



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



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

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 2023 newsletter.

I am certainly enjoying the return of lighter days and have been reflecting on the very busy few months here at Cernach. I am immensely proud of the work staff have done over the winter period to support residents through the cost-of-living crisis.

We know that the challenges facing our residents continue and we're committed to delivering houses and services that support you.

If you need any advice or support, please don't hesitate to get in touch. Our Welfare Rights Officer, Andy Parker, is available for appointments at our office or if you are struggling to leave the house and need a home visit, do contact the office and we will be happy to arrange.

In February we hosted our annual business planning away day with staff and committee. This is our opportunity to come together, reflect on the last year and set out plans for 2023. It was a fantastic day, both staff and committee were proud of all we had achieved this year. We all agreed that our that our strengths this year had been:

#### Keeping our rents affordable

Have a look on page 4 and you'll see we had a very successful rent consultation this year, thanks again to all those who took part. On reviewing the feedback, a 5% rent increase for 2023/24 was agreed by the Management Committee on 26 January. 5% is the lowest possible rent increase required to ensure that the association can continue to run efficiently.

#### Being a financially strong and viable housing association

We pride ourselves of being a crucial part of the Drumchapel community and we have had another well performing year.

#### Continuing to deliver an excellent repair service

Our timescales for responding to an emergency repair between April-December 2023 was 1.4 hours against a target of 2 hours.

For routine repairs our average response was 2.8 days against a target of 3 days.

#### Providing additional support to our tenants

We have been successful in securing several funding grants which we have distributed to tenants through one off Glasgow Loves Local Vouchers or other means of financial support.

#### Going forward our priorities for 2023 are:

#### **Restarting community events**

We'll be restarting community events that were a feature every year before the pandemic. So look out for day trips to Largs, family days and it may be a bit early to mention... Christmas pantos!

Oh no its not!

#### Getting more residents involved with Cernach

We're always looking for more residents to be involved with the association and help shape our services. Find out more on page 3.

#### Damp and mould

We treat all reports of damp and mould in our properties seriously, please report any issues as soon as you become aware of them. Check out pages 10-11 for information and things you can do every day to stop damp and mould in your property.

**Continuing to provide an excellent customer service** Our offices are open Monday to Friday 9am- 5pm, except for Wednesdays when we open at 10am.

If you have any queries or feedback, do get in touch with us on **0141 944 3860** or at **admin@cernachha.co.uk** 

**Caroline Jardine** 

Director





# SOMETHING TO BLETHER ABOUT

## ARE YOU INTERESTED IN GETTING INVOLVED WITH CERNACH HOUSING ASSOCIATION?

We want more residents to be involved in designing, delivering and monitoring our services to ensure we're continuously improving.

If you're interested in getting involved, consider our opportunities below - we'd love to hear from you.

#### **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, day trips, and Christmas parties. We are always looking for new ideas to help those in the community and give back.

#### **BECOME A MEMBER OF THE 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 at least 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 our Corporate Services team via email, **admin@cernachha.co.uk** or telephone **0141 944 3860**.

## WANT TO GET INVOLVED BUT DON'T HAVE THE TIME?

#### **BECOME AN ARMCHAIR CRITIC**

Armchair critics are similar to the role of the Residents Panel, but you can give feedback from the comfort of your own home in your own time.

Try it now at **www.surveymonkey.co.uk/r/Cernach1** or on the QR code below





Marion McDonald House

# **RENT INCREASE 2023/2024**

Thank you to those of you who took part in our recent rent consultation.

We are delighted that 240 of our tenants took the time to respond. This is the highest return we have ever received and is more than double the 112 responses which were received in 2021.

85% voted in favour of the 5% rent increase.

