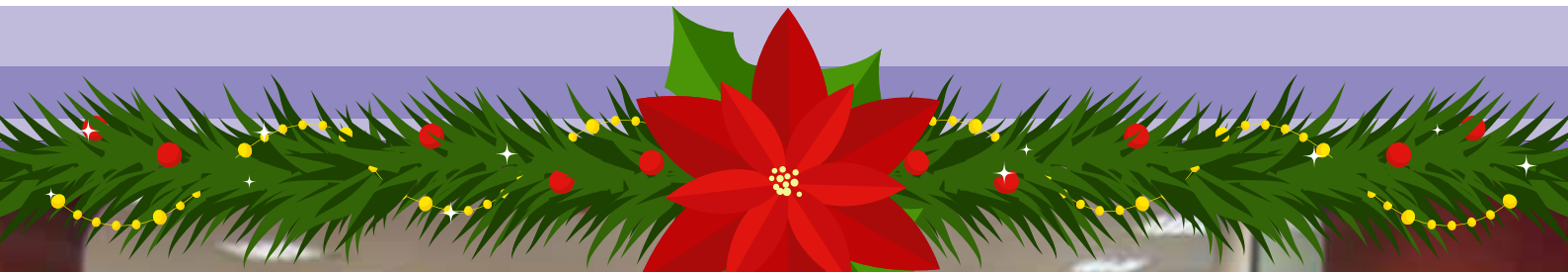
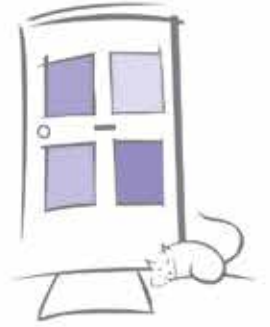


Cernach news

for customers of cernach housing association limited



MERRY
CHRISTMAS

&

HAPPY NEW YEAR

from all the staff and Committee
at Cernach Housing Association

WINTER 2018



Director's Overview



Welcome to the festive edition of Cernach News - the newsletter which brings you details of what's happening in your housing association.

We are gearing up for a busy couple weeks of community events. One being our fantastic lunch for our older tenants alongside the four other community based housing associations in Drumchapel and are thrilled that so many of you are choosing to attend. I'm sure you will have an amazing time as I know Olivers put on a delicious meal. We are looking forward to seeing you all there as this proves to be a popular event.

The other is the kids Christmas Party which will take place in St Marks on the 18th December, if you dont have a ticket yet, there is still a few left and a good source has told me there's a special guest promising to make an appearance.

Welcome to our new members of the Resident Panel/Focus Group for volunteering. This group is invaluable to the community and to the Association so thank you so much as I know your time is precious. We could always do with more help so pop in to the office or give us a call to find out more about this.

We have 2 new staff members recently joined us. Siobhan Mangan and Ruth Ghumman will assist the team in achieving the best results for our tenants and I'm you sure they will all receive a big warm Drumchapel welcome from you all.

On behalf of all Committee and staff at Cernach Housing Association, I'd like to wish you a happy and joyful festive season and wish you a prosperous new year when it comes.

Caroline



Siobhan



Ruth

CHRISTMAS HOLIDAY - RENT PAYMENTS

While we understand that Christmas can be a very costly and stressful time, it is important that you continue to prioritise your rent and are not tempted to skip your payments.

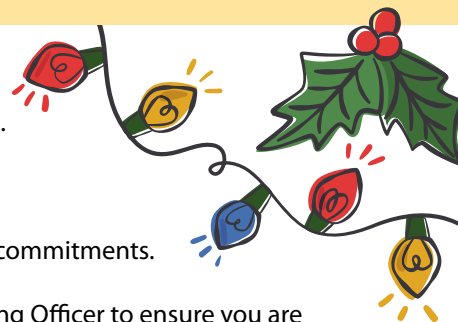
Don't put your home at risk by missing your rent payment this Christmas.

Although considered a last resort Eviction proceedings can be taken if you do not meet these commitments.

