

*Wishing all our residents
a wonderful festive season,
from everyone at Cassiltoun!*



Welcome to our Winter 2022 newsletter

The last few months have been a busy time at Cassiltoun. Highlights for me are:

- The successful recruitment of new members of staff who have quickly become part of the Cassiltoun team and have brought new energy, ideas and ways of working to the organisation.
- The installation of new kitchens into properties in the Cavin area which has gone smoothly and tenants are reporting that they are happy with the quality of the workmanship
- The numbers of people involved, both as volunteers and participants in our wide range of community programmes including the return of our 'Spooky walk' at Halloween which attracted over 1000 participants.

Underpinning all of this are our systems and governance including our Board of Management. We have recently submitted our 2022 Assurance Statement to the Scottish Housing Regulator and our recent audits have reported strong compliance. I am aware that as we move into winter this will present financial pressure for many of our tenants and wider community. Cassiltoun is also being impacted by inflation with our energy costs increasing and many of our suppliers putting up their prices. As we will not pass all of these increases onto tenants as part of our rent increase, this will no doubt impact on some of the services we deliver.

Like you we are hopeful that this period of soaring inflation will pass and we can all get back to more 'normal' levels.

We will continue to focus on delivering our essential services and supporting our tenants and wider community through these challenging times.

We continue to look for more people to join our various groups such as our Community Advisory Panel and our Board of Management. The

Community Advisory Panel helps to improve the services we offer and the Board of Management oversees the Association's business plan and make key decisions which impact tenants. If you have any questions, please get in touch.

Finally, I would like to wish all our tenants and wider community a Merry Christmas and a peaceful 2023.

Clair Malpas • Chief Executive



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Popular Member of Staff Catherine Reilly, Retires

On 31st March 2022 Catherine Reilly decided it was time to take her well deserved retirement after nearly 17 years working with Cassiltoun Housing Association.

Catherine was initially part of the Glasgow Housing Association Team attached to Cassiltoun Housing Association as a local housing organisation and then in 2009 transferring over to Cassiltoun with the stock.

Catherine held various roles with the Association, Customer Services Assistant, Housing Assistant and Housing Officer. She was out and about in the area and always had a friendly face. She was helpful and supportive to all that she met. Catherine was well known by all and popular with staff, Board and tenants alike. She was a big loss to the Association when she left, taking a wealth of knowledge with her.

We all wish Catherine well in this next chapter of her life with her family and hope she has a long and very happy retirement.



Staff Update



Goodbye to:

Name	Job Title	Date Left
Lorna Leishman	Finance Officer	1st June 2022
Kirsty McKenzie	Technical Officer	17th June 2022
Alex Effinger	Volunteer Development Worker	5th September 2022
Ann Fraser	Housing Officer	16th September 2022
Miroslava Karchnakova	MA Customer Services (Technical)	13th September 2022

Welcome to:

Name	Job Title	Date Started
Emily Cowan	Technical Services Assistant	6th June 2022
Amna Hussain	MA Finance & Corporate Services	20th June 2022
Louise Donnachie	Finance Officer	11th July 2022
Amanda Laing	Finance Manager	19th July 2022
Debbie Courtney	Finance & Corporate Services Assistant	25th July 2022
Alex Ferguson	MA Customer Services (Housing & Money Advice Team)	1st August 2022
Charlene Dupree	Maintenance Officer	29th August 2022
Michelle Islam	Housing Officer	4th October 2022
Keziah Barnes	Digital Media & Communication Assistant (Temp)	10th October 2022
Amanda McGivern	Volunteer Engagement Assistant (Temp)	10th October 2022
Meg Stuart	Community Woodland Assistant (Temp)	10th October 2022
Joanne McFarlane	Sessional Events/Activities Assistant (Temp)	11th October 2022
Yi Han	Sessional Events/Activities Assistant (Temp)	11th October 2022
Charlene Gallagher	Sessional Events/Activities Assistant (Temp)	11th October 2022
Mae McDougall	Advice Assistant (LTU funded until 31st March 2023)	7th November 2022

37th Annual General Meeting

Monday 22nd August 2022 at 7pm

Our 37th Annual General Meeting of Cassiltoun Housing Association was attended by 44 members; this represents 25.7% of the membership. Many thanks to our members for attending.

The Chairperson, George Kelly outlined to members the work and key achievements of the Association over the last year.

The AGM was informed of the Association's financial performance for the year 2021/22 by the External Auditor, Azets.

The members were informed that a nomination form was received from Jennifer McInnes to join the Board of Management. The members subsequently elected Jennifer to the Board of Management.

In accordance with our Rules, at least one third of the Committee Members or the nearest whole number thereto, must retire. The retiring Committee Members should be those who have served the longest on the Committee since the date of their last election. The three Committee members retiring this year are:

Julie McNeil • Chris O'Brien • Kim McKee

However, all three Committee members wished to stand for re-election and were subsequently elected by the members.



Following the Annual General Meeting, the Board of Management met to elect new office bearers for 2022/23.

The 2022/23 officer bearers are:

George Kelly	Chairperson
Anna Stuart MBE	Vice Chairperson
Richard Sullivan	Treasurer
Evelyn Ferguson	Secretary

The remaining Board Members are:

Teresa McGowan	Board Member
Chris O'Brien	Board Member
Kim McKee	Board Member
Jennifer McInnes	Board Member
Barbara Dusik	Board Member

Christmas Cheer!



Massive Thank You to our Contractors and Consultants

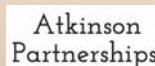
At this Festive time of year, we know that it can be tough on many of our residents due to a variety of reasons.

Therefore, here at Cassiltoun we like to spread a little Christmas Cheer.

As in previous years we do not do this alone but are supported in this by our Contractors and Consultants. They provide a variety of support from monetary donations, children's gifts, selection boxes and vouchers. This year the Association will have a Santa's Grotto and Braes Shopping Centre Christmas Fayre for the community to join in and enjoy.

