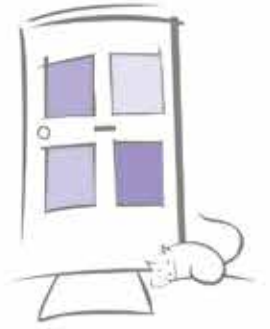


# Cernach news

for residents of cernach housing association limited



Autumn 2024





# WE HAD A GREAT DAY ON OUR FAMILY DAY TRIP TO DYNAMIC EARTH BACK IN JULY.

WE HOST THESE EVENTS EVERY SUMMER SO IF YOU HAVE ANY IDEAS FOR 2025, PLEASE LET US KNOW!





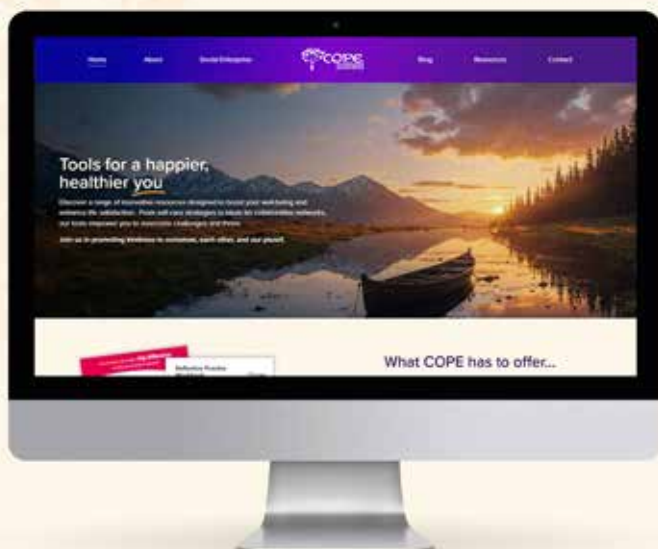
# A word from Hilda at Cope Scotland

COPE Scotland is delighted to announce the launch of our new website, [www.copescotland.com](http://www.copescotland.com). Our mission has never been about building an empire, but rather nurturing an idea that empowers communities.

As securing core funding became more challenging, we chose to step back to ensure we were not competing with the very groups we have supported over the years.

Our current focus is on sharing tools and resources that individuals and families can use to enhance their wellbeing. These resources are not intended to replace professional advice but to promote self-care and wellbeing. In challenging times, it is crucial to practice self-care and maintain our wellbeing. We believe that by providing these resources, we can help others navigate through life's difficulties with greater resilience and confidence.

We are also thrilled to announce, thanks to a grant from the Lottery Awards for All, our new "Confidence Counts" campaign. Recognising that many factors can impact our confidence and self-belief, we aim to design and develop resources that will help rebuild these essential qualities.



We invite you to visit our website and register for our newsletter for regular updates. Additionally, we are exploring the creation of a Facebook page—stay tuned for more information!

Remember, you are far more capable than you realise. As Thomas Edison wisely said, "If we all did the things we are capable of doing, we would literally astound ourselves."



## Tips for self-confidence:

- Reflect on what confidence and self-belief means to you.
- Decide what you want the confidence to do.
- Remind yourself of your existing capabilities.
- Identify what you need to learn to achieve your goals.
- Use a kinder inner voice.
- Practice positive affirmations. Check out [www.copescotland.com](http://www.copescotland.com) for ideas
- Visualise the more confident you. What are you doing, saying, sensing?
- Find what motivates you to keep going when things are challenging.
- Start a journal to capture your progress and what you are learning.

Give yourself positive feedback and aim to build a supportive network, check out the groups and activities happening in Drumchapel, there is often more going on than we realise. Remember, you do matter.

# Maintenance Matters

## Alterations and Improvements within your home

We are committed to ensuring that our tenants can personalise their living spaces while maintaining the safety and integrity of the property. If you wish to make any alterations or improvements to your home, please note the following important guidelines:

### 1. Obtain written permission

Before starting any work, you must receive written confirmation from us. This ensures that all alterations are properly managed and do not compromise the safety or structure of the building.