Remember that your rent is due on 1st of every month **in advance**. Please contact your Housing Officer to ensure you are paying in advance.

If you are planning on making your payment (either in cash or by debit or credit card) in the office during December, please note our office will close at 12.30pm on Monday 24th December 2018 and will re-open at 9am on Friday 4th January 2019. You can also make your payments in the following ways:

- **Any Paypoint outlet using your allpay payment card**
- **Any Post Office using your allpay payment card**
- **Online at www.cernachha.co.uk**
- **By Direct Debit or Standing Order**
- **Via the Allpay App**



If you do not have an allpay payment card, please contact the office on **0141 944 3860** immediately and we will arrange for one to be sent out to you in plenty of time for the Christmas break.

If you are struggling to pay your rent or in need of Money Advice or even a benefit check, remember our welfare service runs on a Wednesday and Thursday in our offices, call us to make an appointment. As always everything is confidential and you will be met with a warm welcome.

HEALTH AND SAFETY

LET US HELP YOU TO BE SAFE THIS CHRISTMAS!

FACT. HOUSE FIRES AND CASUALTIES INCREASE DURING WINTER, WITH A HIGH RISK OVER THE FESTIVE PERIOD.

USING PORTABLE HEATERS

- Keep heaters away from curtains and furniture and never use them for drying clothes.
- Unplug or switch off portable heaters when you go out or go to bed.
- Secure portable heaters in position to avoid the risk of them being knocked over.
- Only use gas or paraffin heaters in well-ventilated areas. Heaters consume oxygen and in enclosed spaces can produce harmful gases and/or cause carbon monoxide poisoning
- Fit a Carbon Monoxide detector in all rooms containing gas or paraffin heaters.

- Never use portable gas cylinder heaters in high rise flats.
- Always change gas cylinders in the open air. Never change gas cylinders in an enclosed space.

USING ELECTRIC BLANKETS

- Never leave an electric blanket switched on when you're in bed unless it's marked 'suitable for all night use'.
- Ensure your electric blanket is tested and serviced in accordance with manufacturer's guidance, in particular after the guarantee runs out. Manufacturers often recommend testing blankets every 3 years.
- Check the blanket, plug and flex regularly for damage (e.g. fraying fabric, scorch marks, exposed wires). If you're in any doubt, don't use the blanket.
- Store electric blankets safely – roll them, don't fold them.

FAIRY LIGHTS AND DECORATIONS

- Unplug fairy lights or other electrical Christmas decorations when you leave the house or go to bed.
- Check fairy lights are in good working order and replace any bulbs that have blown.
- Bulbs can get very hot, don't let them touch materials

HEALTH AND SAFETY...CONTINUED

that can scorch or burn easily, such as paper or fabrics.

- Make sure the fuse in the plug is the correct rating.
- If you need to plug more than one appliance into an electrical socket use a multi-socket adaptor which is fitted with a fuse and has surge protection.

CANDLES

- Extinguish all candles before you go to bed. In particular, never leave a burning candle in a bedroom.
- Keep candles, matches and cigarette lighters out of reach of children and never place lit candles where they can be knocked over by children or household pets.
- Always put candles on a heat resistant surface/ holders. Be especially careful with night lights and tea lights, which can get hot enough to melt plastic or ignite combustible Christmas decorations.
- Position candles away from objects that may catch fire, like Christmas trees, greeting cards, ribbons and other decorations.
- Never move lit candles.
- Always use a candle snuffer or a spoon to extinguish candles or tea lights.

WHEN CELEBRATING

- Consuming even a moderate amount of alcohol can greatly increase the risk of fire and fire injury.
- Ensure that exit door keys are kept readily available and/or exit doors can be opened from the inside in the event of fire or emergency.
- Take care of older people, children and those who may find it difficult to react quickly and safely if there is a fire.
- Make sure your family and/or visitors know what action to take in the event of fire or actuation of smoke/heat alarms.
- Smoking is the main cause of death from fire in the home. If people are smoking in your home provide a sufficient number of ashtrays.
- Stub out cigarettes properly – make sure there's no smoke.
- Pour water on cigar and cigarette ends before putting in a bin.
- Leaving cooking unattended or being distracted while cooking is the most frequent cause of fire in the home. Never cook hot food while under the influence of alcohol or drugs.
- If celebrating with fireworks remember that they are explosives. Store them safely out of the reach of children and always follow the fireworks code.

