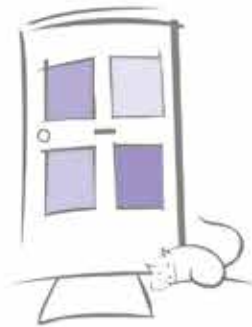


Cernach news

for residents of cernach housing association limited



GARDEN COMPETITION 2024

Send us your pictures by
2 September 2024!

- **BEST GARDEN (£50 PRIZE)**
- **RUNNER UP GARDEN (£30 PRIZE)**

Neighbours and friends are
welcome to nominate their
favourite gardens, verandas
and window boxes too!

Summer 2024

A fond farewell to our Senior Housing Officer, Laura-Jane Richards!

As you may be aware our Senior Housing Officer, Laura-Jane Richards has been on secondment with Glasgow City Council's Child Poverty Pathfinder, which is an innovative role working as the strategic housing adviser within the Glasgow Helps and No Wrong Door teams to address the city's poverty challenge.

We're sad but delighted to say that she is continuing to try new things and has recently accepted the post of Head of Housing at NG Homes.

Laura Cuthbertson who has been covering the post for the last year has now been appointed permanently.

If you haven't had the opportunity to meeting Laura, why not come along to our Tea and Talk sessions.

The first of our Tea and Talk sessions are for residents at Airgold Drive, Ardhu Place, Camus Place, Harrow Place, Invercanny Drive, Invercanny Place, Ledmore Drive, Linkwood Drive and Kinfauns Drive 180-271.



GOOD LUCK!



TEA AND TALK EVENT

All residents welcome



ON THURSDAY 27TH JUNE
AT CERNACH HOUSING ASSOCIATION
FROM 10-12PM



An opportunity to spill the tea and a chance to talk face to face with staff. Tea/Coffee/Food will be served.

A word from Hilda at Cope Scotland

What makes you happy?

When we think back to lockdown for many of us it wasn't things which made us happy, but spending time with others that we knew and cared about. Now equally, when someone feels they don't have anyone in their life to talk to and share things with, this can make people feel sad and lonely. Yet in life, how often do we think about happiness in terms of doing things, or having things as opposed to appreciating the people and pets we have around us? How many people have things, done lots of things but still feel something is missing? Now this wee post is for general wellbeing and does not replace professional advice as sometimes things happen, and we do need to talk to someone about it to help us pick up the pieces again.



Here are some simple tips to bring more happiness into your day.

1. Be kind to yourself and others. Studies have shown being kind to others increases our own feelings of wellbeing. Remember, there is a difference in being kind and feeling under pressure to please!
2. Find joy in the simple things, enjoying that first cup of tea or coffee in the morning, the sight of the flowers after winter, investing time in playing with your children, grandchildren or pets. Perhaps growing your own fruit and vegetables.
3. Appreciate what may already be in your life. Sometimes we are so focused on what is missing, or what could be better, we don't take the time to appreciate who and what we already have, no matter how small, it all counts.
4. Spending time in nature, from being in your own garden, community allotment, or a trip out to somewhere local you can sit and enjoy the wonder of nature around you.
5. Practice selfcare. When we look after ourselves this can increase our feelings of happiness.
6. Be mindful of the amount of energy and time you have. Spend it wisely and if life is challenging, build in moments, no matter how small they may be to find reasons to smile, even for a moment. Getting your body moving or doing yoga is a great way to bring more smiles into your life.
7. Be active within what suits your circumstances, from housework to hiking, find what works for you, gives you a feeling of satisfaction of an activity well done.
8. We know we are in challenging times, but constantly talking negatively doesn't make us feel any better. Include positive people in your life and if you need to find some more, check out some of the great community facilities in Drumchapel, there is often so much more happening than you realise.

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/>

Maintenance Matters

Drainage

The Association has seen an increase in the number of calls regarding blocked drains.

