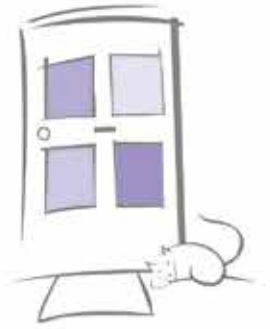


Cernach news

for residents of cernach housing association limited



OFFICE CLOSURE

Our offices close at:
**12:30 on Wednesday 24th
December** and reopen at **9am
on Tuesday 6 January 2026**

Winter 2025

Festive Spending? Don't Forget Your Rent!

As the festive season approaches, we know many of you are looking forward to celebrating with loved ones. While Christmas is a time of joy and togetherness, it can also bring financial pressures that make budgeting more difficult. We kindly remind all tenants to prioritise your rent payments during this busy time. Missing a payment could put your home at risk, and we want to help you avoid that.

Rent is due on or before the 1st of each month, paid in advance. If you're experiencing financial difficulties, have an outstanding balance, or are worried about making your payment, please don't hesitate to contact your Housing Officer on **0141 944 3860**. We're here to support you and can discuss available options.

To help you plan ahead, please note:

- All payments should be made by Friday, 26 December 2025.
- Our office will be open for payments until 12:30 p.m. on Wednesday, 24th December 2025.
- You can also pay online by debit or credit card at www.cernachha.co.uk, or use your Allpay card at participating outlets.

Have you thought about getting a Will prepared?

Christmas is great time for reflecting on the year past and the year ahead. Many see it as the perfect time to write their will or update an existing one.



Why is it important?

Having a signed mandate in place is a great start, as we can discuss tenancy issues with your nominated representative when you are alive.

Not having a Will in place can have an impact on your tenancy after you are gone. For example, if there is a credit balance on your account, without a Will being in place, family members or next of kin will not be able to access this money.

Power of Attorney

A Power of Attorney is one of the most important legal documents a person will ever make, alongside your Will. There might come a time when you're no longer able to make or communicate your own decisions. A Power of Attorney is a legal document that appoints someone – your 'attorney' – to make decisions on your behalf.

It is important that you get proper legal advice about Wills and Power of Attorney's. Some organisations offer free Will writing services or can write your Will for a small fee, contact Age Scotland on **0333 323 2400** for more information.

Locally, you can also contact Citizens Advice Bureau– 195C Drumry Road East, Drumchapel, G15 8NS or at **0141 944 2612**.

Looking back at your 2025 feedback

In the last year we have received over 1300 responses to our text and email requests for feedback. We're so grateful to everyone who has taken the time to let us know how we are doing.

This year we have asked for feedback on repairs, estates, welfare rights, our policies, planned works and how you feel about Cernach as a landlord.

Your feedback has been fantastic, and we're delighted to be landlord that you know and trust. Here's what you said:

"Any time I've had to speak to Andy, he always gives the best advice and helped me as much as he possibly could".

"The joiner was very professional, pleasant and explained what they had to do when carrying out the work".