### 2. Application for permission

To apply for permission, provide us with full details of the proposed work. This includes descriptions, plans, and any relevant documents.

### 3. Requirements for approved work

- Health & safety compliance: All work must adhere to current health & safety regulations to ensure the safety of everyone involved.
- Building regulations compliance: The work must comply with current building regulations to maintain the structural integrity of the property.
- Necessary consent: If your project requires planning permission or building consents, these must be obtained before work begins.
- Qualified tradesperson: The work must be carried out by a qualified tradesperson. For electrical work, a safety check is essential, and you must obtain the correct certification from the electrician as proof of compliance.

Following these guidelines will allow you to safely and responsibly make changes to your property. We strive to support your desired improvements to your home; consent will not be unreasonably withheld.

If you have any questions or need further assistance, please do not hesitate to contact us.

### Your maintenance team

Holly Lochran  
Senior Maintenance Officer

Chris Johnson  
Maintenance Officer

Carylanne Mclellan  
Assistant Maintenance Officer

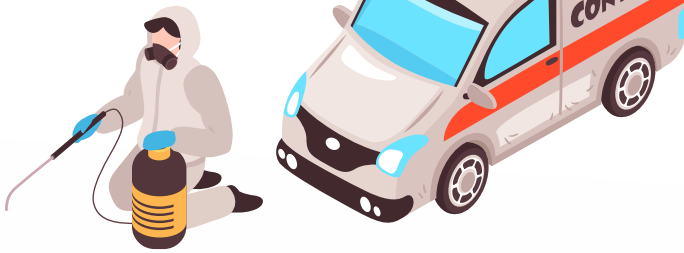
Sarah Kenna  
Assistant Maintenance Officer



## Pest Control

Glasgow City Council are responsible for providing pest control services. They can:

- Investigate and treat issues with mice when they occur indoors at domestic properties.
- Investigate and treat issues with rats at domestic properties either indoors or outdoors.
- Liaise with property factors to resolve issues that cause the rodent infestation.
- Collect stray dogs throughout the city.
- Remove live wasps' nests between June & September. Please note that there is a charge for this service.



To reduce the risk of rats in your area, follow these preventive steps:

- 1. Maintain your environment:** Keep your garden and communal areas free of waste and rubbish.

- 2. Dispose of waste properly:** Always place rubbish in bins with closed lids. Take any waste that doesn't fit in your bin to a Household Waste Recycling Centre for free disposal.
- 3. Do not feed birds:** do not put food out to feed birds, this will attract pests.
- 4. Seal entry points:** Rats can enter through gaps as small as 15 mm, so seal any gaps in walls or around pipes to prevent access to your home. Speak to the maintenance team if you identify any.

## Understanding Rat Behaviour

Rats are drawn to food, water, and shelter. They often reside in sewers, drains, and hidden areas in sheds or outbuildings. Addressing the source of these problems, like sealing structures or holes where rats can live, is crucial. Prevention, through collective effort, is the most effective long-term strategy for controlling rats. Simply killing them won't solve the issue, new rats will occupy the available spaces if food and shelter are still accessible.

If you need to report a pest issue complete the 'Report a Pest Form' on the Glasgow City Council website [www.glasgow.gov.uk/pestcontrol](http://www.glasgow.gov.uk/pestcontrol) or call **0141 287 1059**, press option 4.





# Getting help with benefits and finances



## Important Update: Changes to Winter Fuel Payment eligibility

We want to inform you of recent changes to the UK Government's criteria for qualifying for the Winter Fuel Payment. These changes may affect your eligibility, even if you received a payment last year.

## Am I eligible for a Winter Fuel Payment?

For the winter of 2024 to 2025, you may be eligible for a Winter Fuel Payment if:

- You were born before 23 September 1958
- You receive one of the following benefits:
  - o Pension Credit
  - o Income Support
  - o Income-related Employment and Support Allowance (ESA)
  - o Income-based Jobseeker's Allowance (JSA)
  - o Universal Credit

For most people, eligibility will depend on receiving Pension Credit. If you are of state pension age and have not had a recent benefits check, it's important that you get one to ensure you're receiving all the benefits you're entitled to.

