# Cernach news



for residents of cernach housing association limited



# Huge thank you to those of you who took part in our recent rent consultation

"Think Cernach has a really high standard and would like to see this being maintained."

Our Management Committee are mindful of the challenging financial environment we are in and our aim is to keep rents as low as possible. We consulted on 2 options, 4.6% and 5.6% in December 2023. We are delighted that 285 of you took the time to respond. 87% of you voted for a 4.6% rent increase, here's what you said:

"Every penny counts just now, so have went with the lower rent."

#### Average weekly rents from 1 April 2024

Apartment Size	Average Weekly Rent	New average rent from 1 April 2024
1apt	£48.92	£51.17
2apt	£71.34	£74.62
3apt	£81.58	£85.33
4apt	£98.61	£103.15
5apt	£102.44	£107.15
Average	£80.58	£84.28

"Rent is important to pay for maintenance."

"Good that you're below inflation."

### What you need to do next?

#### If you pay your rent by Universal Credit

If you are in receipt of Universal Credit, you will be responsible for confirming your new rent charge on **1st April 2024**. There will be some guidance on your Universal Credit journal under 'Annual Rent Changes' on how to report these changes correctly.

On 1 April 2024, 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.

# Housing Benefit/Discretionary Housing Payment

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

#### **Direct Debit**

If you currently pay your rent by Direct Debit, you do not have to do anything as Cernach 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.

If you are unsure about how much you should be paying or how to make these changes, please contact our office on **0141 944 3860**.

# Getting help with benefits and finances

#### Cost of living payment dates

The most recent cost of living payments were scheduled to be paid between 6 February and 22 February 2024. This is £299 paid to if you were in receipt of any of the following benefits: Universal Credit, Income-based JSA, Income-based ESA, Income Support or Pension Credit for any day in the period 13 November 2023 to 12 December 2023.

If you think you are entitled to this payment but you have not received it then please contact Andy Parker, Tenancy Sustainment and Welfare Rights Officer at 0141 944 3860 or andy3@cernachha.co.uk

# Discretionary Housing Payments (DHP)

DHPs are commonly used to mitigate the 'bedroom tax' however, did you know they can also help if:

- You are affected by the Benefit Cap
- Your benefit does not cover your rent because of non-dependant deductions
- You have a shortfall in your Housing Benefit due to a low income and are in financial hardship

Again, Andy is on hand to help. He is available for office and home appointments Monday - Friday.

#### **Pension Credit**

Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income. You might get extra help if you're a carer, severely disabled, or responsible for a child or young person. Pension Credit is separate from your State Pension, and you can get Pension Credit even if you have other income, savings or own your own home.

# Universal Credit

The Department of Work and Pensions (DWP) is currently in the process of replacing existing benefits with Universal Credit.

Universal Credit will replace the following: Working Tax Credits, Child Tax credits, Housing Benefit, Employment Support Allowance (Income Related), Job Seekers Allowance (Income Based) and Income Support.

The DWP is issuing 'invitation to claim letters' to facilitate this change. To continue receiving financial support you must claim Universal Credit by the deadline date given in your letter. This is 3 months from the date the letter was sent out. On Universal Credit, most people will be entitled to the same amount they received from their previous benefits, or more. If the award is less than your current award, then you may qualify for 'transitional protection'.

'Transitional protection' payments are additional sums to help with your move to Universal Credit. The payment will make up the difference if your Universal Credit entitlement is less than your previous tax credits or benefits.

We're aware that some of our tenants are experiencing benefit sanctions, where benefits are reduced or stopped. This happens when Jobcentre advisers think you have failed to comply with work-related conditions of your award. You do not have to accept this decision and you can appeal.



## **Factoring Matters**

We're aware the ongoing cost of living crisis is affecting our factored owners, but all our customers can get help from our Tenancy Sustainment and Welfare Rights Officer, Andy Parker.

There are several ways to pay your factoring invoices, which are issued quarterly. You can pay by Direct Debit, on our website, by telephone and an Allpay card, which can be used at the Post Office or any PayPoint outlet.

In the current situation, you may find it easier to set up a Direct Debit, so your payments are spread over a period of time, with a set amount being deducted either weekly, monthly or quarterly. If you wish to set one up, then please contact our office by phone or email lindsay@cernachha.co.uk

#### Electrical Safety Check– Electrical Installation Condition Report (EICR)

We have recently lettered all residents who are due to have an electrical safety check carried out within their property this year.