This year our supporters who we would like to thank are

City Building LLP • City Technical Services and Kenny Henderson • Sidey • Caledonian Maintenance Services MCN (Scotland) • Edwards Macdowall Consulting Ltd • Tom Atkinson of Atkinson Partnerships Ltd FMD Financial Services LTD • Magnus Electrical Services Ltd. Their continued support is much appreciated.



Annual Assurance Statement 2022



Based on the evidence we have received, scrutinised and subsequently reviewed we are satisfied that we have reached a level of assurance to confidently conclude that Cassiltoun Housing Association is fully compliant with the Scottish Housing Regulators Regulatory Framework

Assurance and Notification (including legal requirements)

Scottish Social Housing Charter performance

Tenant and Service User redress

Whistleblowing

Equalities and Human Rights

Statutory Guidance & Organisational Details

Regulatory Standards of Financial Management and Governance

In considering our compliance with our legal and regulatory requirements in 2022, we have completed our annual assurance process and had our processes and evidence reviewed by our internal auditors.

Despite the external economic environment our planning has ensured that we were able to continue to meet our responsibilities to our tenants, service users, regulators and funders. We continue to closely monitor our operational objectives, overall business plan, budget and financial assumptions. Our Business Plan reflects the regulatory guidance that was current at the time of its preparation and we will take account of any updated regulatory advice as we monitor and update our Business Plan for the year ahead.

With regards to equalities and human rights we can confirm that we have been working on an action plan and are in the process of collecting further equalities data that we will utilize to improve our planning, practices and services to tenants.

During the assurance process we have noted some areas for improvement. None of these are material. These have been noted and action plans produced. This has included our compliance with the requirement for all properties to receive an EICR. At the time of signing this statement we have 29 properties where an EICR has not been completed. This is due to the tenants refusing access and we will continue to work with these tenants to ensure these are completed.

We do not believe that these improvement areas are material and therefore they do not affect our conclusion set out above.

On behalf of the Board of Cassiltoun Housing Association, I, George Kelly, Chairperson confirm that as of the October 2022 the above statement is a true and accurate reflection of the current Assurance and Compliance status of Cassiltoun Housing Association.

Date of Board meeting Assurance statement approved by the Board of Management. – 26-10-2022

Rent Payment Methods

If you normally pay your rent by chip and pin via the telephone please be advised the office will close on Friday 23rd December 2022 at 4.00 pm and re-open on Thursday 5th January 2023 at 8.30 am.

If you have a bank account you can pay your charges by Direct Debit or Standing Order. We have found that this is the easier and preferred method of payments by most customers. However, there are various other payment methods which include:

Online

To make a payment online please visit <https://www.allpayments.net>.

Post Office/Paypoints

You can make payments using a payment card at the Post Office or a Paypoint. If you require a payment card please contact a member of the Operations Team who will ensure that a card is

ordered and sent out to you. Payments made via Post Office and Paypoint will be received into your account on the next working day.

Direct Debit/Bank Transfer

You can make payments via Direct Debit, Bank Transfer or Standing Order. The Association's Sort Code is 80-09-51 and Account Number is 00155425.

When making a payment via Standing Order you must quote your tenant/factoring reference number.

If you are unsure what this is then please contact the office. If you would like to set up a Direct Debit please contact the office and a member of staff will assist with setting this up.





SHR Complaints and Significant Performance Failures

If you are unhappy about the services you receive or have concerns about the way your landlord is operating, you have the right to make a complaint.

The SHR Complaints and Significant Performance Failures leaflet details the difference between a complaint and a significant performance failure, and lets you know what to do and who to contact.

A copy can be obtained from the Association's offices or by visiting our website <https://www.cassiltoun.org.uk/comments-complaints/>

A day in the life... ...of our Finance Team

A new team have been recruited in finance over the summer and are settling in well to their roles.

The finance department is responsible for the daily processing of financial transactions recording the income and expenditure of Cassiltoun Housing Association and its subsidiary companies Cassiltoun Stables Nursery and Cassiltoun Trust. Their main duties include processing customer payments, paying suppliers and paying employees including submission of all relevant Regulatory returns.



*Left to right: Amanda Laing, Finance Manager
Amna Hussain, Modern Apprentice - Corporate Services & Finance
Debbie Courtney, Finance & Corporate Services Assistant
Louise Donnachie, Finance Officer*

Once processed and reconciled the information is then used throughout the organisation to aid the decision-making process. Budgetary control reports and Management Accounts are produced periodically for review by the Senior Leadership Team and the Board of Management. We also require to prepare Statutory Accounts each year which are subject to an independent audit as per the Regulatory requirements.

We have already made some changes to current processes including introducing electronic invoice authorisations and will continue to do so where there is the potential to improve efficiency.

The team bring a wealth of knowledge from previous experience in both customer service and housing finance. The staff team and Board of Management could not be more welcoming and we look forward to adding value to the team in the coming months.

Share Membership

Would you be interested in becoming a member of Cassiltoun Housing Association?

1. The Association wishes to encourage members to join as share members: to ensure that we are represented by the people and areas we serve; and
2. to encourage greater participation in our activities.

Membership provides the opportunity to stand for election at the Annual General Meeting and vote for members of the Board. To join you must be 16 years old.

All you have to do is complete a membership application form and bring this into the office together with £1.00.

On approval of your application you will receive a lifetime share in Cassiltoun Housing Association.

If you would like to find out more information about becoming a member of the Association please contact Paula Brownlie via email, paula.brownlie@cassiltoun.org.uk or call us on **0141 634 2673**.



Dear Tenant,

Cassiltoun Housing Association's Christmas and New Year Closure and Emergency Repairs Arrangements.

The Association's office will close on Friday 23rd December 2022 at 4.00 pm and re-open on Thursday 5th January 2023 at 8:30 am.