In order to prevent blockages, remember it's only the three Ps, Pee, Poo and (toilet) Paper – nothing else should be flushed!

Do not flush wipes, nappies, sanitary products, cotton buds/pads, plasters, medicine or contact lenses. These items will cause the drain to block and could stop you from being able to use your toilet.

To look after the drains in your kitchen and bathroom sink:

- **Do not pour fats down the drain, they can solidify when cooled and block the drain**
- **Scrape plates and empty pans completely of food before washing them**
- **Run hot water down the sink after each use to remove any fat or grease that has built up**
- **Do not rinse any food or rubbish down the drain**
- **Clean drain stoppers on a regular basis to remove hair, soap scum and other items that can collect on the stopper and slow down the drainage.**

If you have issues with blocked drainage, please report this to the Association as soon as possible.



Legionella

There is a very low chance of getting infected by legionella from a domestic water source. However please consider these handy tips that you should follow to eradicate the risk:

- **Regularly run water through all taps to prevent stagnant water from building up.**
- **When you return from holidays or periods away from your house, let kitchen taps run for two minutes. Once complete repeat at other taps within your property. If you have a shower, disinfect the shower head and hose (do not use bleach- based products).**
- **If your hot water is running lukewarm, or if the cold water isn't as cold as you think it should be then report this to the Association.**

Please note, you cannot get Legionnaires' disease from drinking water. People catch Legionnaire's disease by inhaling small droplets of water suspended in the air, which contain the bacteria. The bacteria must be in very small droplets like spray from a shower or taps.

Maintenance Performance 2023-2024

During the year:



516

emergency repairs were carried out, with an average completion time of **1.35 hours**.

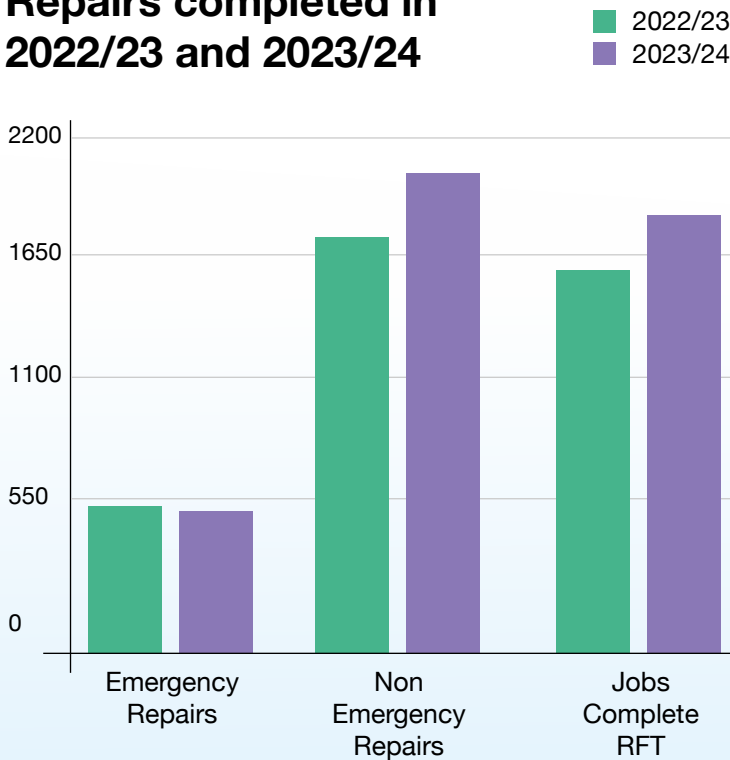
2069

non-emergency repairs were carried out with an average completion time of **3.32 days**

93%

of our non-emergency jobs were completed Right First Time (RFT)

Repairs completed in 2022/23 and 2023/24



Gas Service & Electrical Safety Inspections

We continue to complete the required gas service and electrical safety checks throughout the year. Our contractors, City Building and Magnus Electrical, will book appointments with those due to be done.

