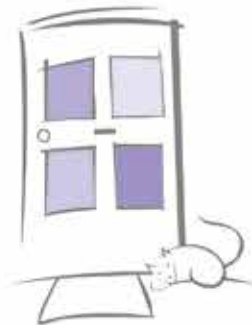


# Cernach news

for residents of cernach housing association limited



Spring 2025

# Tenant Satisfaction Survey

We're working with independent researchers Knowledge Partnership to carry out our satisfaction survey, which we do every three years.

This survey will ask about your views on the services we provide and help us to identify areas where we are getting it right, and more importantly, areas we can improve.

Knowledge Partnership may call at your home or phone you to conduct an interview. The interviewer will ask a series of questions lasting around 15 minutes.

All responses to the survey are voluntary and anonymous, unless you choose to provide your name and contact details.

The interviewer will carry full personal identification, if you have any doubts about the identification, you can call Knowledge Partnership direct on **0131 356 0385** who will verify the identity of the interviewer. If you are unable to participate in a face-to-face survey, please contact Knowledge Partnership and they can conduct the survey by phone or email instead.

The interviewing has been taking place in February and March. We're grateful to you for letting them attend your property, especially in the evenings and weekends.

In the next edition of our newsletter, we'll be able to share your feedback and how we plan to use this to improve our services.

If you have any concerns about the survey, don't hesitate to contact the Association **0141 944 3860**.



# A word from Hilda at Cope Scotland

## Avoiding doom scrolling

In our quest for safety and well-being, it's natural to seek out information that highlights potential threats or dangers. However, this focus can lead to a phenomenon known as "doom scrolling," where we continuously consume negative news and content. This habit can overshadow positive opportunities and experiences that are beneficial for us, our families, and our communities.

## The impact of doom scrolling

When we concentrate on the narrative of "it's bad, and going to get worse," we naturally find evidence to support this perspective. While it's true that we live in challenging times, it's equally important to recognise that good still exists. By focusing solely on the negative, we risk missing out on the positive aspects of life that can enhance our well-being. They are still there; we may just need to look harder to find them.

## Shifting focus to solutions

To conserve energy for finding solutions rather than dwelling on problems, avoiding doom scrolling is crucial. The digital world offers many advantages, but it also has its pitfalls. News and social media often emphasise negative stories, which can leave us feeling helpless and overwhelmed.

## Tips for avoiding doom scrolling

The COPE Scotland website ([www.copescotland.com](http://www.copescotland.com)) provides several useful strategies to help break the cycle of doom scrolling. Here are a few practical tips:

- **Limit screen time:** Set specific times during the day to check news and social media and stick to those limits.
- **Curate your feed:** Follow accounts and outlets that share uplifting, positive content.
- **Engage in real-world activities:** Spend time outdoors, engage in hobbies, and connect with loved ones to ground yourself in the present moment.
- **Practice mindfulness:** Incorporate mindfulness techniques, such as meditation or deep breathing, to reduce anxiety and improve focus.

## Embrace the beauty around us

Remember, despite the challenges we face, there is still beauty and goodness in the world. Taking time each day to acknowledge and appreciate these aspects can significantly improve our mental and emotional well-being.

While COPE Scotland may no longer offer direct services, we continue to care and provide resources to support your journey towards a healthier, more balanced life.

You matter, and taking steps to avoid doom scrolling is a valuable way to protect your peace of mind. Find out more online at [www.copescotland.com](http://www.copescotland.com)



# Feedback from our rent consultation

Thank you for giving us your time! We are delighted that 313 of you took part. 63% of you voted in favour of a 3.5% rent increase, which was agreed by the Management Committee at their meeting on 30 January 2025.

## Average weekly rents from 1 April 2025

Apartment Size	Current Rents	New average rent from 1 April 2025
1apt	£51.17	£52.96
2apt	£74.62	£77.23
3apt	£85.33	£88.32
4apt	£103.15	£106.76
5apt	£107.15	£110.90
<b>Average</b>	<b>£84.28</b>	<b>£87.23</b>

## What you need to do next

### Universal Credit

If you are in receipt of Universal Credit, you will be responsible for confirming your new rent charge on 1st April 2025. There will be some guidance on your Universal Credit journal under 'Annual Rent Changes' on how to report these changes correctly.

