate with each other more effectively. We are aware that some of our residents struggle with speaking or reading English, whilst others require materials to be in other formats as they have a hearing or visual impairment. We can provide sign and language interpreters and documents can be made available in large print or in audio format – we can provide this on request and free of charge. We can also make it easier for you to attend meetings by providing transport or assisting with care responsibilities; again, this can be provided free of charge. If you, or someone you know, would benefit from this, then please contact Emma, Anne or Siobhan and we'll see what we can do to assist.

Thanks again for all your patience, understanding and support in the past couple of years – we really do appreciate it.

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

Caroline Jardine Director



TENANTS MATTER...

RENT INCREASE 21/22

UNIVERSAL CREDIT



If you are in receipt of Universal Credit, you will be responsible for confirming your update in housing costs on **1st April 2022**. There is some guidance on your Universal Credit journal under 'Annual Rent Changes' on how to report these changes correctly. On the 1st April 2022, you will receive a prompt on your 'To-Do' list titled 'Confirm your housing costs' which will allow you to report the rent increase. You should not report this change in any other section of your journal.

If you would like some further information or require assistance, please contact our office on 0141 944 3860 and ask to speak to your Housing Officer. We also have a Welfare Rights Service available to support tenants when needed.

HOUSING BENEFIT

If you are in receipt of Housing Benefit or Discretionary Housing Payment, you do not have to do anything as Cernach HA have reported these changes directly to Glasgow City Council.

CUSTOMERS MATTER...

ON THE ROAD TO REOPENING

As you all know the office has been closed since March 2020. As covid restrictions are easing and we are learning to live in a world with covid we will shortly be reopening the office. We are working in the background to get everything ready to welcome all our residents and the community into our shiny new office. We will open on a temporary basis initially, which will be every Monday and Thursday, 9am to 5pm. For the remaining days, we will continue to operate an appointment only basis and will be contactable by phone during office hours.

We have safety precautions in place for everyone to follow when in the office, these include wear a face mask (if you are not exempt) and sanitizing hands.

We will keep everyone up to date with our opening hours online and in future newsletters.

Please remember if you need to contact us, we are available by phone on **0141 944 3860** and email at **admin@cernachha.co.uk**

DIRECT DEBIT

If you currently pay your rent by Direct Debit, you do not have to do anything as Cernach HA will amend the total amount in line with the rent increase. If you currently have a repayment arrangement towards rent arrears, your Direct Debit increase will ensure your monthly rent is covered while maintaining your arrangement.

STANDING ORDERS

If you currently pay by Standing Order, you will need to update your payment amount in line with the rent increase. You can refer to the rent increase letter issued to you for the correct amount. Alternatively, if you are unsure about how much you should be paying, you can contact our office on 0141 944 3860 to speak to your Housing Officer.

> Cernach Dusing Association Ltd

Marion McDonald House



CUSTOMER MATTERS... (CNTD)

BRITISH RED CROSS. NEW SERVICE LAUNCHED

The British Red Cross has launched a service aimed at offering support to anyone experiencing loneliness.

The service, called 'Connecting with You', is available to all people aged 18 or over in Scotland and can be accessed online at www.mygov.scot/ loneliness or by phone on **07709 502127** (Monday - Friday, 10am - 4pm). Support offered is dependant on individual needs and local availability but could include:

- weekly phone calls
- in-person meetings
- support getting into new or old hobbies and interests

SOMETHING TO BLETHER ABOOT...

WOULD YOU LIKE TO JOIN OUR RESIDENTS PANEL?

If you would like to have a say on the polices Cernach writes and follow or even help plan our events, then you are what we are looking for! In the past the resident panel has helped organise our bus runs, gala days, and Christmas parties. We are always looking for new ideas to help those in the community and give back. We meet once a quarter at **4pm on Wednesday afternoon**. If you would like to join, please contact the office, and ask for Anne or Siobhan.