Here's what some of you said:



*"I THINK THAT WHAT YOU CHARGE FOR RENT IS BY FAR ONE OF THE CHEAPEST RENTS. CHEAPER THAN PRIVATE LET AND OTHER HOUSING ASSOCIATIONS. KEEP UP THE GOOD WORK!"* 

*"HAPPY WITH IT BEING 5%- WAS EXPECTING MUCH HIGHER." "I THINK IT A REASONABLE INCREASE."* 

#### Weekly Rent increase 2023/24 by apartment size

Apartment Size	Current Weekly Rent	5% Increase				
1apt	£46.59	£48.92				
2apt	£67.94	£71.34				
3apt	£77.70	£81.58				
4apt	£99.16	£104.12				
5apt	£97.56	£102.44				
Average	£82.09	£86.19				

We are very mindful of how affordable our rents are and the impact that a rent increase will have on our tenants. We will always do our best to keep your rents as low as possible.

5% is the lowest possible rent increase required to ensure that the Association can continue to run with existing services as last year and carry out the planned improvements in our properties, in line with our 30-year investment programme.



# **MAINTENANCE MATTERS**

### **ELECTRICAL TESTING**

You will be familiar with the requirement for the Association to check the gas appliances in your home every year with the annual gas service. We also have an obligation to ensure that the electrical installations within our properties are safe by carrying out an Electrical Safety Inspection every 5 years.

If you are contacted by Cernach Housing Association or our contractors regarding the Electrical Safety Inspection, we would urge you to allow access as requested or arrange an appointment which is suitable for you.

Thank you to everyone who has co-operated with us over the past year in allowing access for this important check to be carried out.

### **GUTTER CLEANING PROGRAMME**

The association has compiled a schedule of gutter cleaning over the next two years.

We have appointed a contractor, Bell Group, who are carrying out cleaning in the following areas this spring:

- Linkwood Drive & Ledmore Dr 5 apt houses
- Achamore Gardens
- Achamore Road NB (65-89 Achamore Road, 57-63 Katewell Ave, 10-16 Kerfield Lane)
- Inchrory Place
- Kells Place
- Kinfauns Drive
- Kingsmore Gardens
- Howgate Ave flats

#### WINDOW REPLACEMENT CONTRACT 2022-24

CCG have been working on our windows replacement contract which will see the installation of energy efficient UPVC windows in 200 properties over two phases.

The first phase of works has been completed with 71 properties receiving their new windows. The feedback has been very positive with residents reporting an increase in thermal insulation as well as a reduction in external noise.

The second phase of the programme is due to start on site in April/ May and will run through the summer months. The following addresses are included in the programme, along with any properties held over from the first phase:

- Inchrory Place
- Kells Place
- Achamore Crescent
- 2-20 Achamore Drive
- Fettercairn Avenue
- Inchcruin Place

#### **GROUNDS MAINTENANCE OF COMMON AREAS**

Our contractor, Idverde has been working through a winter programme of works and this is now coming to an end as we move into springtime.

Springtime is when the plants, grass and trees begin to grow and bloom. From April the routine maintenance of the growing season will begin; grassed areas will be cut regularly, along with regular maintenance of hedges and shrub beds. We have a landscaping Clerk of Works from IAS Landscape Management, Stephen, who checks over all of the common areas to help us monitor the programme of works and ensure value for money. You may notice Stephen in the area, taking photos of the common landscaped areas.



## A WORD FROM TED, OUR COMMUNITY CONNECTOR

Here is a flavour of how we have been walking shoulder to shoulder with the community over the past few months.

#### **SUPPORT THE COMMUNITY**

Many families in Drumchapel, and indeed in Scotland, are feeling the impact of the cost-of-living crisis, or as some have renamed it, the "cost of greed" crisis, due to the big energy companies raking in billions in profit, while many households cannot afford to pay their energy bills. We have accessed some funding to help those families most in difficulty, so if you, or you know of anyone struggling please contact us at the Chest, Heart & Stroke Scotland shop to see if we can help.

#### **ACTIVATE COURSE**

We are now in the fourth week of the Activate course, in partnership with the University of Glasgow, for people in Drumchapel, who wish to acquire more knowledge on community development. The course lasts 12 weeks, with one 3-hour session per week, and for those who conclude, an interview is guaranteed at the University of Glasgow to enrol in the 3-year BA degree course in Community Development.