Should you need to report a repair during this period please contact:

08000 921 961

On behalf of the Board of Management and Staff, I would like to wish you a **Merry Christmas** and a very **Happy New Year**.

Best wishes and Seasons Greetings

Clair Malpas Chief Executive
Cassiltoun Housing Association Ltd



Congratulations Karen!

Huge congratulations to our Corporate Services Officer, Karen Graham on successfully completing the SHARE/CIPFA Corporate Governance Programme.

The programme focussed on good governance practice in the Scottish Social Housing Sector.



Equalities

As a Registered Social Landlord (RSL) in Scotland, Cassiltoun Housing Association is regulated by the Scottish Housing Regulator (SHR).

The SHR require all RSLs in Scotland to collect equality data. There are nine 'protected characteristics' defined under the Equality Act 2010. Of the nine, eight also constitute 'special category data' as defined within the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. The legislation makes it clear as to how and why this data might be collected and used.

The SHR require RSLs to collect equality data for:

- New Tenants • Existing Tenants**
- People on Waiting Lists • Governing Body Members**

Over the coming months, Research Resource (Independent Consultant) will be contacting tenants to ask for information in relation to Equality Monitoring. By participating in this equality data collection process, you will be supporting us to develop a database that might assist us with choices for service provision, when meetings might be held etc. This database will support us, not only to provide services tailored to your needs, but also to promote the Public Sector Equality Duty. As well as promoting equality objectives, the Duty requires us, when providing services, to eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Act.

Thank you for your co-operation.

How to become a Board member

Our Board of Management is made up of up to 15 Members and includes a Chairperson, Vice Chairperson, Secretary and Treasurer. These positions are filled annually after every AGM. We currently have 10 board members.

The Board of Management are responsible for the strategic direction of the Association. They monitor performance, set standards and ensure compliance against the Scottish Housing Regulator's Regulatory Framework.

To become a board member, you must be a member of the Association. This membership entitles you to stand for election to our Board of Management. All board members are elected onto our Board at the Association's Annual General Meeting normally held in August each year.

To become a Board member you first of all have to be a share member.

If you are interested in joining our Board please contact Paula Brownlie

paula.brownlie@cassiltoun.org.uk or telephone the office on **0141 634 2673**.



Scottish Housing Regulator

National Panel of Tenants and Service Users

Share your views...

Would you like to help improve social landlord services in Scotland? Add your voice to the National Panel!

What's involved?

The Panel is one of the ways that the Scottish Housing Regulator hears from tenants and people who use council or housing association services. Feedback helps the Regulator focus on the important things.

We have more than 400 people already having their say. Members receive occasional surveys, information updates and take part in other feedback exercises. Participation is always optional.

Who can join?

The Panel is open to anyone who uses council or housing association services. Members include social tenants, people who have been homeless, homeowners who receive factoring or common repairs from a social landlord, and people on social rented Gypsy/Traveller sites.

Ready to join?

By phone

0800 433 7212

Online

bit.ly/shr-panel

On your smartphone:



Join today for a chance to win £50!

Meet your Housing Team

Cassiltoun Housing Association has a dedicated team to help you with any of your enquiries. We have two teams of three staff members who each serve a particular area.

Please see below the housing team for your corresponding area.



Addresses: Area 1

17 Ardmaleish Road	1 - 23 Elmtree Gardens
7 - 137 Barlia Drive	33 - 65 Hoddam Avenue
1 - 37 Barlia Gardens	3 Hoddam Terrace
1 - 23 Barlia Grove	25 - 27 Lenihall Drive
2 - 12 Barlia Row	2 - 70 Machrie Drive
1 - 9 Barlia Street	20 - 70 Machrie Road
10 - 20 Barlia Way	2 - 12 Machrie Street
42 - 89 Ballantay Road	1 - 56 Oaktree Gardens
4 - 41 Croftfoot Terrace	4 Stravanan Road

Housing Officer: **Michelle Islam**
 Housing Assistant: **Lee Thomson**
 Customer Services Assistant: **Lauren Hassan**
 Email area1@cassiltoun.org.uk

Housing Manager: **Clare Maclean**

To speak with a member of your team, please contact the office by the usual methods. You can call the office **0141 634 2673** or by email housing@cassiltoun.org.uk

Addresses: Area 2

5 - 109 Castlemilk Drive
2 - 21 Cavin Drive
4 - 20 Cavin Road
2 - 6 Croftfoot Crescent
16 - 116 Croftfoot Drive
186 - 202 Croftfoot Road
3 - 7 Croftfoot Street
2 - 8 Tormusk Drive
1 - 36 Tormusk Road

Housing Officer: **John Brown**
 Housing Assistant: **Lisa Tomlinson**
 Customer Services Assistant: **Brooke Caig**
 Email area2@cassiltoun.org.uk

Christmas mini-muffins



Ingredients

- 200g/7oz self-raising flour, sifted
- 100g/3½oz golden caster sugar
- 100ml/3½fl oz sunflower oil
- 75ml/2½fl oz milk
- 1 large free-range egg
- 50g/1¾oz good quality dark chocolate, chopped
- 1 heaped tbsp high quality mincemeat
- 50g/1¾oz good quality white chocolate, chopped
- 50g/1¾oz dried (or fresh) cranberries

Method

1. Preheat the oven to 190C/375F/Gas 5 and put 24 mini-muffin cases inside a mini-muffin tin.
2. Mix the flour and sugar in a bowl, then make a well in the centre. Whisk together the oil, milk and egg and slowly pour into the bowl, stirring gently. Divide this mixture between two bowls. In one bowl add the dark chocolate and mincemeat. Add the white chocolate and cranberries to the other bowl. Stir very gently.
3. Divide the two mixtures among the 24 muffin cases and bake for 20 minutes or until golden brown and risen.
4. Remove the muffins to a wire rack and eat warm.

Scottish Housing Charter

How we are doing...