On 1 April 2025, you will receive a prompt on your 'To-Do' list titled 'confirm your housing costs' which will allow you to report the rent increase. You should not report this change in any other section of your journal.

### Housing Benefit/Discretionary Housing Payment

If you are in receipt of Housing Benefit or Discretionary Housing Payment, you do not have to do anything as Cernach have reported these changes directly to Glasgow City Council.

## Here's what you said:

*"I appreciate that repairs are needed, so the cost has got to come from somewhere."*

*"Although I don't agree I do understand everything is more expensive and cost must be passed onto tenants."*

*"It's gone up a lot the last few years in my opinion. However, I do understand this is due to inflation and sometimes these things are necessary."*

*"Feel that increases have not been as high as other local housing associations in area. Feel this is a fair increase."*

### Direct Debit

If you currently pay your rent by Direct Debit, you do not have to do anything as Cernach will amend the total amount in line with the rent increase. If you currently have a repayment arrangement towards rent arrears, your Direct Debit increase will ensure your monthly rent is covered while maintaining your arrangement.

### Standing Orders

If you currently pay by Standing Order, you will need to update your payment amount in line with the rent increase.

**If you are unsure about how much you should be paying or how to make these changes, please contact our office on 0141 944 3860.**

# Getting help with benefits and finances



## Winter Fuel Payments

The Winter Fuel Payment is usually paid automatically in November or December. Those eligible will receive a letter confirming their entitlement **however, there could be delays because of the number of people claiming pension credit for the first time.**

### You may be eligible for a Winter Fuel Payment if:

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

For most this will mean having an entitlement to 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.

**If you are state pension age and have not had a benefits check recently then please contact Andy at Cernach HA to check your entitlements.**

## Additional support for heating costs

The **Child Winter Heating Payment** of £251.50 will be paid to children under 19 who receive a qualifying disability benefit between 16–22 September 2024. Payments will begin in October 2024.

The **Winter Heating Payment**, amounting to £58.75, is available for low-income households receiving qualifying benefits. Payments will start in December 2024.

For the **Warm Home Discount**, you might qualify if your energy supplier participates in the scheme, you or your partner receive 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 use a prepayment meter and are at risk being cut off, please contact Andy for assistance.

**Best Start Grant and Best Start Foods** are payments that help towards the costs of being pregnant or looking after a child.

When you can apply	You may be able to get
Apply as soon as you know you're pregnant, or up until your child turns 3 years old.	Best Start Foods
Apply after 24 weeks of pregnancy to help prepare for your baby's arrival, or after your baby is born.	Best Start Grant – Pregnancy and Baby Payment
Apply when your child is aged between 2 and 3 years 6 months old.	Best Start Grant – Early Learning Payment



# Maintenance matters

The maintenance team has had another busy period, particularly following the red weather warning issued ahead of Storm Éowyn on 24 January.

For safety reasons, the office was closed during the storm. Immediately after this our top priority was to attend to emergency repairs and ensure safety. The maintenance team has

been working hard to carry out inspections and address all other repairs. We appreciate your patience as we continue working through non-emergency repairs, including those to fences and back courts.

These repairs are in high demand throughout the city due to the storm and will be completed as soon as we are able.

## Our performance to date

Key Performance indicator	Our target	Midyear performance
Percentage of emergency repairs completed within target	100%	<b>94.6%</b>
Average number of hours to complete emergency repairs	2 hours	<b>1.8 Hours</b>
Percentage of repairs completed within target for Right to Repair	100%	<b>99%</b>
Average number of days to complete non-emergency repairs	3 working days	<b>3.4 Working Days</b>
Average time taken (working days) to complete applications for adaptations from receipt	50 days	<b>30.2 Days</b>
Percentage of repairs completed 'right first time'	96%	<b>97%</b>

## Close cleaning service

From Monday 6th January 2025, we have welcomed a new close cleaning contractor, CAS cleaning services.

If you ever have any feedback or questions about the close cleaning service, please contact us as soon as you become aware of the issue. This will ensure we are able to put things right quickly.



# Changes to the staff team

We'd like to welcome Christopher Paterson, Senior Maintenance Officer, who is covering for Holly Lochran until January 2026.

Do say hello to Christopher when you see him out about on the estate!