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

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

Membership provides the opportunity to stand for election at the Annual General Meeting and vote for members of the Board. To join you must be 16 years old. All you have to do is complete a membership application form and post this into the office together with ± 1.00 .

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







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SOMETHING TO BLETHER ABOOT...

THRIVING PLACES – WE ARE BACK!

The truth be said, we were never away, just not physically present in Drumchapel during the covid 19 restrictions! We continued during the restrictions to support many families and small local businesses, as well as some community organisations to navigate through those



difficult times. However, now with the easing of restrictions, we are physically back in Drumchapel!

Since starting back at the shop in the Chest, Heart & Stroke Scotland charity shop, we have had a steady flow of people looking for support on a wide range of issues. We attend the shop daily from 10 am until 4pm and have noticed a considerable increase in the number of asylum seekers and refugees who need help to find out exactly where to go with the different issues affecting them. Apart from attending to individual requests, we continue with the ESOL classes on Mondays and Fridays as well as our Wednesday "get-together" from 12 noon



until 3pm. We have managed to admit 4 people into college to further their English language resulting from our weekly ESOL classes which are attended by an average of 12 people.

On the 10th of February, we attended Glasgow University for the celebration of the conclusion of the Activate course. This course took us a year to complete due to Covid. We started with 15 participants and concluded with 10 as 5 had to leave for different family and work commitments. Of the 10 who completed the course 3 are considering taking up the offer of an interview to possibly be admitted to the BA degree in Community Development at Glasgow University. All the participants want to continue as a group to further develop their abilities to participate actively in the community and are now engaging in the research on the community hub.

Combined with the discussion around the community hub, we are looking at the possibility of creating a community trust which could perhaps be the overarching body to manage the future community hub. Together with the "Activate" group, we visited the Govanhill Baths Community Trust to see how that community has organised itself and possibly learn some lessons on how we can better organise ourselves here in Drumchapel. We are planning a series of visits to similar community

organisations to further increase our knowledge on the possibilities of creating our own community broad-based organisation.

In line with our focus on local people taking initiative and control over what happens in the local area, we accessed some funding from the Northwest Health Improvement Team to deliver a community budgeting activity, as we have done three times already in the past. The whole process of community budgeting is about local groups taking control over a sum of public money and administering the funds democratically, with active participation of the different groups. This round saw 15 local groups receive funding for 15 different small community projects, decided upon by the group who participated.

At the end of last year, we produced our winter edition of the Drumchapel News reaching out to all 7868 households in the G15 postcode and hope to produce another edition now, in the spring. As always, we are open to suggestions on any of the activities we support or deliver on how to improve what we do, so please feel free to let us know your thoughts.



COMPLIMENTS

What is the meaning of compliments? It's 'A polite expression of praise or admiration'. Well, we are delighted to say that 11 of you felt so strongly about the service you received that you had to tell us.

- My husband and I would like to thank Andy Parker for all his help it is much appreciated would highly recommend him
- Thank you for the speedy response to repair her door.
- The tenant called in to thank everyone involved in getting her boiler install carried out so quickly. She was very appreciative and praised the City Building staff who attended.
- Tenants' daughter wanted to pass on her thanks and appreciation for all staff's help in dealing with her late mothers' tenancy. She appreciated the help from everyone on the housing management and maintenance teams and wanted this passed on.
- Tenant's daughter called to request a key safe and was willing to pay. After checking with Carylanne I advised her she didn't have to because her mum was now vulnerable. She was delighted with the service again and wanted to let staff know. From the top (director or lady with blonde hair) down to the staff who answer the phone, always the same high level of service, courtesy and empathy shown. Thanks to everyone at Cernach.