Investment Plans 2024/2025

We're pleased to say that this year the Association plans to carry out an increased volume of reinvestment works. These works include window replacements, boiler renewals and bathroom replacement.

All tenants who will be affected will be contacted by the Association in due course.

Allowing access for the Association to carry out this important safety check is vital, as it ensures that all gas and internal fittings within your property are in good condition and fit for purpose.

Getting help with benefits and finances



As you may already know most financial help and support available from Department for Work and Pensions (DWP) and Scottish Social Security has to be claimed online. If you are having difficulty accessing online services – **we can help**. You don't have to come into the office as we can provide support in a way that best suits you. This may be via phone or a visit to your home. We can help with setting up accounts on MyGovScot and email addresses. We can also provide ongoing support to maintain these accounts. Some of the benefits that are now claimed and maintained online include:

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 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.**

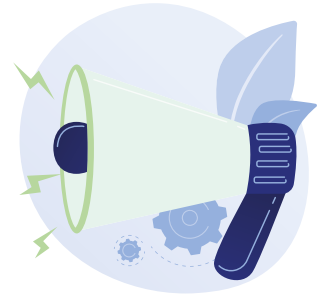
Carers Allowance

Carers Allowance is changing to Carer Support Payment, the process started in February 2024 and is set to be complete by spring 2025. The qualifying conditions for Carer Support Payment is broadly similar to that of carers allowance. If this affects you or you are looking for more information, please to get in touch.

For more information or to have your financial situation assessed, don't hesitate to get in touch with our dedicated Welfare Rights and Tenancy Sustainment Officer, Andy Parker
Tel: 0141 944 3860
Mobile: 07736 892 626
Email: andy3@cernachha.co.uk

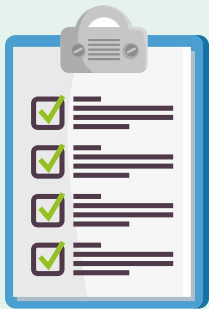


Updating your personal details - notifying us when your household changes



It is vital that you tell Cernach of any change to your household makeup as it may affect your benefits or household members rights to your tenancy.

These rights include the following:



Assignment: this is when a tenant passes on (assigns) their tenancy and rights to a household member if they are moving out of the property.

Joint Tenancy: you can request that a household member becomes a joint tenant, therefore they would be jointly liable for all obligations in your tenancy agreement.



Succession: if a tenant passes away, a household member can succeed the tenancy, meaning they would inherit the tenancy as their own and can remain in the property.

These tenancy rights are only applicable to household members that are registered on a tenant's file. The Association needs to be informed in writing that the person has moved into the property and if they use this property as their sole principal home. If they are not registered at the address, these rights will be affected, and they may have to leave the property. This guidance is in line with the Housing (Scotland) Act 2014.

Having accurate household details information may also help us identify if you may be entitled to additional financial support from a Discretionary Housing Payment (DHP).

Discretionary Housing payments 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**

Ensuring your information is up to date is also important for us to verify you are who you say you are when you contact the Association.

Please be mindful that we may ask for your date of birth, number of people in the household or national insurance number before discussing your account.

Downsize to a smaller property

If you currently live in a large home and have bedrooms that you no longer need you could consider downsizing to a smaller property. We know that moving home can be an expensive and overwhelming experience which prevent people from exploring it any further.

We can support you through this process and may be able to assist with the financial costs involved. We know that the cost of living is still having a huge impact on many households, but downsizing can help with lowering fuel bills and rent costs. If you are in a house that is too big for you, please contact us to discuss your housing options.