1 April 2022 - 30 September 2022

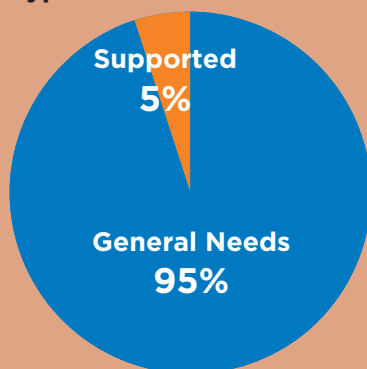
Allocations

Indicator 30

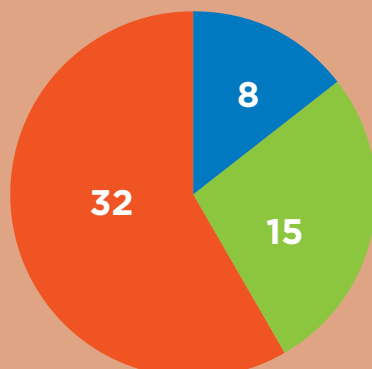
Re-lets this year so far: 37 • New Build Allocation: 18
Average Void Days Lost: 50



Contextual Indicator 3
Types of Let

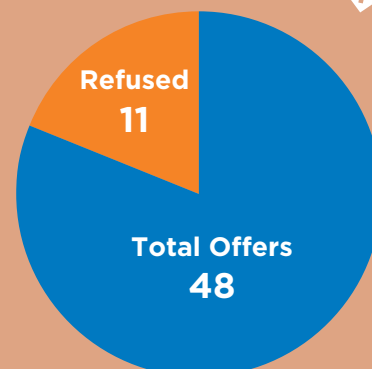


Contextual Indicator 2
Source of Let



- Existing Tenants
- Waiting List
- Section 5 Referrals
- Mutual Exchanges
- Other Sources

Indicator 14
Offers Refused



■ General Needs Lets ■ Supported Lets

■ Total Offers ■ Refused

Indicator 16

Tenancies Sustained more than a year - 96%

Indicator C4

Abandoned Properties - 6

Tenants satisfied with standard

of their home when moving in - 91%

We have created a snap shot of information related to performance. Each piece of information relates to the Scottish Housing Charter indicators which the Association reports on.

You can find more information by visiting:
www.scottishhousingregulator.gov.uk

Maintenance

Indicators 8, 9, 10, 11 & 12



Repairs Completed

We are currently working alongside one of our main contractors who is in the process of updating their IT system. The statistical information will be presented within the next newsletter.

Disabled Adaptations

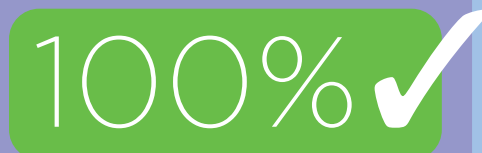
Indicators 19, 20 & 21



Total Number Awaiting	4
Total costs of adaptations	£41,844
Average number of days to complete adaptations	483

Gas Servicing

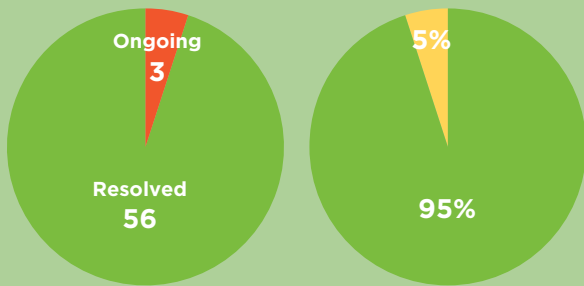
Cassiltoun Housing Association carries out annual gas servicing to comply with the Gas Safety (Installation and Use) Regulations. This is a legal requirement it is imperative that we gain access for the gas service within 12 months of the previous service being carried out.



Anti-social Behaviour

Indicator 15

Complaints Resolved **Timescales met?**



■ Yes ■ No ■ Ongoing ■ Yes ■ No

The Association has received 92 anti-social complaints and these are handled in line with our Neighbour Relation Policy. If you experience any anti-social incidents contact the office on **0141 634 2673**.

Complaints

Indicators 3 and 4

Complaints Resolved

Percentage of all complaints responded to in full at Stage 1	100%
Percentage of all complaints responded to in full at Stage 2	100%

Any dissatisfaction you may have with any of our services then we would encourage you to let us know. We treat any dissatisfaction very seriously and use the information to adapt and shape the services we provide.

Homelessness

Indicator 23

Homeless Referrals received	27
Offers made to Homeless Applicant	13
Offers accepted by Homeless Applicant	12

Rents

Indicator 26

Rent Collected... £2,418,976

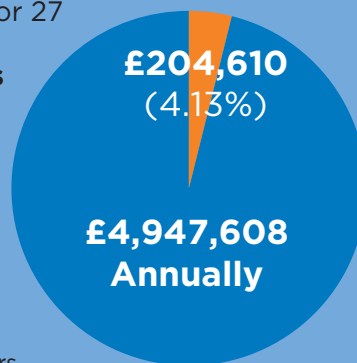
The Association's arrears were **4.13%**. The Association treats non-payment of rent very seriously and takes all necessary action to recover moneys owed.

No court actions have been initiated during this reporting period.

The Association offers a Welfare Rights service to all of our tenants who can assist with money related problems and assist with completing forms and applying for benefits.

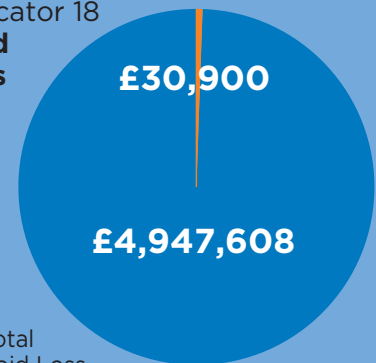
An appointment can be made by contacting the office on **0141 634 2673** or **housing@cassiltoun.org.uk**.