ALCOHOL

If you're tired, have been drinking, or taking drugs, you will be less alert to the signs of fire. You are more likely to fall asleep. You are less likely to wake up if a fire does start, particularly if you don't have working smoke or heat alarms in your home. If fire does break out alcohol or drugs can heighten feelings of disorientation, making it difficult for you to escape. Cooking and alcohol can be a recipe for disaster. If you've been drinking alcohol or taking drugs, don't cook.

Smoking is the main cause of death from fire in the home. You are more likely to lose your life in a fire if you drink and smoke. In many fires started by cigarettes, people have also been drinking and are sleepy. Never smoke in bed. Don't smoke in your chair if you've been drinking or you're feeling tired. If you do feel tired smoke outside or stand up and smoke at a window or outside door.

FURTHER INFORMATION

Visit www.firescotland.gov.uk for practical fire safety advice, or talk to your local fire fighters at your nearest community fire station. You will find contact details on the website, in your local library and in the phone book. For specific information and advice for older persons contact the Silver Line Scotland helpline. Age Scotland Fire Safety Factsheet 101s provides essential fire and safety information for older people and persons who care for older people. Call **0800 4 70 80 90** or visit www.thesilverline.org.uk/what-we-do/silver-line-scotland.

The Scottish Government 'Ready for Winter' campaign sets out simple steps we can all take in the home, before a journey (whether driving, cycling or on foot), at work and in our communities to prepare for Winter. It also encourages people to look out for others, especially the more vulnerable, when bad weather strikes. Visit www.readyscotland.org

GET YOUR FREE SMOKE ALARMS

A short visit from the Fire and Rescue Service will help make sure your home is as safe as it can be. They can even install smoke alarms, free, if you need them. It only takes about 20 minutes, and their advice and help could save your life. To request a free Home Fire Safety Visit, Call **0800 0731 999** Text 'FIRE' to **80800** or visit www.firescotland.gov.uk If you would like a copy of this document in a different format or a version in another language, please contact **0800 0731 999**.



INSURANCE – GIVING YOU PEACE OF MIND ALWAYS



Are you ready for winter? Are you insured?

With winter on its way, a rise in the number of home contents insurance claims can be seen as an increasing number of people worry about the effects of severe weather on their properties such as storm damage and flooding. Also with nights getting darker, the risk of burglaries increases during the winter months. However one of the biggest dangers of winter to the home is frozen pipes, which can burst and when thawed, can flood your home.

The cover – specially arranged by **Cernach Housing Association** – has been designed to help tenants and residents insure many of their belongings against burst pipes and water damage, as well as theft, vandalism and fire, for the coming winter.

The minimum values of possessions insured are £9,000 (for those aged under 55) or £6,000 (aged 55 and over). Premiums start from just £1.43 per fortnight for a £9,000 sum insured or £1.09 per fortnight for a £6,000 sum insured. A £4,000

minimum sum insured is also now available for residents of sheltered accommodation from just 87p per fortnight*. All premiums can be paid fortnightly or monthly by cash, on a monthly direct debit basis or annually.

Tenants and residents can also increase cover for an additional premium to include extended accidental damage cover, cover for wheelchairs/scooters and hearing aids as well as personal possessions cover (for items away from the home).

If you are looking to arrange home contents insurance cover before the winter arrives, please call **0845 601 7007** or **01628 586 187**.

Alternatively, please visit our website www.thistletenants-scotland.co.uk or email tenantscontents@jltgroup.com.

Exclusions and limits apply to all covers; further details are available within the free information pack.