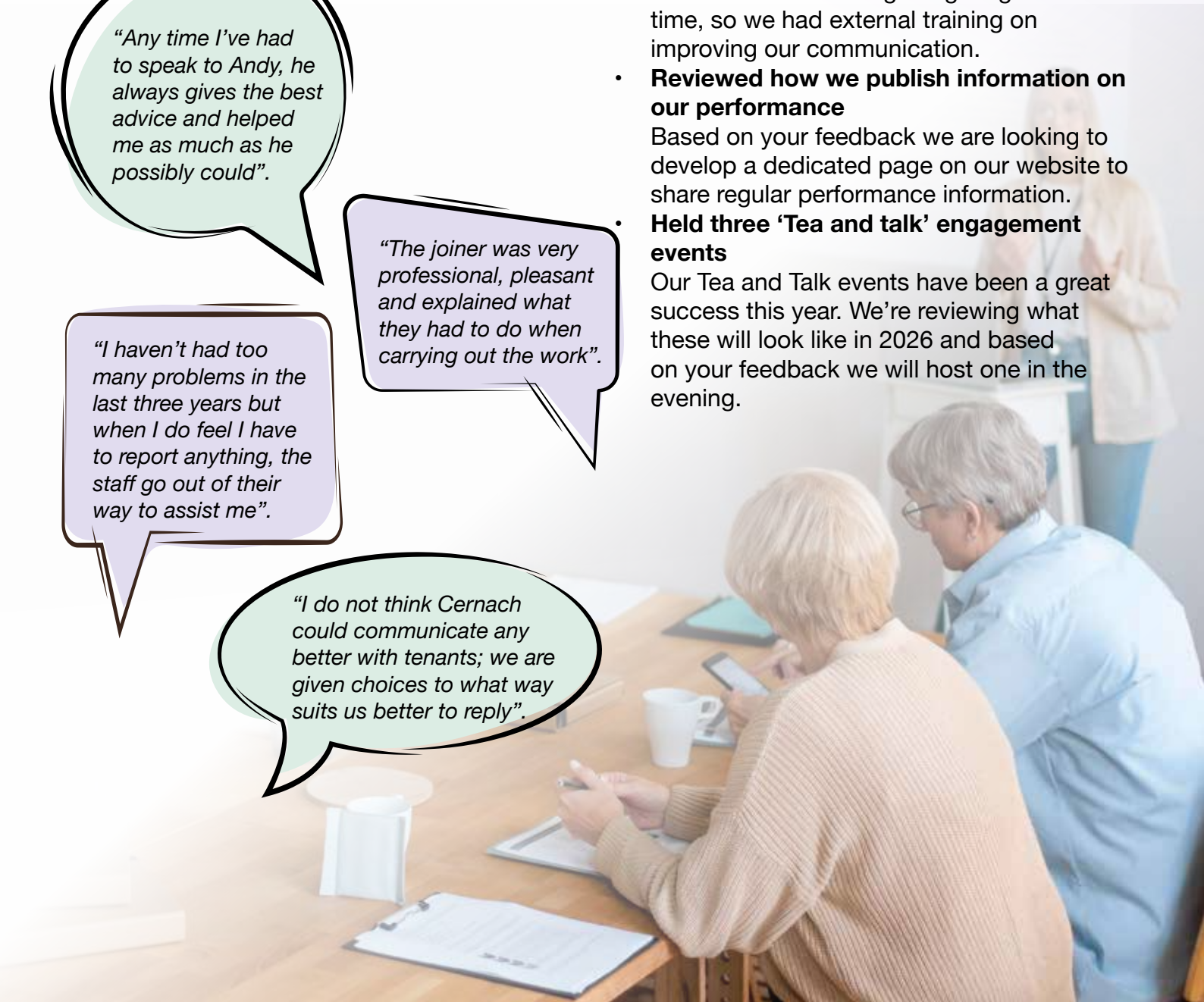
"I haven't had too many problems in the last three years but when I do feel I have to report anything, the staff go out of their way to assist me".

"I do not think Cernach could communicate any better with tenants; we are given choices to what way suits us better to reply".

Feedback, compliments and complaints

Your responses have also helped us set out areas for improvement. Based on your feedback we have:

- **Hosted an evening estate walk about in August**
We received feedback that estate walkabouts should be in the evening, to reach those who are not able to attend during the day.
- **Completed all staff training on complaints and customer service**
We are committed to getting it right first time, so we had external training on improving our communication.
- **Reviewed how we publish information on our performance**
Based on your feedback we are looking to develop a dedicated page on our website to share regular performance information.
- **Held three 'Tea and talk' engagement events**
Our Tea and Talk events have been a great success this year. We're reviewing what these will look like in 2026 and based on your feedback we will host one in the evening.



Staffing updates

In October we said cheerio to Pamela Edwardson, Housing Assistant and Laura Cuthbertson, Operations Manager.

We have welcomed Kimberley Cowan as our new Operations Manager.

We want to give a big shout out to Kirsty Young, Housing Officer who has recently completed her postgraduate degree in Housing Studies at the University of Glasgow.

Also well done to Ciara Brownlie, for completing her Chartered Institute of Housing Level 4. She has also been promoted to Assistant Housing Officer.

Hard work and passion does pay off- Congratulations!

Kimberley Cowan



Kirsty Young



Ciara Brownlie



Assurance Statement



Every year, all social landlords must submit an assurance statement to the Scottish Housing Regulator (SHR) by the end of October. This statement allows the Management Committee to confirm their confidence that the organisation meets regulatory standards, or to disclose areas where improvement is needed.

After a thorough review, we're pleased to confirm that there are no areas of material non-compliance.

This conclusion comes from the Management Committee's evaluation of extensive documentation. We ensure that all information provided to the Committee is accurate and reliable.

Although we found no material non-compliance, we have identified several areas for improvement:

- **Conduct anonymous staff survey on equalities**
- **Host one evening consultation event into the Tea & Talk schedule**
- **Develop a feedback and improvements dedicated web page**
- **Undertake refresher gas training for all maintenance staff**
- **Form a comprehensive policy, procedure and action plan in relation to tree maintenance**
- **Carry out an audit on asbestos information held by the Association**

To read the full statement and explore our performance in detail, simply scan this QR code with your phone camera.



Rent Consultation

As we prepare our budgets for the next financial year starting in April 2026, we're reviewing rent levels to ensure they continue to cover the costs of running the Association. Our business plan assumes annual rent increases are based on September's Consumer Price Index (CPI).

We're currently consulting with tenants to help shape these decisions. You should have received a text message or postal survey asking for your feedback. If you haven't responded yet, please take a moment to do so — your views matter.