Indicator 27
Rent Arrears



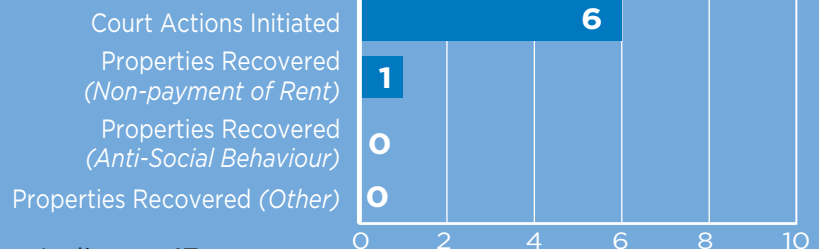
■ Rent Arrears
■ Total Rent Payable

Indicator 18
Void Loss



■ Total Void Loss
■ Total Rent Due

Indicator 22
Court Action



Indicator 17
Number of properties which became vacant - 38



THEY WALK AMONG US



CAN YOU HELP IDENTIFY THEM ?

You wouldn't notice anything unusual about them, they're just like everyone at first glance. they could be your neighbour, a friend or even a family member but if you look a little closer you might just find all is not as it may seem.

Here are some ways to for you to identify a Community hero.

- Always friendly and willing to help
- Takes in your parcels when you're not home
- Returns your bins after uplift
- Grits paths & pavements in cold weather
- Always has a friendly smile and kind word

If you know someone who displays one or more of these traits you may just know a Community Hero and we want to know who they are, so get in touch and identify those who go that extra mile to support our local community.

Why not nominate your neighbour for a Community Hero Award and give them the recognition that they deserve for their good deeds.

**To nominate a Community Hero contact
Cassiltoun Housing Association on
0141 634 2673 or email housing@cassiltoun.org.uk**



Tenant Participation Employee Champion of the Year

Paddy McKenna, our Community Development Manager, was presented with the 'Tenant Participation Employee Champion of the Year' award by Lesley Baird at the TPAS Annual conference this summer.

This was in recognition of Paddy's work during the pandemic, leading and coordinating the community response and her continuing involvement in all aspects of developing and co-producing projects with the wider Castlemilk community.



Post-Christmas and New Year Bulk Removal Service

Cassiltoun Housing Association is aware that in January after all the presents have been unwrapped, the chocolate eaten and the new toys and games have replaced the old, that residents have a lot of unwanted packaging and refuse.

In previous years Cassiltoun Housing Association has provided skips to help remove bulky items but this year we are taking a different approach. Last year we had some issues with skips being removed early and we have taken on board feedback from our tenants, your opinions matter to us at the end of the day.

SO... This year Cassiltoun Housing Association is providing bulk collection designated points. This will be similar to the skip collection however more time will be available. On **5 January 2023** there will be designated collection points at the following areas:

- Hoddam/Ballantay
- Barlia Gardens
- Machrie Drive
- Croftfoot/Tormusk

These areas will be coned off with tape around the cones so you can easily see where the designated areas are.

You can start putting bulk out at **7.30am** and the last removal time will be **2pm** so please ensure that you use this time to get your unwanted items and rubbish put in the designated areas.

This service is for general rubbish only and our Contractor Caledonian Maintenance will be on hand to advise you what can and cannot be left at the designated areas. Please see below list of items that you cannot leave:

- Fridge and fridge freezers
- Tyres
- Gas canisters
- Tins of paint
- Mattresses

Please use these areas rather than leaving rubbish in the back court of common close areas. If these areas are not being utilised then after 12noon Caledonian Maintenance may remove bulk from the back courts and use these areas to ensure that the Association is getting value for money.

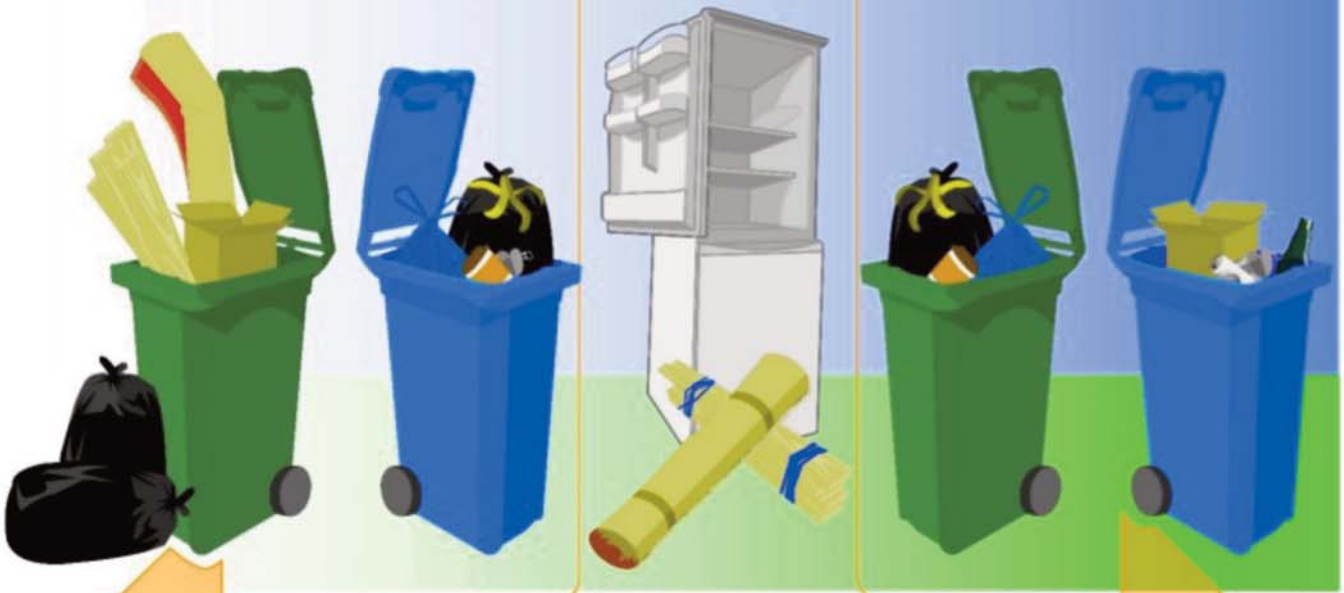
Further information can be obtained from the office on **Thursday 5 January 2023** am by telephone on **0141 634 2673**. We hope this service is of use to you.