- Amazing staff, very helpful and supportive, Welfare rights doing really great job with their clients. I had good experience with them. Well done!
- Tenant called to thank all Cernach HA staff after receiving a 30th Anniversary hamper.
- Delighted with the hamper tenant received as part of Cernach's 30th celebration. Tenant said it was very kind and considerate of us.
- Very grateful for the work DG Joiners carried out, they done a brilliant job as usual.
- John from Willie Mac done a fantastic job, cleaned up after himself and was a gentleman.
- Thanks to the painter he done a brilliant job the ceiling looks like brand new. They were very nice and pleasant.
- I spoke to someone this morning. I just really want to say thank you as that's the most anyone has told me or done since my landlord told me he was selling, out of all the housing associations in the area thanks a lot.



REPAIRS AND MAINTENANCE MATTERS...

GAS SERVICE REMINDER

Thank you to everyone that has allowed access for the gas engineers to attend and carry out your annual gas service.

Please be aware that carrying out the Annual Gas Service is a landlord obligation, and we urge all tenants to allow access for this to ensure you and your neighbours remain safe within your homes.

If you have been contacted by City Building or Cernach Housing Association then please get in touch as soon as possible to arrange suitable access.

ADVICE ON ENERGY COSTS/HEATING

The NHS recommends you heat your home to at least 18 degrees, and not below 16 degrees for elderly people and those with impaired mobility. But with the average UK thermostat set to 20°C, there is head room to reduce your thermostat's set temperature, and reduce your energy use, especially if you've had it set a bit higher over the last couple of months. Some March days can still be pretty nippy, but on milder days nudging your thermostat down will reduce your energy use. The Energy Saving Trust says that every degree you increase your temperature by could up your heating bill by 10%. So, turning it down just by one degree could make for some significant savings. Try turning your boiler down a degree at a time and reassessing, rather than dropping the temperature dramatically all at once, to avoid making your home uncomfortably cold.





BOILER PRESSURE

Low boiler pressure can cause your radiators to not warm up efficiently, leading to inefficient heating and higher bills. This check is quick to carry out. Just locate the gauge on the front of your boiler. The indicator should normally be between 1.0 and 2.0 bar (often highlighted green) but check the recommended pressure in the manufacturer's instructions. If the gauge is below 1.0 bar (often coloured red) then the pressure needs increasing. If you're unsure, contact your boiler manufacturer's technical department or a qualified heating engineer. After this, you should find your radiators start heating up quicker. If you find, however, that the pressure drops again soon after you've increased it, it most likely means there's a leak. In this case you should contact our contractor City Building on **0800 595 595**.

CHECK RADIATORS HEATING UP

The whole body of a radiator should get hot. If it doesn't, then you won't be heating your home efficiently. What that results in is needing to have your heating on for longer, more energy use, and higher heating bills. Where a radiator is cold, it is often a sign of an underlying issue: Radiator is cold at the top – the radiator likely needs bleeding Radiator is cold at the bottom – there is likely a build-up of sludge and the heating system needs cleaning out by our contractor City Building. When they do this, they may add a central heating inhibitor – a chemical liquid that protects against sludge build up in the future. A specific radiator is colder, or heating up slower, than others – it is likely that your radiators need to be balanced. You can bleed radiators yourself, so this is a quick fix that won't cost you anything upfront. If your system needs cleaning or balancing it is best to call out City Building to carry this out.



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REPAIRS AND MAINTENANCE MATTERS...

MAKE SURE SPACE AROUND RADIATORS IS CLEAR

Despite their name, radiators work by convection. Cold air surrounding and between gaps in the radiator is heated. This warm air rises and spreads around the room, and cool air then moves into take its place. This cycle of moving air is called a convection current. If the radiators are blocked it means air cannot easily be circulated around the room, causing you to have to have the heating on for longer than needed. You can reduce your heating costs by ensuring each radiator in your home is able to circulate heat properly. For example, moving furniture away, not using radiator cabinets to disguise them, and making sure they're not covered by curtains. It's a simple tip that may be obvious to some but can also be a quick-win that's easily overlooked.