We'd also like to announce two other staff changes, Emma McShane has been promoted to Head of Corporate Services and Laura Cuthbertson to Operations Manager.



## Factoring Matters

We're aware that the ongoing cost of living crisis is affecting our factored owners, but all our customers are entitled to get help from our Tenancy Sustainment and Welfare Rights Officer, Andy Parker.

There are several ways to pay your factoring invoices, which are issued quarterly. You can pay by Direct Debit, on our website, by telephone and an Allpay card, which can be used at the Post Office or any PayPoint outlet.

You may find it easier to set up a Direct Debit, so your payments are spread over a period of time, with a set amount being deducted either weekly, monthly or quarterly. If you wish to set one up, then please contact our office by phone or email [lindsay@cernachha.co.uk](mailto:lindsay@cernachha.co.uk)



# Are your household details up to date?

It is essential to inform Cernach promptly and in writing about any changes to your household. This helps protect the rights of your household members, particularly regarding tenancy assignment or succession.

## Assigning a tenancy

Assigning your tenancy is where you pass on your tenancy, including all of your rights and responsibilities, to another person, known as an assignee.

To qualify, the person you want to assign your tenancy to must have lived at your address as their main home for at least 12 months prior to your application.

## 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.

There is a 12-month qualifying period for co-habiting partners, family members and carers for succession, which means that the person applying for succession will have to have lived in the property as their only residence for the 12 months immediately before the tenant's death.

We understand that dealing with the loss of a loved one is extremely difficult, however, when a tenant passes away and there are no others registered as living in the property, **Cernach requires the property to be cleared by the next of kin, and keys returned to the office within 14 days of the date of death.**