Your environment, your community needs you...

Green: General waste, Any items that cannot be placed in the recycling or food caddy. No bulky, hazardous or electrical items.

Blue: Mixed recycling, Paper, cardboard, plastics, bottles, jars, food, drink and aerosol cans. No bulky, hazardous or electrical items.



REQUEST BULK & SPECIAL UPLIFTS

Contact Glasgow City Council Cleansing Department on 0141 287 9700 or www.glasgow.gov.uk/recycling - www.glasgow.gov.uk/bulkywaste or using the **MYGLASGOW** app available for iOS & android devices.

Report Illegal Dumping & Fly-Tipping

Contact The Environmental Task Force on 0141 287 1058 or by using the **MYGLASGOW** app

The Fixed Penalty Notice for illegal fly-tipping is **£200** and could lead to prosecution and **£40,000 fine**

Are litter, graffiti, weeds or overgrown verges a problem in your area?

Report litter, graffiti, dog fouling, fly-tipping and other environmental concerns to the Environmental Task Force Telephone **0300 343 7027** or using the **MYGLASGOW** app or find the Environmental Task Force on Twitter **@MyGlasgowCC** and Facebook **@GlasgowCC**



Frozen Pipes

With Winter approaching, you may experience frozen pipes to your home.

A frozen pipe is also serious as this may lead to a burst pipe. Here is some advice:

Turn off the water supply

Turn off the main stopcock.

You should find this under the kitchen sink or bathroom or where the service pipe enters your home. If you can do so safely, turn off the stopcock in your cold water tank if you have one, it's usually found in the attic or loft.

Beat the burst

Protect everything around the pipe that appears to be frozen to avoid damage if it bursts.

Thawing out

Check if the pipe appears to be undamaged – do not attempt to

thaw if breaks or cracks can be seen.

If pipe is undamaged try to thaw it out.

Open the tap nearest to the part of the pipe you think is frozen so the water can flow through when it has melted.

Frozen Condensate Pipe on Gas Condensing Boiler

In very cold weather there may be problems with the pipe that takes away some of the vapour that condenses from the gas boiler and it may freeze. This can cause a boiler to shut down and there should be a fault code displayed on the digital display or there may be an alarm signal.

If this happens, then call the office to arrange for an engineer to attend.

Final Advice:

Please make sure that you have household insurance. We are insured for the building but not your own contents, so please make sure you have cover.

Go to our website for further information

<https://www.cassiltoun.org.uk/money-advice/>



Home Fire Safety

Here are some steps to help you stay safe in these challenging times.

- **Don't leave cooking unattended** and don't cook if you're tired, under the influence of alcohol or drugs or on strong medication.
- If you smoke, **smoke outside**, at an open external door or window and never while under the influence. **Always use an appropriate ashtray.**
- Using a laptop? Make sure it's placed on a hard surface **to prevent overheating.**
- **Always turn** computers and laptops **off at night.**
- **Don't overload** electrical sockets. Make sure all common areas and exits are **kept clear** of any combustible materials and don't leave any items in escape routes.
- With bin collections reduced at this time it is important that flammable items like paper or cardboard are **safely stored.**
- Ensure white goods like washing machines, dishwashers or tumble dryers are **switched off** and **never used while sleeping or out.**
- **Switch off** all appliances not designed to be left on all night.
- **Don't leave** chargeable items like phones or tablets **charging overnight.**
- **Turn off** portable heaters and put a fire-guard around the fireplace.
- Keep mobility aids and any methods of calling for help **accessible** for a cared for person.
- Before going to bed, check any candles and cigarettes are **extinguished.**
- Make sure the main door keys are **accessible and in a safe place.**
- **Close all internal doors** before going to bed.

And finally...

Make sure you have **working smoke alarms.** Test them **once a week.**



SCOTTISH
FIRE AND RESCUE SERVICE

Working together for a safer Scotland

Condensation

Every year millions of homes in the UK suffer from condensation. About two million of them are badly affected and experience widespread dampness, often leading to persistent mould growth on walls, fabrics, carpets, clothes and shoes. This can cause great anxiety to householders, and is a common cause of complaints to landlords.

What causes condensation?

Every day the average UK household puts about 12 litres of moisture into the air in their home, through normal activities such as cooking, washing clothes and bathing; breathing alone contributes about 1 litre per person every 24 hours.

In homes where clothes are dried indoors, or which use paraffin or bottled gas heaters, the total can be over 20 litres a day.

About half this moisture is produced slowly throughout the day in different rooms and the remainder is produced over short periods of time and in large quantities, mainly in the kitchen and bathroom around teatime when kids come home from school and people come home from work.

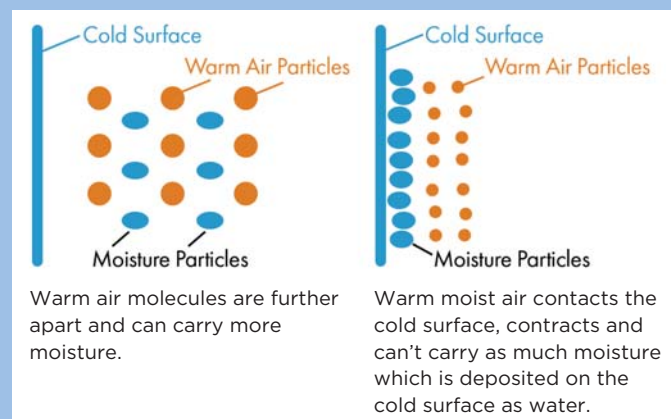
Even in warm, well-ventilated homes, moisture in the air can result in condensation during the winter, most people are familiar with the misting on the mirror after running a bath, or on the inside of windows on a cold morning. Usually condensation disperses fairly quickly and does not cause more than minor inconvenience, but in homes which are poorly heated or inadequately ventilated, condensation is often serious and persistent, and leads to the growth of mould.