#### **COMMUNITY CENTRE**

We are now part of a group of organisations, called the Drumchapel Collective who have come together to discuss and act on the future of the Community Centre. Our aim is to guarantee that the Community Centre remains under local control, in the hands of the community.

We have been advised that the NHS will vacate the premises by June 2023 and Glasgow Life will reopen the Centre. However, the Centre has been put on a list as an asset transfer, meaning that they are looking for organisations to take over the running of the Centre.



#### **CELEBRATING INTERNATIONAL WOMEN'S DAY**

A group of women in 3D Drumchapel, called the WOW group (Women of Wonder) organised a march on International Women's Day on the 8 March 2023. The idea was to raise awareness of women's rights and the importance of coming together to consider the many challenges that women face today.

After marching through Drumchapel, we returned to St. Andrew's church hall to for a nibble and sat down to watch a video prepared by Drumchapel TV for the occasion.

The video presented the testimony of several women who live and work in Drumchapel giving their thoughts on what it means to be a woman in 2023. There was also speeches after the video highlighting how men are also part of this process. This day should serve as a learning curve for men to understand that they must also engage in the struggle to improve the lives of women, and in so doing will improve the lives of everyone in the community.

You can relive the day on the Drumchapel Television (DTV) Facebook page and in a special edition of Drumchapel News.



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# **ESTATE MATTERS**

### **BULK UPLIFT**

There have been issues with bulk rubbish being disposed of inappropriately and the association would like to remind you that Glasgow City Council offer a service for bulk uplifts for residents in flats and main door properties.

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 up to 10 items at a cost of £35. You can request this online www.glasgow.gov.uk under 'Bulky Waste Collection', on the MyGlasgow App or call **0141 287 9700**.

If you are caught fly tipping, you could be issued a £200 fine on the spot and could be referred to Procurator Fiscal for Legal Action. If the case goes to court, **you could be fined up to £2500**.

#### RECYCLING

We all know the importance of recycling and the positive impact it has on creating a more sustainable environment. We can all do more to improve the rate at which we recycle our household items.



**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.

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If anyone needs advice on recycling or disposing on household waste and bulk items, please refer to Glasgow City Council Website on www.glasgow.gov.uk and look for 'Bins and Recycling'.

KEEPING OUR ESTATES CLEAN IS THE RESPONSIBILITY OF ALL RESIDENTS, ALONG WITH THE LOCAL AUTHORITY AND THE ASSOCIATION.

THE ASSOCIATION UNDERTAKES THIS BY ESTATE INSPECTIONS OF ALL AREAS QUARTERLY.

# 60 SECONDS WITH...

## OUR NEW SENIOR HOUSING OFFICER, LAURA CUTHBERTSON

We have temporarily bid farewell to Laura Jane Richards, our Senior Housing Officer who has taken a one year secondment opportunity at Glasgow City Council, and we'd like to introduce Laura Cuthbertson to you.

#### WHAT ATTRACTED YOU TO CERNACH?

I have worked within the housing sector for over 20 years. My experience includes working within all aspects of housing management in delivering front line services. I am passionate about working with people and providing quality housing services that make a difference to people's lives.

I am delighted to have joined the staff team covering the role of Senior Housing Officer for the next 12 months and building upon the successes of the Association. Cernach's vision to support a vibrant community by offering affordable, good quality homes and services with people at the heart of everything we do is what attracted me to the role. I'm excited to be part of the Association's journey over the next 12 months and I look forward to meeting many of you.

...and now, for the real judgement!

**TEA OR COFFEE?** Tea – my preference is green tea though

Solution .

**CATS OR DOGS?** Dogs – I have the most gorgeous Border Terrier, called Shug

CRISPS OR CHOCOLATE? I have a sweet tooth, so it must be chocolate

**FAVOURITE FILM?** Mamma Mia – just for the feel good factor

**FAVOURITE SPORT?** Yoga – this is my chill time



# PATCH UPDATE

Our Housing Officer, Jim O'Connor has recently started working part time, every Monday, Tuesday and every second Wednesday.