Getting help with benefits and finances



If you are ever unsure at about how to make a benefit claim or you would like to review your entitlement, then please get in touch with Andy Parker, Welfare Rights and Tenancy Sustainment Officer on **0141 944 3860**. Andy is available Monday- Friday, for appointments at our office or in your home.

Andy can help with things like:

- **Digital support-** helping you access your online accounts to process your claims.
- **Claiming Pension Credit-** extra money to help with your living costs if you're over state pension age and on a low income.
- **Transitioning to Universal Credit-** Universal Credit is replacing benefits such as Working Tax Credits, Child Tax credits, Housing Benefit, Employment Support Allowance (Income Related), Job Seekers Allowance and Income Support. To continue receiving financial support you must claim Universal Credit by the deadline date given in your 'invitation to claim letter', typically 3 months from the date the letter was sent out.
- **Discretionary Housing Payments (DHP)-** DHPs are commonly used to mitigate the 'bedroom tax' however 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 or Universal Credit.



Heating payments

Pension Age Winter Heating Payment is paid once a year and has replaced the Winter Fuel Payment for older people in Scotland. You may be eligible for a payment if you were born on or before 21 September 1959 and lived in Scotland on at least the last day of the qualifying week, which is Monday 15 September to Sunday 21 September 2025.

For those below pension age, the Winter Heating Payment will be paid from December 2025 and will be £59.75. You will get Winter Heating Payment automatically if you qualify for certain benefits such as Universal Credit.

Child Winter Heating Payment is for young people under the age of 19 years old who received one of the following 'qualifying benefits' such as Child Disability Payment, Disability Living Allowance, Personal Independence Payment or Adult Disability Payment. To qualify the recipient must be in the highest or enhanced rate and must be in receipt of the benefit by Monday 15 September 2025.

For the Warm Home Discount, you might qualify if your energy supplier participates in the scheme, you or your partner receives certain means tested benefits or tax credits, and both names are on the electricity bill. Individual suppliers may have additional eligibility criteria and should be able to provide you with this information directly.

If you have a prepayment meter and are at risk of your energy supply being cut off, please get in touch with Andy.





A word from Hilda at Cope Scotland - 12 days of a selfcare Christmas

As the holiday season unfolds, it's easy to get caught up in the hustle and bustle, often forgetting to take care of ourselves. This year, why not make self-care a priority with a festive twist? Inspired by the classic carol, here's a creative and rejuvenating approach to the 12 days of Christmas—self-care style!

Day 1: A Cup of Tea

Start with something simple: brew your favourite tea, find a cozy spot, and just be. Let this quiet moment be your gift to yourself.

Day 2: Mindful Breathing

Add two minutes of mindful breathing. Focus on your breath and let go of any tension as you sip your tea.

Day 3: Relaxation

Take three minutes to relax—stretch, meditate, or simply close your eyes and enjoy the peace.

Day 4: Walking

Spend four minutes walking. Whether indoors or outdoors, let your thoughts wander and enjoy the movement.

Day 5: Laughter

Gift yourself five minutes of laughter. Watch a funny video or recall a joyful memory to lift your spirits.

Day 6: Reading

Dive into a book for six minutes. Let stories transport you to another world, even if just for a short while.

Day 7: Self-Care Ideas

Come up with seven new self-care ideas to try. From journaling to crafting, the possibilities are endless.

Day 8: Fruits and Veggies

Incorporate additional servings of fruits and vegetables into your meals. Nourish your body with these colourful delights.

Day 9: Dancing

Dance for nine minutes. Let loose to your favourite tunes and feel the rhythm energise you.

Day 10: Positive Affirmations

Recite ten positive affirmations. Remind yourself of your strengths and embrace positivity.

Day 11: Music Playlist

Create an eleven-track playlist of your favourite songs. Let the music uplift and inspire you throughout the day.

Day 12: Me Time

Finally, give yourself twelve minutes to call your own. Whether it's a bath, crafting, or simply resting, savour this time dedicated just to you.

Embrace this festive self-care journey and let the spirit of Christmas bring tranquillity and joy to your holiday season. Each day, layer on a new act of self-kindness, and by the end, you'll have a toolkit of wellness practices to carry into the new year.

Merry Self-Care Christmas!

Love COPE Scotland

Clean and Tidy Christmas

At Christmas, we throw away a lot of items. Please remember to put these in the correct bins, both to make sure they are uplifted by Glasgow City Council and to help the environment.

Nobody wants to wake up on Christmas morning to other people's litter, old items and boxes to look at – so do your bit to keep the area tidy!



- Food and drink cans - steel cans, aluminium cans, food tins, empty aerosol cans (flats only)

Residents wishing to recycle glass – the nearest glass recycling point which can be found at Sainsbury's bottle bank located in Great Western Retail Park.