## Need Assistance?

If you are unsure about your entitlements or need to check if you qualify for Pension Credit or any other benefits, please contact Andy Parker, Welfare Rights Officer. He can help you review your situation and ensure you're getting the support you need.

## 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 here to help, please don't hesitate to get in touch!

# Managing Rent Arrears and other Debts

If you're struggling to pay your rent or manage rent arrears, it's crucial that you contact your housing officer. They can offer the support and assistance needed to help address these issues. Managing debt can be stressful and overwhelming, so it's important to get the right advice and help.

**While there are debt management agencies that offer solutions like Trust Deeds and Sequestration, these may not always be the best options for managing your debts. They can impact your credit rating, your ability to borrow, and might involve high fees. Therefore, it's essential to seek independent advice before committing to such agreements.**

For those needing advice on managing multiple debts, we recommend contacting local agencies with specialised advisors:

Drumchapel Citizens Advice Bureau  
195C Drumry Road East  
Drumchapel  
G15 8NS  
0141 944 2612

Drumchapel Money Advice Centre  
Unit 1, Ladyloan place  
KCEDG Commercial Centre  
Drumchapel  
G15 8LB  
0141 944 0507

# Useful Numbers

Gas leaks/ Smell of gas  
Scottish Gas Network/TRANSCO  
0800 111 999

Scottish Water 0800 731 0840

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

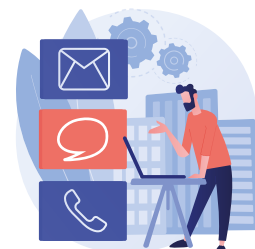
Drumchapel Law & Money Advice  
0141 944 0507

Childline 0800 11 11

Victim Support 0141 553 5415

Rape Crisis 08088 00 00 14

Animal Neglect/Scottish SPCA  
0300 099 99 99



# Estate Management

During our estate management visits, we've noticed baby and children's items that have been dumped in the local area or left in bin stores. Please be aware that items should not be left in these areas. If the items cannot be reused, they should be disposed of at one of the local household waste recycling sites, which are free of charge.

If you believe the items could be of use to others, consider donating them to Bairn Necessities - 3D Drumchapel, a charity dedicated to supporting families in need in Drumchapel, Knightswood & Yoker. To donate, you can message them on their Facebook page, Bairn Necessities 3D, or send a text message to **07341 924522**.

They are not able to accept certain items for hygiene reasons, but they are keen to receive buggies/prams, highchairs, travel cots and clothes.



## One green bin policy

### What is the one green bin policy?

Each household is only allowed one green bin for non-recyclable waste. Glasgow City Council will provide you with a sticker that you should attach to your green bin.

### Why is the Council doing this?

It costs more to dispose of waste than to recycle it. Additional recycling capacity is being provided and more material is targeted for collection within the recycling bins. If you make full use of your recycling service, you should not need more than one green bin.

### Can I request a larger green bin?

Yes, if you require a larger green bin, please apply via the council website <https://www.glasgow.gov.uk/binrequest> or call them on **0141 287 9700**

Please note that Cernach Housing is not responsible for this policy, and you must contact Glasgow City Council directly.