For alternative Wednesdays, Thursdays and Fridays we have a new staff member, Alex Kyle. I hope you will join us in giving Alex a warm welcome to the association!

Jim and Alex are job share partners which means they are both responsible for their patch, so don't worry if you call looking for one, the other will be able to help.

#### Our Housing Officers are:

#### **KIRSTY YOUNG:**

#### **Covering:**

Achamore: Crescent, Drive, Gardens and Road, Fettercairn Avenue, Inchcruin Place, Inchrory Place, Katewell: Avenue and Place, Kerfield: Lane and Place, Kells Place and Lochgoin Avenue

#### **JORDAN ALLAN**

#### **Covering:**

Airgold Drive, Ardu Place, Camus Place, Invercanny: Drive and Place, 229-271 Kinfauns Drive, Linkwood Drive and Ledmore Drive (29-77 tenement flats, 64-88 main doors)

#### **ALEX KYLE AND JIM O'CONNOR**

**Covering:** 

Dunkenny: Place and road, Halbealth Avenue, Howgate Avenue, 180-214 Kinfauns Drive, Harrow Place, Ledmore Drive (17-23 tenement flats, 4-69 main doors)











## MANAGING DAMP AND MOULD IN YOUR PROPERTY

Cernach recently developed guidance on steps you can take to reduce dampness, condensation, and mould in your property. You can get a copy at our offices or on our website at **www.cernachha.co.uk/handy-tips-/** 

Sometimes you hear people say a room is damp- what does this mean and how can it be addressed? There are three main areas for dampness which can fall under:

### I. CONDENSATION II. RAIN PENETRATION III. RISING DAMP

### **CONDENSATION**

There is always some moisture in the air, even if you cannot see it. If the air gets colder, it cannot hold all the moisture and tiny drops of water appear.

You can see this happening in your home e.g., on the bathroom mirror or cistern when the room is steamed up from the hot water of running a bath or shower, or moisture on windows when drying clothes indoors, or the kitchen windows steaming up when cooking.

Condensation often forms on north-facing walls due to lack of natural heat from sunlight. Condensation is often associated with poor heating and ventilation in buildings. It is more apparent in winter, as the external air temperature is low, and walls and windows are cold.

#### **RAIN PENETRATION**

This occurs when water penetrates the walls of a property through an external defect e.g., missing pointing on brickwork, a loose roof tile, cracked render, a blocked gutter, a leaking water pipe, seals failing around a window and existing cold bridge or perhaps spalled brickwork. This type of dampness is usually more noticeable after it has rained and you will normally see a damp patch on the wall or ceiling that feels damp to touch.

#### **RISING DAMP**

This occurs when water rises from the ground into the walls of a building through capillary suction of brick or stone. Water breaks through and around a broken damp proof course and rises into the wall through the porous mortar and masonry used. This type of damp only affects ground floor rooms and basements. Rising damp will usually rise up on wall to almost one meter and may leave a mark on the wall. You may also notice salt crystals on affected areas of the interior part of the external walls, which looks like a white powder on the wall.











## MANAGING DAMP AND MOULD IN YOUR PROPERTY

#### MOULD

Mould is a fungus that requires high levels of moisture to survive. Mould pores exist in the atmosphere and are invisible to the human eye. They only become visible when they rest on a surface, where they can grow and multiply if left untreated. Depending upon the type of mould, the appearance varies. Black mould is very common in homes that have high levels of condensation. For mould to be able to germinate on a surface, it requires the surface to be wet with condensation.

### THINGS YOU CAN DO EVERY DAY TO LOOK AFTER YOUR PROPERTY

Keep your home
well-ventilated by
opening your windows
daily for a short
period (at least 15
minutes but no more
than 60 minutes in
cold weather) to allow
fresh air into the room



and move out stale moist air. This helps create a much healthier environment and helps to get rid of humidity, without making the room too cold.