Room thermostats A room thermostat measures the temperature of the room that it is placed in, and turns the boiler on and off to maintain its set temperature. It is very useful to make sure you don't overheat your home, and waste energy. If used with a timer or programmer, a thermostat can also prevent your heating coming on unnecessarily. For example, let's say you've set your thermostat to 19 degrees Celsius, and your timer is set for the heating to come on between 8am and 10am. But it's an unseasonably balmy morning, and the temperature in your home is already 20 degrees. Without a thermostat the heating would come on for two hours and heat your home when it was already warm enough. But the thermostat metaphorically tells the boiler 'it is already above 19 degrees, so don't heat the home', leaving your home at a comfortable temperature and avoiding having your heating on for no reason.

If you are experiencing any issues with your heating or hot water, please call the associations contractors City Building on **0800 595 595.** If you have any other questions in relation to your heating system, please call the maintenance team on **0141 994 3860**.

REPAIRS BREAKDOWN

From April 2021 – January 2022 the association have carried out:

- 1378 Day to day repairs, with an average complete time of 2.8 days
- 95% of our Day to day repairs have been completed Right First Time
- **376 Emergency Repairs** have been carried out with an average completion time **of 1.4 hours**



RE INVESTMENT PLAN: BOILER REPLACEMENT PROGRAMME

The association will be carrying out a boiler replacement programme during March 2022 within the Dunkenny Road area. 29 Boilers will be upgraded during this programme. All tenants who are part of this upgrade have been contacted by City Building to arrange access for survey.

If you have received a letter and are unable to allow access, please contact the Association as soon as possible.



SMOKE ALARM UPGRADES

Works have now been completed in over 90% of properties. We will be contacting those tenants who have yet to receive these vital upgrades, however, we encourage tenants to contact us directly to make installation arrangements. **All works are required by law to be completed by February 2022**.

This legislation applies to owners also. If you are looking for more information regarding this, please call us and we would be only too happy to help.

WELFARE RIGHTS MATTER...

As always at Cernach, we want to make sure our tenants are aware of what support is available, how to apply for appropriate benefits and importantly, assist those tenants who would like help to apply.

As many of you may have heard, the cost of living is rising like never before ! This includes rises to Council Tax, Energy Costs and basic day to day essentials. It has never been more important to make sure you are receiving all the support you are entitled to.

At Cernach , we have been proactive. We want to make sure our tenants are aware of all available options that are available to them and we are working with partner organisations to ensure best possible outcomes for our tenants. If you are struggling with the cost of heating your home please contact our Welfare Rights Officer who may be able help.

There is already a wide range of support available to tenants. Whether you are working, unemployed or unable to work because of health conditions. These include:

- Universal Credit
- Housing Benefit
- Jobseekers Allowance/Employment Support Allowance
- Personal Independence Payment/Disability Living Allowance/Attendance Allowance
- Tax Credits
- Pension Credit
- Cold Weather Payments/Winter Fuel Payments

Additional support Administered by the Scottish Government include:

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

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

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

Contact Details are: Andy Parker Tel: 0141 944 3860 Mobile: 07736 892 626 Email: andy3@cernachha.co.uk



OWNER MATTERS...

WOULD YOU LIKE TO RECEIVE YOUR FACTORS INVOICES BY EMAIL?

In conjunction with our drive to reduce our carbon footprint, it is our aim to communicate with our customers electronically as much as possible. If you would be happy to assist us with this (or if you are simply tired of receiving so much paperwork through the post!), please provide us with your email address and we will ensure all future invoices and correspondence are sent to you by email.

Details can be sent to **admin@cernachha.co.uk**. Or you can call us on **0141 944 3860** and ask for Anne or Karen and we can update your preferences accordingly.

RENT INCREASE CONSULTATION

Our annual rental consultation took place from 10 December 2021 until 10 January 2022. Your feedback is important to us and allows us to consider your views and priorities.