Allowing access for the Association to carry out this important safety check is vital, as it lets us to make sure that all internal wiring and sockets within your property are in good condition and fit for purpose.

If you have received a letter from the Association, our external contractor, Magnus Electrical Services will soon be in touch with you to arrange a suitable access date and time.

We appreciate your cooperation with our testing schedule. Should you require any further information or wish to discuss anything, please contact our Maintenance Team.

#### Reinvestment 2023/2024

Between December 2023 and February 2024, Cernach appointed the contractor City Building to complete boiler installations at 36 properties. All works have now been completed as part of this project.

#### Repairs performance

It has been another busy year for our Maintenance team, who are performing better than their targets in some areas. From April 2023 – December 2023 we have managed:

1337

Day to day repairs, with an average complete time of **2.7 days** against a target of **3 working days** 

95%

of our routine or 'day to day' repairs have been completed **Right First Time** against a target of **96**%

429

Emergency Repairs have been carried out with an average completion time of **1.4 hours** against a target of **2 hours** 

#### **Property inspections**

The Housing Team are carrying out a programme of routine inspections. This means we will visit every tenant's home at least once every 5 years.

This property inspection will give you the chance to discuss any issues you have with your home, or with your housing in general.

#### How long will it take?

The inspection will usually take half an hour to an hour to complete. Staff will inspect the internal of the property and also the external areas such as gardens and/or communal areas.

We will write to you with a proposed date and time for the inspection to take place. We understand that the time or day we suggest may not be suitable for you, so we're happy to rearrange. Please get in touch and let us know.

#### **Estate walkabouts**

From April 2024, we'll be inviting residents to participate in walkabouts around the estate. We're keen to let you see how we are dealing with estate management problems – and to advise, report and watch out for issues when they arise.

Look out for a letter or a text from your Housing Officer and come along. Be part of making a difference in your local community.





### **Resident's Panel**

Are you interested in improving your local area?

Do you want to know how decisions are made at Cernach?

Would you like to shape our services?

#### Join our Resident's Panel!

The Resident's Panel is an opportunity for you to have your voice heard. You will be able to tell us your views about the services and issues that matter to you. We will listen to your feedback and look for ways to improve.



# **Growing into Spring**

The 20th of March is the official start of spring! It is a time of year when we look forward to the sun coming back after the short days and long nights. We begin to see flowers blooming and buds appearing on the trees. Spring is a reminder that the sun does come back, and yes, we can have rainy days in spring but how does the saying go "April showers, bring May Flowers".

While there are things to do in the garden all year round, spring brings a new energy to that space if you have a garden, or if you have a veranda maybe it's time to look at how that can be your own wee piece of nature to enjoy, or it maybe you are part of Growchapel and have an allotment, or are helping someone else with their garden or plot. We put together a handbook with members of Growchapel when it began, there are tips and ideas there which may be useful.

COPE Scotland were also delighted to sponsor the establishment of the scented sitooterie in Growchapel and the food forest which members of Growchapel have taken and developed into a great space for people to enjoy. You can find out more by searching 'grow chapel, create your own sensory space'.

If you are not able to download materials, check out the library, which is also a place to find out more about gardening and the value of spending time outdoors. We recognise people can have various health challenges which may mean they need to reflect on how they can spend more time outdoors and in nature to meet their own wellbeing needs so ask your health care providers for advice on what may be helpful for you.

COPE Scotland may no longer be offering a one-to-one service, but we have never stopped caring. You do matter.

Visit our website at https://www.cope-scotland.org



phone camera.





# Taking care of your neighbourhood

Our Housing Management Team regularly inspect our estates and tackle any issues they find. In the first instance they will make investigations into who and why items have been dumped and liaise with the responsible person to ensure they are disposing of their waste in the correct way.

It is a last resort for the Association to remove items and the costs for these works will be recharged to anyone found responsible. We want all of our residents to live in a clean and safe environment which takes the work of us all to achieve - so please support us and let's work together!

We also want to ensure that the Association's income is used in a positive way to improve homes and have vibrant communities, spending money on removing bulk items is not beneficial for our residents.

# Recycling: help create a more sustainable environment

**Green Bins** - General household waste only.

Blue Bins – Newspapers, magazines, brochures, junk mail, cardboard boxes and packaging, plastic bottles and all food and drink cans.