- If your windows have trickle vents, make sure they are open each day as this allows a change of air, which is especially important for sleeping and living spaces.
- Do not block air vents or air bricks, as air ventilation stops moist air becoming trapped in one part of your home as it will condense on your walls.



- Keep internal doors closed when cooking and bathing so moisture doesn't move throughout the rest of your home.
- Leave a small gap between the walls of your home and furniture as it allows the air to circulate around the room and move away from the bottom of the walls.
- If air lingers between the furniture and walls it will condense onto walls and could eventually form into black mould. Please keep an eye out for this especially in bedrooms where there are wardrobes and units up against walls.



- Do not overfill wardrobes and cupboards as this will restrict air flow.
- Open windows to allow steam to escape whilst cooking or bathing and for 15 minutes afterwards.
- Make sure your home is adequately heated. All rooms should have a low level of heat throughout the day. This is important during winter because it is the cold air which meets the warm air and releases the moisture. If the air is all the same temperature, then this cannot happen.



When filling your bath run cold water first and then the hot, this will reduce the amount of steam (which leads to condensation) by 90%.



Use extractor fans where they are provided. When drying clothes inside your home make sure to open windows or use a vented tumble dryer running the vent pipe outside (unless it is a condensing tumble dryer) as this allows the moisture out. It is best if you can dry your clothes outside as this reduces moisture build up in your home.

PLEASE REMEMBER IF YOU HAVE ANY CONCERNS ABOUT DAMP, MOULD OR CONDENSATION IN YOUR HOME, REPORT IT TO US AS SOON AS YOU ARE AWARE OF IT.



# **GETTING HELP WITH THE COST OF LIVING**

As we move towards the warmer weather hopefully we will see the amount of gas and electricity we have to use in our homes reduce, however we know that the cost of living is still very difficult. At Cernach we want to be able to support tenants as much as possible.

For advice and support contact our dedicated Welfare Rights officer, Andy Parker on **0141 944 3860** Or **andy3@cernachha.co.uk** 

Andy is available for appointments Monday- Friday 9-5pm to assess your income levels and advise on government initiatives that are currently being rolled out which may help you.

### **COST OF LIVING PAYMENTS**

For example, if you are on certain means tested benefits you may qualify for additional payments of up to £900 this year, paid automatically in three instalments.

Exact payment windows will be announced closer to the time but will be broadly as follows:

£301 – First Cost of Living Payment – during Spring 2023

- £150 Disability Payment during Summer 2023
- £300 Second Cost of Living Payment during Autumn 2023
- £300 Pensioner Payment during Winter 2023/24
- £299 Third Cost of Living Payment during Spring 2024

#### **ENERGY BILLS SUPPORT SCHEME**

From April 2023, the Energy Bills Support Scheme will be scaling down, and for many will be coming to an end. Though the scheme will remain in place, the support will no longer be available to everyone.

There's currently no further information on if the Energy Bills Support Scheme will be available to all next winter.

Other help that is available includes:

#### **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

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- Your benefit does not cover your rent because of nondependant deductions
- You have a shortfall in your Housing Benefit due to a low income and are in financial hardship

#### **UNIVERSAL CREDIT**

The Department of Work and Pensions (DWP) is to continue the roll out of Universal Credit (UC) and



aims to complete the full implementation of Universal Credit by 2024. For many housing associations, including Cernach, approximately two thirds of tenants who claim benefits are still receiving so-called 'legacy benefits, so the numbers of Cernach tenants who will move to Universal Credit over the next two years is not insignificant. Remember, Universal Credit will replace the following

- Working Tax Credits
- Child Tax credits
- Housing Benefit
- Employment Support Allowance (Income Related)
- Job Seekers Allowance (Income Based)
- Income Support

#### **DEVOLVED BENEFITS**

Additional Benefit 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
- Child Disability Payment
- Adult Disability Payments

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.



## GRANTS TO HELP YOU PAY YOUR ENERGY BILLS

If you're struggling with your energy bills, the British Gas Energy Trust is an independent charity that can help – no matter who your energy supplier is. These grants are available to anyone - you don't have to be a British Gas customer, but you do need to get debt advice before applying.