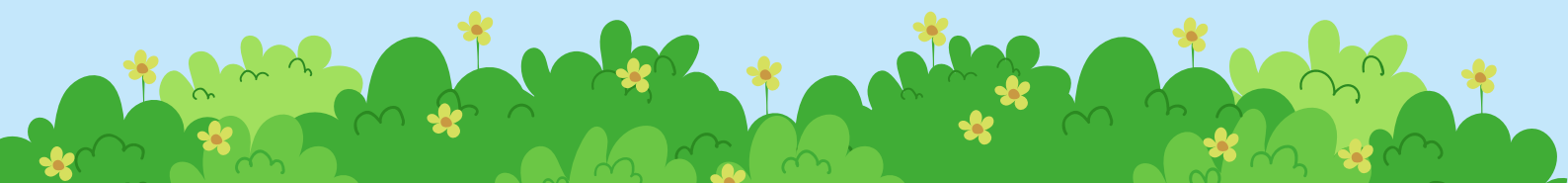
Ending your tenancy

If you are giving up your tenancy you are required to give 28 days' notice, which is a requirement of your tenancy agreement.

Before you return the keys, it is important that you:

- **Clear the property and garden of all personal items**
- **Clean the property throughout**
- **Put right any damage or alterations you have made**

In recent months we have had some properties returned to the Association in a poor condition. We will always aim to recover these costs from the outgoing tenant, but the Association is still incurring large costs which could be better spent on improving homes and the area.



Contents Insurance

Tenants are covered by Cernach Housing Association buildings insurance; however this does not include the contents or personal items in your property. It is the responsibility of tenants to have contents insurance in place.

Should you suffer a fire in the home, consider what the cost would be to replace all of your clothing, carpets, furniture, electronic items, home decorations, valuables etc? This can often be much more than is imagined. Contents insurance can offer you protection.

There are many providers available and you should do your own research however, Thistle Tenants Home Contents Insurance has been designed to meet the demands and needs of those living in social housing. They offer a flexible pay-as you go insurance option.

For an application pack they can be contacted on **0345 450 7286** or visit **www.thistletenants-scotland.co.uk**

Cernach can also help you to make an application or to discuss other options, please contact the Housing Management Team.



Factoring Matters

Payments

We understand that financial challenges can arise at any time leading to difficulties in meeting your factoring obligations. However, it is vital that you communicate openly and promptly about these issues to explore viable solutions.

While we greatly appreciate many of our owners pay their bills on time, we still spend an inordinate amount of time on a small group of individuals who do not. Talking about debt can be uncomfortable, but we urge you to contact us as soon as your circumstances change to discuss your account balance and explore feasible repayment options.

Many of our owners pay monthly by standing order or by direct debit, which clears the balance gradually and can be an affordable way to manage your account. Other owners pay once they have received an invoice, which is every April, July, October and January.

We are happy to arrange a payment plan that suits you, please get in touch with us to explore payment methods at **0141 944 3860** or **lindsay@cernachha.co.uk**



Estate Walkabouts

In our last newsletter, we mentioned that from April 2024 our Housing Management Team would be contacting residents to invite them to join in on estate walkabouts. We're keen to hear your feedback about how we manage your neighbourhood and any ideas you may have about improving our service. Please look out for a text message shortly inviting you to come along and have your say.

We would really welcome any time you can give no matter how big or small when we're out in your area.

New ground maintenance contractor

We're pleased to say that we have recently started working with a new ground maintenance contractor, Govan Home Team.



Govan Home team are an arms-length subsidiary of Govan Housing Association, that carries out various contracts which include reactive repairs, voids, and estate management and kitchen/bathroom replacements.

Do say hello to workers when you see them about the estate!



Summer Time



1.Parrot 2.Watermelon 3.Whale
4.Bird 5.Palm 6.Airplane 7.Sunscreen
8.Cocktail 9.Skydiving 10.Sun

	4			1			3
				5			7 9
5	6			2	8		4
1			2	7			8
	8	2				9	6
	3			1	8		7
3		6	1				9 8
4	7			8			
8			5				4

SOLVE THE SUDOKU



Useful Numbers



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 Helpline	0141 287 6688
Bulk Uplift/Bin Collection	0141 287 9700
Dog Wardens	0300 343 7027
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



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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