A letter with a tear off slip and a pre-paid return envelope was sent to all our tenants. Tenants had the option of completing the slip or using the link in the letter which directed them to the website to complete a survey monkey questionnaire. This enabled the Association to get real time feedback from tenants. In addition, we sent texts messages and phoned tenants to gain their feedback.

At the close of the consultation, we received 113 returns. This is a slight increase from the 108 responses which we received in 2019 (when we last consulted on our rent reviews, which was 2019/20). Most of our tenants were in favour of a 3.1% rent rise from 1 April 2022.

VOTES RECEIVED

If you are interested in sharing your views and would like your opinion noted, why don't you join our residents panel. Contact our corporate services team at **admin@cernachha.co.uk** and one of us will get back to you.

RENT INCREASE CONSULTATION RECEIVED



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STORMS, FLOODS AND WINTER WEATHER

We have all seen what effects the weather can have on our homes, and with storms Dudley and Eunice hitting the UK now it's a good idea to stay safe and protect your belongings.

Here's some safety tips and advice to prevent flood damage and if you suffer a flood:

- Stock up on sandbags, flood barriers and more.
- Temporarily seal your air bricks with a cover.
- Keep gutters clear.
- Never enter a flooded room where electricity is still live. Turn off circuit breakers that control power to that room. If the electrical panel is inaccessible due to flooding, call your landlord or an electrician.
- Protect yourself wear gloves and rubber boots.
- If it's sewage, outdoor flooding, toilet overflow or other potential toxic water, leave the removal to qualified professionals.
- Take photos to document the extent of damage.
- Remove as much water as you can using buckets, pumps and mops (be careful water is heavy).
- Ventilate open windows and run fans (when safe to do so).

We hope that you will never suffer a flood or water damage, but these things do happen and that is why your Landlord and Thistle Tenant Risks suggests all tenants take out home contents, either through the **Thistle Tenant Risks Home Contents Insurance Scheme** or by making your own arrangements. Please remember you are responsible for replacing your home contents and belongings. Contents insurance is designed to help protect your possessions and personal belongings and it's a good idea to consider what a home contents insurance policy would cover you for in order to help you make an informed decision on whether you need one.

The **Thistle Tenants Risks** scheme was designed for tenants in social housing, and you can pay premiums by cash fortnightly or monthly, monthly by direct debit or annually. (Fortnightly and monthly premiums include a transaction charge).

To find out more, there are 3 ways to contact Thistle Tenant Risks:

- 1 Call 0345 450 7286
- 2 Request an application pack from your local housing office
- 3 Visit <u>www.thistletenants-scotland.co.uk</u> where you can also request someone to call you back!

Thistle Tenant Risks is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FRN 310419. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Services Ltd is part of the PIB Group.

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Our Data Protection Privacy Policy is online at hips://www.thistleinsurance.co.uk/Privacy -Policy

EASTER QUIZ

WHAT DAY OF THE WEEK IS EASTER TRADITIONALLY CELEBRATED ON?

WHO HAS THE CATCH PHRASE 'WHAT'S UP DOC?'

WHICH HEADWEAR ITEM IS PARTICULARLY ASSOCIATED WITH EASTER PARADES?

WHAT CHOCOLATE COMPANY SELLS CRÈME EGGS?

WHICH DISNEY FILM DOES THE RABBIT THUMPER APPEAR IN?

WHAT IS THE NAME OF THE GAME WHERE YOU GO SEARCHING FOR EASTER EGGS AND COLLECT THEM IN A BASKET? WHAT FOOD DO PEOPLE EAT ON SHROVE TUESDAY?

WHO WROTE THE TALE OF PETER RABBIT?

WHAT WAS THE NAME OF ROGER RABBIT'S WIFE IN WHO FRAMED ROGER RABBIT?

WHAT ITEM DOES THE WHITE RABBIT IN ALICE IN WONDERLAND ALWAYS CARRY WITH HIM?

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.



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TEMP OPENING HOURS:

From Monday 28th March. Open Monday and Thursday: 9am - 5pm.

How to contact us:

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