The first step is always to talk to your own energy company. The following energy suppliers offer grants to their customers:

- British Gas Energy Support Fund
- Scottish Power Hardship Fund
- Ovo Energy Fund
- E.ON Energy Fund
- E.ON Next Energy Fund
- EDF Energy Customer Support Fund
- Bulb Energy Fund
- Octopus 'Octo Assist Fund
- Shell Energy Support Fund

Please check the suppliers' websites for additional information. If your supplier isn't listed, it is a good idea to contact them directly to see what extra support they can give you.

## THE WISE GROUP OFFER ENERGY ADVICE AND ADVOCACY

The Wise Group provide home energy advice to people across the UK, helping them to heat their homes at a cost they can afford. Through their support, customers are able to reduce their costs, improve their energy efficiency and learn hints and tips on how best to use their home energy.

The Wise Group can also look into any funding and discounts available, such as the Warm Home Discount, and offer expert support to anyone facing repayment of outstanding energy debt. If you have a prepayment meter and are worried about credit running low, or if you have run out of credit, they can help with expert advice and support. The Wise Group services are open to anyone who needs their help.

To speak to The Wise Group Home Energy Advice Team, call **0800 092 9002** or visit the **thewisegroup.co.uk** 









# Family Vay Trip Blair Vrummond Safari

# Friday 28th July 2023

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## £3 for adults £2 for Ghildren

Bus leaving from Cernach 9:30am Spaces limited so book now by coming into our office.

# **SPRING QUIZ TIME**

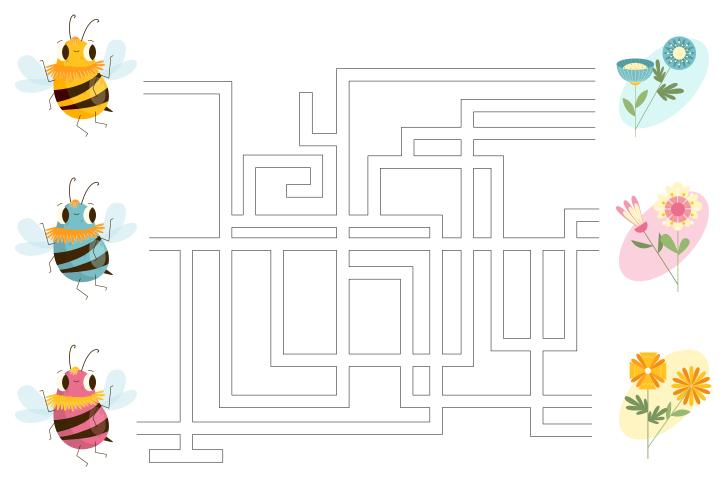
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### **SPRING WORDSEARCH**

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## HELP THE LITTLE BEES GET TO THEIR FLOWERS



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# **REPORTING 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** 

# **OFFICE CLOSURE**

Friday 7 April 2023 Monday 10 April 2023 Monday 1 May 2023 Monday 8 May 2023 Friday 26 May 2023 Monday 29 May 2023 Friday 14 July 2023 Friday 17 July 2023



# **USEFUL CONTACTS**

Gas leaks/ Smell of gas								
Scottish Gas Network/TRANSCO 0800 111 999								
Scottish Water	0800 731 0840							
Scottish Power	0330 1010 222							
Anti Social Behaviour								
– Out of hours	0141 287 1057							
Noise Team Complaints Helplin	e 0141 287 6688							
Bulk Uplift/Bin Collection	0141 287 9700							
Dog Wardens	0300 343 7027							
Pest control/	0300 343 7027							
Environmental Health	0141 287 1059							
Roads, Drainage								
& Lighting Faults	0141 276 7000							
	or 0800 37 36 35							
Drumchapel Law								
& Money Advice	0141 944 0507							
Childline	0800 11 11							
Victim Support	0141 553 5415							
Rape Crisis	08088 00 00 14							
Animal Neglect Scottish SPCA	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.



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## How to contact us:

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