*Thistle Tenant Risks is a trading style of Thistle Insurance Services Ltd. Lloyds Broker. Authorised and Regulated by the Financial Conduct Authority. A JLT Group Company. Registered Office: The St Botolph Building, 138 Houndsditch, London, EC3A 7AW. Registered in England No 00338645. VAT No. 244 2321 96.

MY MONEY SERVICE

NEED HELP TO MANAGE YOUR MONEY AND TACKLE DEBT?

ARE YOU STRUGGLING TO PAY LARGE FUEL BILLS?

DO YOU NEED HELP TO OPEN A BANK ACCOUNT OR SET UP AN EMAIL ADDRESS?

MY MONEY IS THE SERVICE WHICH CAN HELP.....

CONTACT YOUR HOUSING OFFICER TODAY FOR A REFERRAL TO THIS SERVICE



EUROPE & SCOTLAND
European Regional Development Fund
Investing in a Smart, Sustainable and Inclusive Future



My Money is a financial advice service which supports Glasgow residents with money and debt management. People referred to the programme get high-quality money advice, debt support, fuel advice and access to affordable credit such as low-cost loans and fee free products such as bank accounts, budgeting services and tools as well as other support services and products.

It is aimed at people struggling with change in their circumstances, such as people currently not in work, those moving on to Universal Credit, those in low paid work and those parenting alone.

This programme is funded through European Social Fund and Big Lottery and is a partnership between Glasgow City Council, Glasgow Health and Social Care Partnership and Wheatley Foundation.

MAINTENANCE

GAS SAFETY

Cernach Housing Association is required by law to carry out Annual Gas Safety Checks to all properties with gas central heating and you **MUST** allow access for this check to be carried out.

Please make sure that you allow access as unsafe gas appliances are a major danger to both you and your neighbours.

Due to the importance of these checks, failure to allow us access to carry out this check will result ultimately in us forcing access to your property and possibly disconnecting your gas supply. All costs relating to forced access will be charged to the tenant. Already this financial year 12 tenants have been invoiced for these costs.

You will be given plenty of notice by postcard from City Building requesting access to carry out the annual check. If you receive a letter giving you an appointment that does not suit (for example, if you are working) please contact City Building or the Association and we will change the appointment to a more appropriate time.



UNACCEPTABLE BEHAVIOUR

We at Cernach Housing Association strive to build a community where trust, honesty and mutual respect is paramount.

We offer help and support to our tenants and residents where possible and if we are not able to help, we will point you in the right direction through partnership working.

AGGRESSIVE BEHAVIOUR, VIOLENCE, VERBAL ABUSE, THREATS, HARASSMENT, ABUSIVE LANGUAGE IS NOT ACCEPTABLE AND WILL NOT BE TOLERATED, WHETHER IT'S FACE TO FACE, TELEPHONE, EMAIL OR ON SOCIAL MEDIA.

RESPECT US

WE'RE HERE TO HELP YOU

VERBAL AND PHYSICAL ABUSE WILL NOT BE TOLERATED



CERNACH STAFF TEAM'S DONATION TO CHARITY

The Association's staff participate in Dress Down Friday every year, and this year is no different.

We are delighted to say we have chosen Graham Anderson House as our nominated charity. They offer a fantastic service and is vital to our community. They are hoping to build a summer house within the grounds of the unit, for families and patients to use. This will support families during the rehabilitation of their loved ones and offer lovely surroundings to have some quality family time. It's with great pleasure we offer this donation as a token of goodwill at this festive time.

Food, Fuel, Family & Friendships

FREE

Festive Frolic

Stalls, chats, food, wandering
presentations & making things

Friday 7th December 2018

at Drumchapel Community Centre

from 9.30am -1.30pm

Your chance to connect

Freebie
goodie
bags

FREE
flat packed
meals for first
100 people
to join us

HO HO
HO!

Hearty
healthy
breakfast

Tips for staying warm in winter | Healthy eating when money is tight
Connecting with people | knowing what's going on | Making things
Help design community cookbook | Tips for staying safe in winter
Help build a more connected community for all of us

THRIVING PLACES- SOMETHING TO BLETHER ABOUT!