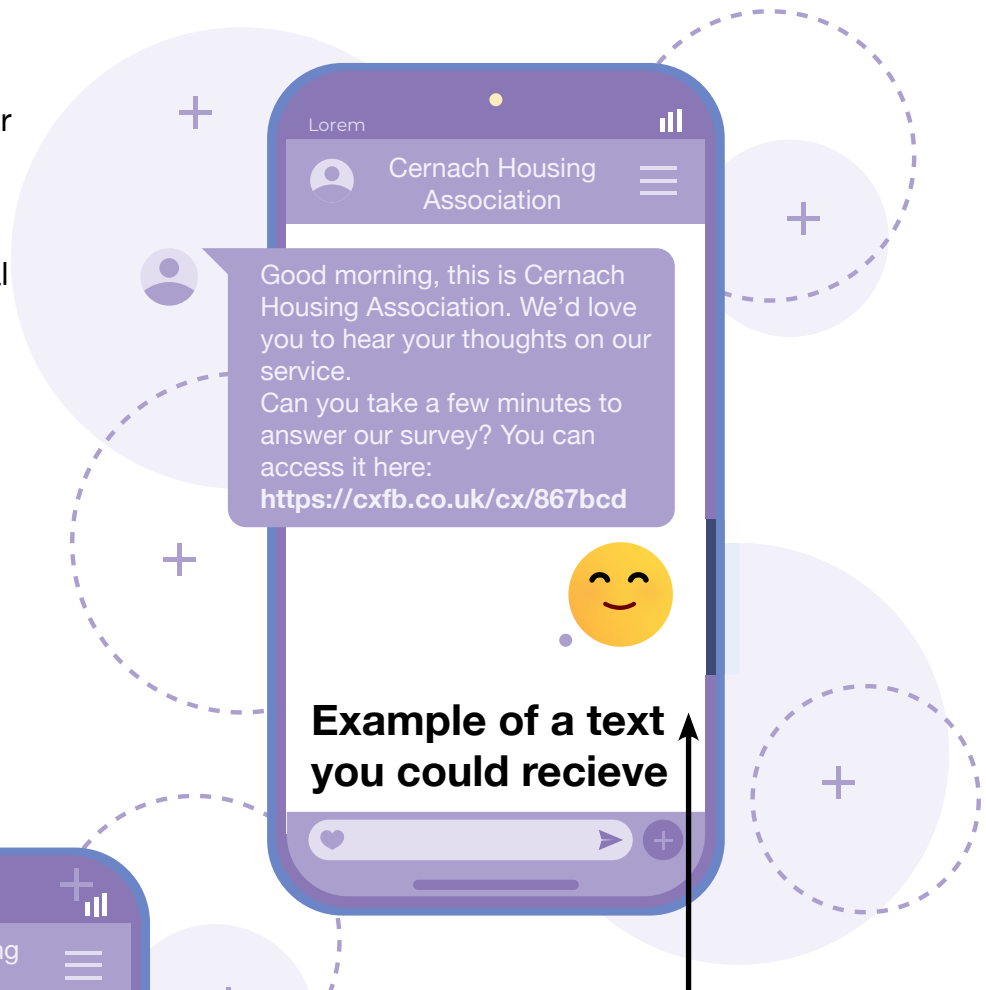




# How we communicate with you

We've started using more texts and emails to get in touch with our tenants and owners.

We understand that some of you may be concerned about potential scams, and we want to assure you that messages from Cernach Housing are genuine when they relate to your experience with our service or when we're asking for your feedback.

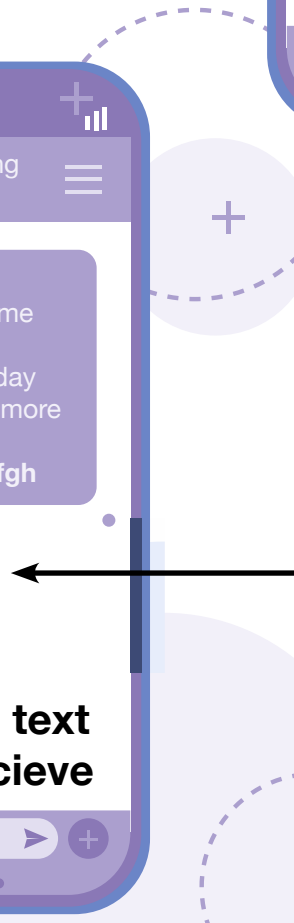


**Example of a text you could receive**

## How to verify it's from us:

- Our messages will always come from Cernach Housing Association
- We only ever ask your thoughts, views or ideas!

**If you're ever unsure, contact us directly on 0141 944 3860**



**Example of a text you could receive**



## Tea and Talk

You're invited!

This year we're holding **THREE** resident Tea and Talk events. That's three opportunities to talk to staff about the things that matter to you.

Looking out for your letter invitation or come along to our offices on at 10:30am on:

**THURSDAY 20 MARCH**

**THURSDAY 5 JUNE**

**WEDNESDAY 10 SEPTEMBER**

The session will run from 10:30 to 12 noon, with plenty of tea, coffee and cake. You'll also be entered into a raffle and have the chance to win a £30 shopping voucher!

Please let us know if you'd like to attend by calling us on 0141 944 3860 or emailing [admin@cernachha.co.uk](mailto:admin@cernachha.co.uk)

We look forward to seeing you.

# FAMILY TRIP HEADS OF AYR FARM PARK

FRIDAY 27 JUNE 2025  
£3 FOR ADULTS, £1 KIDS

FIRST COME  
FIRST SERVE

FUN DAY FOR  
ALL AGES



# Useful Numbers

<b>Gas leaks/ Smell of gas</b>	
<b>Scottish Gas Network/TRANSCO</b>	<b>0800 111 999</b>
<b>Scottish Water</b>	<b>0800 0778 778</b>
<b>Anti Social Behaviour</b>	
– Out of hours	<b>0141 287 1057</b>
<b>Noise Team Complaints Helpline</b>	<b>0141 287 6688</b>
<b>Bulk Uplift/Bin Collection</b>	<b>0141 287 9700</b>
<b>Dog Wardens</b>	<b>0300 343 7027</b>
<b>Pest control/Environmental Health</b>	<b>0141 287 1059</b>
<b>Roads, Drainage &amp; Lighting Faults</b>	<b>0141 276 7000</b> or <b>0800 37 36 35</b>
<b>Drumchapel Law &amp; Money Advice</b>	<b>0141 944 0507</b>
<b>Childline</b>	<b>0800 11 11</b>
<b>Victim Support</b>	<b>0141 553 5415</b>
<b>Rape Crisis</b>	<b>08088 00 00 14</b>
<b>Animal Neglect/Scottish SPCA</b>	<b>0300 099 99 99</b>

# 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](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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