# Garden Competition Winners

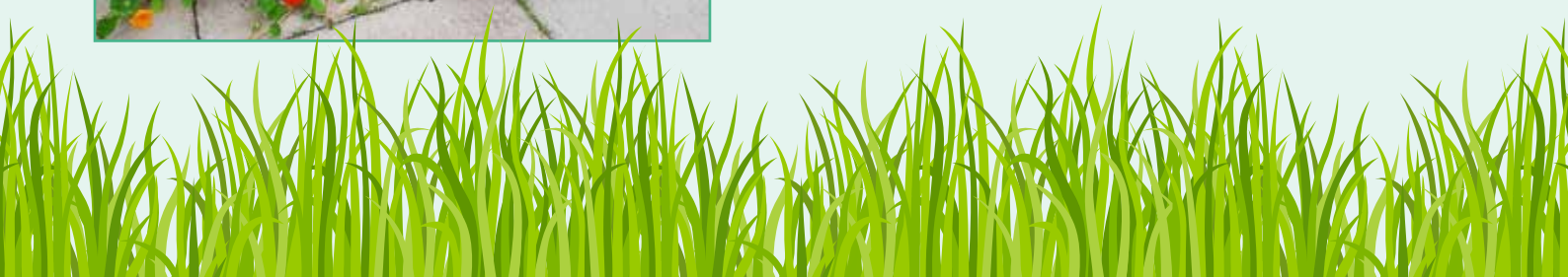
**Winner: Invercanny Drive**



**Runner up: Ledmore Drive**



**Some other great entries from Kinfauns Drive and Airgold**



# Our Management Committee

We successfully held our annual general meeting (AGM) on 2 September 2024.  
We're pleased to welcome the Cernach Management Committee for 2024-2025.



**Susan McDonald, MBE**  
Chairperson



**Michael Mellon**  
Vice Chair



**Karen McGinley**  
Secretary



**Tracy Bowie**  
Committee Member



**Sarah Brannan**  
Committee Member



**Marie Dabek**  
Committee Member



**Frank John**  
Committee Member



**Cheryl-Ann Love**  
Committee Member



**Jean McFarlane**  
Committee Member



**John Brannan**  
Committee Member



**Andrew Sproul**  
Committee Member



# Find out more about what each department in Cernach Housing does

When you call Cernach, you'll most likely to speak to a member of the Corporate Services team, who will deal with your enquiry or pass it on the relevant person or team.

It's important that you give us as much information as possible for us to be able to deal with your enquiry correctly. Please be mindful that we may ask for your date of birth, the number of people in your household or your national insurance number to ensure that we're speaking to the right person.

## The Corporate Services team can help with:

- General enquiries
- Booking appointments with the Welfare Rights Officer, Andy
- Information about membership and being on the Management Committee
- Factoring invoices
- Day trips
- Raising a complaint

## The Repairs and Maintenance team can help with:

- Emergency and day to day repairs
- Gas and Electrical (EICR) inspections
- Reviewing and approving alterations
- Information on cyclical maintenance programmes
- Damp and mould investigations
- Ground maintenance and grass cutting

## Housing Management

The housing management team are split into two halves. One half of the team focuses on income maximisation and tenancy management. The other half of the team are responsible for allocations and estate management.

## The housing team can help with:

- Managing your tenancy
- Paying your rent
- Anti-Social behaviour
- Allocations
- Estate management



# We want to hear from you!



No one likes complaining but sometimes if you feel there's something not quite right about the service you've received, you've got to let us know. We see complaints as a positive as they help us improve our service.

## What is a complaint?

**A complaint is any expression of dissatisfaction, about Cernach's action or lack of action, or about the standard or service provided by on our behalf.**

In the last financial year (1st April 2023 to 31st March 2024) we received a total of 60 complaints.

The majority of these were stage 1 complaints. Stage 1 complaints are those that can be resolved by frontline staff within 5 working days.

Category	No.	Within Target	Upheld	Not Upheld	Partially Upheld	Resolved
Repairs and maintenance	16	15	2	8	3	3
Housing Management	15	15	3	10	2	0
Multiple issues	3	2	1	0	2	0
Owners	17	17	14	0	0	3
Corporate Services	2	2	0	1	0	1
<b>Total</b>	<b>53</b>	<b>51</b>	<b>20</b>	<b>19</b>	<b>7</b>	<b>7</b>

## Stage 2 complaints

Sometimes we need more time to investigate a complaint a bit further and these are Stage 2 complaints. These tend to be more complex in nature. Also, if you are unhappy with your response at Stage 1, we'll move your complaint on to Stage 2 and aim to respond within 20 working days.

We received seven Stage 2 complaints in 2023-24. Two were upheld, two were partially upheld and three were not upheld.

97% of all Cernach's complaints were resolved within timescale in 2023-24.

Cernach Newsletter can be downloaded from the Association's website, [www.cernachha.co.uk](http://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](mailto:admin@cernachha.co.uk)  
**Website:** [www.cernachha.co.uk](http://www.cernachha.co.uk)

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