Universal Credit Computer Support:

Every Wednesday, from 10am to 12 noon, at the Chest, Heart & Stroke shop in the shopping centre; FREE computer support for anyone who needs to learn how to use a computer. There is a special focus on people who will be accessing Universal Credit as you have to open a bank account and have an email address. So just come along and learn how to do that and much more, no need to make an appointment.

Cooking Demos:



Every 2nd Wednesday at the Chest, Heart & Stroke shop we are promoting cooking demos. They are open to anyone, free of charge, just turn up. The dates are 5th & 19th December, always from 10am.



Drumchapel Information Booklet:

On Friday 23rd November at 9:30am in the Phoenix Centre, the Jigsaw Project will launch an information booklet which contains information about most, if not all, the organisations working in Drumchapel. You can pick up copy at your local housing association or at the Chest, Heart & Stroke shop in the shopping centre.

Food, Fuel, Family & Friendship Festive Frolic:

At Drumchapel Community Centre, from 9:30am to 1:30pm local organisations will be promoting different ways on how to stay warm and as healthy as possible during the winter. There will be recipes for hot healthy food, as well as some food on the day, and suggestions on how to keep warm. All free so just pop in!





**Drumchapel
Wednesdays
CHSS Community Hub
Drumchapel Shopping Centre**

**Cooking Demonstrations
December 2018
10.00am – 12.00pm**
See how it's made & take a recipe to try at home

5th Scotch Broth Soup 

19th Hot Mulled Christmas Drink & Mince Pies 

If you would like more information contact
Sandra MacDowell 0141-212-3982
sandra@axishealthhubs.org.uk







Registered Charity: SC002491 Company Number: SC215070

IMPORTANT NUMBERS YOU MAY NEED

ADVICE

Citizens Advice: 0141 944 2612

Drumchapel Community Centre: 0141 276 0560

CITY COUNCIL

Anti-social behaviour: 0800 0273 901

Cleansing and recycling: 0141 287 9700

Roads and lighting faults: 0800 37 36 35

Environmental Task force: 0300 343 7027
(vermin infestation)

ENERGY

Transco (gas leak) 0800 111 999

Scottish Water: 0800 077 8778

Scottish Power Energy Networks:
0800 092 9290 (from landline)
or 0330 101 0222 (from mobile)

Scottish Hydro 0800 300 999

City Building 0800 595 595
(boiler, heating, radiators,
thermostats not working)

HEALTH

NHS 24: 111 Queen Elizabeth

University Hospital: 0141 201 1100

Drumchapel Health Centre: 0141 211 6070

FOODBANK

Drumchapel: 0141 944 3335

Drumchapel Women's Aid 0141 944 0201

POLICE & EMERGENCY

Police/Fire/Accident Emergency: 999

Police non-emergency: 101

LOCAL COUNCILLORS

Elsbeth Kerr 0141 287 5931

Paul Carey 0141 287 7049

Malcolm Barbour 0141 287 3921

Anne McTaggart 0141 287 4458

Councillors can be contacted at Glasgow City Council. Glasgow City Council, City Chambers, George Square, Glasgow, G2 1DU

Tel No: 0141-287-2000

Website: www.glasgow.gov.uk



SOMETHING TO BLETHER ABOUT!



PENSIONERS CHRISTMAS LUNCH

WHEN? THURSDAY 6TH DECEMBER 2018

TIME? LUNCH SERVED AT 1PM & FINISH AT 3PM

WHERE? OLIVER'S FUNCTION SUITE

COST? FREE TO OUR TENANTS

HOW TO BOOK? CONTACT THE OFFICE TO HAVE YOUR NAME PLACED ON THE LIST!



KIDS CHRISTMAS PARTY

WHEN? Tuesday 18th December 2018

TIME? 3.30pm - 5pm

WHERE? St Marks Hall,

COST? £1.00 per ticket per child (ticket only). Adults go free.

All children must be accompanied by adults. Tickets can be got from the office.