**Brown Bins** – Garden waste & food waste. If you are using this bin for food waste, please also use a biodegradable bag.

**Purple Bins** – Wine, beer, and alcohol bottles. Jam, coffee and any glass sauce bottle and jars.







## **Dog Fouling**

There has been significant increase in dog fouling within our community, on the pavements, streets and garden areas. Dog fouling threatens the health of the local community, particularly young children.

Please do your bit and dispose of dog mess straight away.



# Getting rid of unwanted items

You can dispose of your bulky waste at one of the local household waste recycling sites free of charge, or the council will come to collect items at a cost:

Standard Items Large electrical items

Special items







£5 per item

£5 per item

£80 per uplift

You can request this online **www.glasgow.gov.uk** under 'Bulky Waste Collection', on the MyGlasgow App or call **0141 287 9700**.

You can also donate unwanted furniture and electrical items to the British Heart Foundation, which will be resold in their shops.

Call the Clydebank Home Store on **0141 4138224** or visit **bhf.org.uk/collection** to arrange a FREE collection.



# **Community Events**

OVER 60'S BUS RUN TO LARGS FRIDAY 21<sup>ST</sup> JUNE FISH & CHIPS AT NARDINI'S £5.00 BUS LEAVING AT 11AM





# FAMILY TRIP TO DYNAMIC EARTH

SPACES ARE LIMITED TO SO BOOK NOW BY CONTACTING THE OFFICE. FRIDAY 5<sup>TH</sup> JULY £3 FOR ADULTS £2 FOR CHILDREN

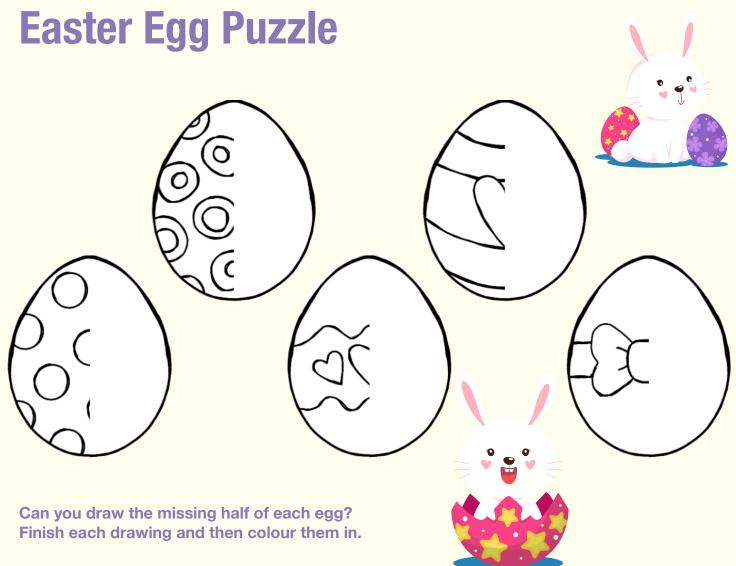
BUS LEAVING AT 9.30AM











### **Useful Numbers**



0800 111 999
0800 731 0840
0330 1010 222
0141 287 1057
0141 287 6688
0141 287 9700
0300 343 7027
0141 287 1059
0141 276 7000
or 0800 37 36 35
0141 944 0507
0800 11 11
0141 553 5415
08088 00 00 14

## Report a repair

Get in touch: 0141 944 3860 or at admin@cernachha.co.uk
For out of hours emergencies: 0800 595 595

#### **Emergency Repairs**

Repairs that are a threat to the safety and security of the tenant or a repair which is causing damage to the structure. We will make safe within 2 hours and complete within 24 hours.

If you have an emergency repair out of office hours or on a public holiday, please call City Building directly on **0800 595 595**.

#### Non Emergency Repairs

Those repairs not included as an emergency and not under the heading of cyclical and planned will be completed within 3 working days.

Routine repairs should be reported directly to the office on **0141 944 3860** or at **admin@cernachha.co.uk** 



0300 099 99 99

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:**

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



Scottish SPCA







#### How to contact us:

Marion McDonald House Cernach Housing Association Ltd.

79 Airgold Drive, Drumchapel Glasgow G15 7AJ

**Tel:** 0141 944 3860

**Email:** admin@cernachha.co.uk **Website:** www.cernachha.co.uk

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