You may have heard rumours that this mould is bad for your health and causes chest and skin complaints, this is not the case but the environment which the mould requires to grow is similar to the environment which other conditions such as dust mites also thrive in, dust mites have been linked to asthma and skin conditions.

The mechanics of condensation

There is always moisture in the air in the form of water vapour, although usually it cannot be seen. However, there is a limit to how much vapour the air can hold at any particular temperature: the higher the temperature, the more vapor the air can hold.

Therefore when warm moist air comes into contact with a cold surface and is cooled, it can no longer hold so much vapour and the excess condenses as liquid water on the cooler surface. A typical example is moist air from a warm kitchen which drifts to unheated rooms, such as bedrooms. The moist air cools when it reaches the walls and other cold surfaces, and the excess water is deposited as condensation.



Signs of condensation

- It normally occurs only in the coldest months of the year.
- Trouble starts on the coldest internal surfaces – external walls, particularly corners, single and double-glazed windows, wall-to-floor junctions, lintels and window reveals.
- Visible water droplets form on glazing and other non-porous surfaces and run off to cause puddles.





- Persistent condensation often leads to mould growth.
- Condensation occurs most often in rooms where a lot of moisture is produced, such as kitchens and bathrooms, and also in unheated rooms into which moisture has drifted. Unheated bedrooms are vulnerable to condensation and mould growth.
- It is a common problem where flue less paraffin or butane heaters or un-vented tumble-driers are used, or clothes are frequently dried indoors.
- It often concentrates in areas where air movement is restricted, such as behind furniture or curtains, or inside cupboards on outside walls.

What's the cure?

The main factors involved in condensation in the home are the amount of moisture in the air, and the air temperature and the temperature of the surfaces in the room. To reduce the risk of condensation occurring, either the moisture content of the air must be reduced or the home must be made warmer. In practice it is usually necessary to do both.

Reducing moisture generation

The amount of moisture generated in a home depends on the size and lifestyle of the household. Most of the steps needed to reduce it can be carried out by the occupants themselves, including keeping lids on saucepans, drying clothes outdoors, and not using paraffin or flue less gas heaters, keeping doors closed to prevent the moisture travelling through your home and when using tumble driers vent them externally or if possible use a condensing dryer.

Providing ventilation

High moisture production in homes need not be a problem if there is enough ventilation. The single most important step is to ensure good ventilation in kitchens, bathrooms, where most household moisture is generated.

As well as the high rates of ventilation needed in kitchens and bathrooms when they are being used, all occupied rooms need background ventilation to get rid of the moisture generated by people.

Providing adequate heating

Condensation is almost bound to occur in rooms which are cold. The best remedy is to provide low background heating all day in cold weather, even when there is no one at home. It is far better to do this than to rely on a high level of heating for short periods, and the overall costs are often quite similar.

Background heating is particularly important in bedrooms, especially in bungalows and flats, where they are not above other heated properties below.

Practical advice

- Keep kitchen and bathroom windows open when possible
- Use extractor fans if fitted
- Keep lids on pots when cooking
- Keep doors closed to prevent moisture travelling through the home
- Use condensing tumble dryers or dryers which are vented to the outside air
- Open your bedroom windows in the morning to allow condensation to clear
- If your windows are excessively wet use a squeegee and an old towel to dry them off, this will also help prevent mould on bathroom tiles if done after showering
- Try and maintain a constant temperature in your home during the winter months of above 16°C or above
- If possible try to maintain an air gap between furniture and walls to allow air to circulate
- The first people usually know they have condensation is when they see mould spots occurring in corners and on items in cupboards or behind furniture etc. if the area affected has a fixed wet line it may require further investigation and you should contact your landlord who will arrange for a proper inspection to rule out building defects.



Keeping yourself safe in your home this Winter

At all times of the year, but particularly in winter, it is vitally important that you keep yourself safe in your home.

The Association will carry out all the major checks that are required but there are also things that you can do to protect yourself and your family.

Legionella Safety

Legionnaire's disease is a potentially fatal form of pneumonia, which can affect anybody. It is caused by the inhalation of small droplets of water from contaminated sources containing legionella bacteria.

Where is Legionella found? All hot and cold-water systems in residential properties are a potential source for legionella bacteria growth.

Who is at risk? Legionnaire's disease most commonly affects the elderly, or people with chest or lung problems. Not everyone exposed to legionella bacteria becomes ill. Legionnaire's disease is not contagious and you cannot get it from drinking water. Legionnaire's disease is easily preventable by putting in place some simple control measures.

The Association have a programme of inspecting and testing common water tanks and taking any action identified as a result of this.

But you can also take some very simple precautions to help keep you and your family safe:

- Flush through showers and taps for 10 minutes following a period of non-use (i.e. after you have been on holiday or not used the shower for some time) .
- Regularly clean all shower heads and taps and keep them free from a build-up of lime scale, mould or algae growth
- Keep hot water on your boiler system at a temperature of 50°C or greater.
- Report to the Association if your hot water is not heating up or you have any other issues with your system.

Working together we can have a healthy, safe and very Merry Christmas.

Electrical Safety

The Association carry out periodic (5 yearly) electrical inspections in your home but what can you do to keep yourself safe?