You cannot put glass in the blue recycling bins. If you are not recycling the glass they must be disposed of with your household rubbish.

**Got new gifts from Santa?
Here's how to responsibly
get rid of your old items:**

If you've been lucky enough to receive new things this festive season, you might be wondering what to do with the old ones. Here are a few responsible ways to dispose of them:

- Recycle locally: You can take unwanted items to Dawsholm Recycling Centre, located at 75 Dalsholm Road.
- Arrange a bulk uplift: Contact Glasgow City Council at **0141 287 9700** or visit their website to schedule a bulk uplift. The cost is £5 per item.



Where do I put all my rubbish?

Glasgow City Council has provided residents with bins for recycling.

The blue bin is for the collection of paper, card, plastic bottles and food/drink cans if you are in a flat property.

If you live in a main door property the blue bin is for the collection of paper, card and cardboard.

You can recycle the following items in your blue bin:

- Mixed papers - newspapers, magazines, journals, junk mail, brochures, catalogues, directories, yellow pages, envelopes
- Cardboard - cardboard boxes, card packaging
- Plastic bottles - milk bottles, drinks bottles, sauce bottles, shampoo bottles, cleaning product bottles (flats only)



Please remember, fly-tipping is illegal and can result in fines issued by Glasgow City Council. Unfortunately, we have seen a rise in illegal dumping, which we regularly have to clear. This not only affects the environment but also the wellbeing of our community.



Let's work together to keep our community clean and safe!

We urge all tenants to take pride in their neighbourhood. Cernach Housing Association does not provide a designated waste disposal area or a set collection day, so it's important to keep any rubbish inside your home until it's ready for proper collection.

To report an incident online please visit the Glasgow City Council 'Environmental Issues' page. You can also report an incident by phoning **0141 287 1058**. Alternatively, you can report incidents by using the MyGlasgow app.

Glasgow City Council Environmental Task Force confirmed there are no bulk uplift collection points in our area. Anyone caught dumping bulk may be liable for a fine and/or prosecution.

As residents you can also contact the Environmental Task Force if you come across any of the following problems: litter, dog fouling, graffiti, fly posting (putting up posters or adverts without permission) and fly tipping (illegally dumping waste).





British Heart
Foundation

Free
co

Book a free collection today

**Your donated furniture
& electricals save lives**

Call your local BHF Clydebanks Home Store
01414 138224

bhf.org.uk/collection



Maintenance Matters

Bathrooms works

Following Phase 1 of our bathroom contract, the Association will commence Phase 2 on the 1 December 2025, which will deliver 95 new bathrooms fitted by our appointed contractor, City Gate Construction. All tenants who are included in this phase of the contract will be contacted over the next few weeks.

Managing damp and mould

As the colder months are upon us, we urge you to be mindful of ventilating your home during the winter.

Condensation is a frequent issue in homes, often leading to dampness and mould growth. It occurs when warm, moist air meets a cooler surface, causing the moisture to condense into water droplets. Here are some tips to help prevent condensation in your home:

- 1. Wipe down windows and sills:** Each morning, wipe down windows and sills to remove any moisture. Use a cloth and wring it out instead of letting it dry on a radiator.
- 2. Keep rooms on a low heat setting:** Maintaining a consistent, low-level heat can help keep surfaces warmer and reduce condensation.

- 3. Cover pans when cooking:** Use lids on pots and pans to trap steam and moisture, preventing excess moisture from entering the air.
- 4. Ventilation:** Ensure good ventilation by using extractor fans in the kitchen and bathroom when cooking or showering. Open windows to allow fresh air to circulate when possible.
- 5. Vent tumble dryers outside:** Make sure your tumble dryer vents outside. Avoid using it indoors, as it releases a significant amount of moisture.
- 6. Don't dry clothes on radiators:** Drying clothes on radiators releases moisture into the air. Use a drying rack or hang clothes outside if possible.
- 7. Leave space between furniture and walls:** Leave a gap between furniture and walls to allow air to circulate, preventing moisture from becoming trapped.
- 8. Keep vents on windows open:** If your windows have permanent ventilation features, keep them open to allow airflow.
- 9. Address mould promptly:** If you notice mould growth, contact us at admin@cernachha.co.uk, calling us on **0141 944 3860** or attending the office in person.

Useful Numbers

Gas leaks/ Smell of gas	
Scottish Gas Network/TRANSCO	0800 111 999
Scottish Water	0800 0778 778
Anti Social Behaviour	
– Out of hours	0141 287 1057
Noise Team Complaints Helpline	0141 287 6688
Bulk Uplift/Bin Collection	0141 287 9700
Pest control/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

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**



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



Designed and printed by NJ Graphic Design
t: **07595 595 455** e: info@njgraphicdesign.co.uk

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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