GOODIES?

Each child will receive a selection box from Santa and a goody bag with treats

ENTERTAINMENT?

Cheeko the Clown will be there to entertain!

SPECIAL GUEST? Santa & his elf!



COMPETITION CORNER

Calling all kids! How would you like to get your hands on a TABLET?

As it's the season to be jolly we have decided to have a Kids Competition so if you are under 16 all you have to do is complete our Christmas Wordsearch below and send your completed entries back to the office. Don't forget to write your name, address and ask a grown up to put their contact number on your entry or we won't know who has won! All correct entries will be put into a box and drawn out at random.

The competition closes on Monday 17th December 2018.

NAME:

ADDRESS:

ADULT CONTACT NO:



CHRISTMAS	SLEIGH	SNOW
JESUS	REINDEER	SNOWMAN
FAMILY	PRESENT	SING
SANTA	WINTER	MITTENS
GIFTS	COLD	BOOTS
		SCARF



AFFORDABLE WARMTH DIVIDEND GUIDANCE

What is the Affordable Warmth Dividend?

The Affordable Warmth Dividend is a £100 payment made by the Council to Glasgow residents who are 80 years of age and older on or before 31 March 2019 to help keep warm during the winter.

Who is eligible for the Affordable Warmth Dividend?

All residents who are 80 years of age or over by 31 March 2019 and living in Glasgow.

Did you receive a payment last year?

If you received a payment last year then you will automatically receive a payment again this year. You will be sent a letter advising you when your payment will be made. You do not need to apply.

How can I make an application?

You can apply for the Affordable Warmth Dividend in two ways:

To apply online use the following link:

Application forms are available from:

- The Council's website at: www.glasgow.gov.uk/awd
- Telephone **0141 287 7961**

If you would like to post in your completed application please return it to:

Glasgow City Council
P.O. Box 36, Glasgow, G1 1JE

How long will the scheme be available?

Applications will be accepted from 5 November 2018 until 31 March 2019. We are unable to accept applications received after this date.

How will payments be made?

The preferred method of payment is by BACS directly into your Bank Account, however if you only have a post office account an alternative payment can be arranged.

When will the payment be made?

The Council will aim to make a payment to you in the month after we receive your application.

What evidence is needed to support your claim?

- a letter from the Department of Work and Pensions that confirms your address
- birth certificate
- passport
- driving licence
- utilities bill, bank statement or similar documents confirming residency at a given address
- pension award letter

If you are unable to provide the above evidence but have other documents that confirm your age and your address you can post them with your completed application or upload them online and your Affordable Warmth Dividend claim will be considered.

Is the claim limited to one person in a household?

No. Anyone who meets the criteria can apply, including those living in residential homes and hospitals.

Can someone apply on my behalf?

Yes, someone can apply on your behalf.

- On the online form there is a section that can be completed by someone applying on your behalf.
- On the paper form, if you write their details in the section at the bottom of the paper form or online. You can either complete the rest of the form or ask your nominated person to do it for you. However, you should still sign and date the application form.

Where can I find out more information?

You can get more information from our website at www.glasgow.gov.uk/awd or phone **0141 287 7961**.



CERNACH GOOD CITIZEN AWARD 2019

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 next August and presented 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 2019.



YOUR NAME:

YOUR ADDRESS:

TEL NO:

NOMINEES NAME:

ADDRESS:

RELATIONSHIP TO YOU:

REASONS FOR NOMINATION:

CHRISTMAS AND NEW YEAR CLOSURE

The office will close at : **12.30 pm on Monday 24th December** and will re-open at **9.00 am on Friday 4th January 2019.**

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



Cernach Newsletter can be downloaded from the Association's website, www.cernachha.co.uk and if requested, Cernach News can be made available in different languages, in Braille and/or on CD. Additionally, we are able to offer a sign or language interpreter free of charge where necessary.

OPENING HOURS:

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



How to contact us:

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

Recognised Scottish Charity SCO 36607
Property Factor Registered No PF000149