- Check that sockets, switches and light fittings are in good condition with no signs of damage such as cracking or burn marks.
- Report any electrical repairs to the Association as soon as you become aware of them. Under no circumstances should you attempt the repair yourself.
- Do not overload your electrical sockets and never be tempted to plug an extension cable into an extension cable.
- Check that leads (flexible cables) on appliances aren't damaged or frayed. If they are do not use them!
- Do not charge your mobile overnight while you are sleeping. These can overheat and cause a fire.
- Remember to unplug appliances when you are finished using them e.g. hairdryers, straighteners and at this time of year Christmas fairy lights.
- Never touch an electrical appliance with wet hands.
- Do not take electrical appliances into the bathroom.
- Make sure you provide access if we are due to undertake your 5 yearly check.

Adult Disability Payment

Adult disability payment is extra money to help you if you have a disability or long-term health condition that affects your everyday life & was rolled out nationally by Social Security Scotland on 29th August 2022.

Adult disability payment replaces personal independence payment for people aged between 16 & state pension age & live in Scotland. Social Security Scotland started to move claimants over from PIP from summer of this year. If you already get paid PIP you do not need to apply for adult disability payment, they will send you a letter telling you what will happen when you transfer.

Adult Disability Payment is made up of 2 parts - daily living & mobility & you can qualify for one or both parts. The amount you get depends on how your condition affects your ability to do everyday activities and get around. Applications can be made online or by phone and paper & it doesn't matter if you're working or not. Your income and savings are not taken into consideration.



Money Advice Team

Here to help

Our team can help you with the following:

- Income maximisation
- Benefit applications
- Challenging benefit decisions including appeal representation
- Money & Debt advice
- Energy advice
- Budgeting advice
- Help to access grants

Money is something we all worry about especially now as we see a rise in our food, gas, electricity, fuel and we wonder how we will make our money stretch to ensure we can meet these essential living costs.

We understand these worries and concerns and we are here to help you. Our Money Advice Team will ensure you are receiving income that your entitled to, help you budget your money and manage your debts.

From the 1st of April we have claimed **£308,106** in benefits. We have helped claim **£63,060** in help with rent and **£104,267** in disability benefits.

Assisted with **£63,088** of debt and have helped over 217 households.

Here is some of feedback we have received from people we have helped:

"I didn't know this service existed before, but the ladies were very helpful and explained things in a way I could understand."

"Everyone is so amazing in this team. Super supportive friendly and explain everything really well thanks everyone."

"They were very understanding and helpful."

"I thought it was brilliant. They helped deal with my universal credit."

Our service is available to tenants, factored owners and those who access the many services offered by Cassiltoun Stables. Our advice is free, impartial and confidential. If you need any help or would like to arrange an appointment please contact us on **0141 634 2673** or email housing@cassiltoun.org.uk

Scottish Child Payment

What is a Scottish Child Payment?

Scottish Child Payment is a payment from Social Security Scotland made to low-income families.

You receive a payment of £20 per week (£25 from 14 November 2022) for each eligible child in your family. While the payment is initially made to children aged under six only, from 14 November 2022 it will extend to children under 16.

There is no limit to the number of children that you can be paid for. A Scottish Child Payment will still be made for children who are affected by the two-child limit in Universal Credit (UC) and Tax Credits (TC).



How do I qualify for a Scottish Child Payment?

To qualify for a Scottish Child Payment, a family must be receiving 'a qualifying benefit'. This means you must be getting one of the following:

- Universal Credit
- Working Tax Credit and / or Child Tax Credit
- Income Support.
- Pension Credit.
- Income-based Jobseeker's Allowance.
- Income-related Employment and Support Allowance (ESA).



You also need to show that you are the person responsible for the child in question.

You are treated as responsible for them if either:

- You get child benefit for them.
- The child is included in your Universal Credit, tax credits or Pension Credit claim.
- You are their kinship carer.

How to apply

You need to apply for the Scottish Child Payment. It is not paid automatically.

You can apply online and can also apply via freephone helpline on **0800 182 2222** or ask for an application form to be sent to you that you can fill in and return.

Applications for children aged 6 to 15 inclusive will be taken from November 14 2022.

Getting the Scottish Child Payment will not affect any other benefits or tax credits you receive.



What to do if you're struggling with your energy bills

Energy prices are at all an all-time high and even with the price cap and all the additional support the Government have provided you may still be struggling. We have put together a guide to what help is available and where you can get more support.

1. Talk to your supplier

If you are struggling or falling behind with your payments give your supplier a call to discuss what help may be available for example:

Full repayment plan review

Affordable debt repayment plan

Payment breaks

Payment reduction and more time to pay

2. Pre-payment: are you struggling to pay?

Again call your supplier to have a chat about your situation, some suppliers can provide emergency credit, friendly credit meaning you won't be disconnected in the evening, weekend or bank holidays if you have run out of credit. They may also be able to offer additional support credit if you cannot top up. It is really important that you speak to your supplier to see what help is there for you.

3. Energy Grants and Hardship Funds

Many of the bigger energy providers are able to offer grants

or hardship funds if you are struggling to repay your fuel debt. If you are in debt speak to your supplier to check if they provide support and to check if you are eligible for support.

4. £400 Energy Support Scheme

Part of the help provided through the cost of living support from the Government was every household to receive £400 off their energy bills. Your energy supplier will pay this from October to March and how this is paid depends on how you pay for your energy and what type of meter you have. This varies depending on your supplier, some will pay this directly into your electricity account, reduce your direct debit, credit your smart meter or send you a code. Payments will be made first week of each month £66 for October & November and £67 from December to March.

If you have not received your payments contact your supplier.

5. Warm Home Discount

Warm home discount will open in November, £150 to each pensioner and low-income household who are in receipt of certain benefits. This will be paid by your energy supplier between November and March into your electricity account, again this will vary on what meter you have how you receive this payment. Each supplier has their own criteria for more information and to apply please contact your supplier.

Applications are open for customers of:

British Gas / Scottish Gas

EDF

Octopus Energy

Shell Energy

All other suppliers will open November and applications are closed for Utilita.



6. Where to go for free help and one to one advice

If you are struggling to speak to your supplier then help is available, you can contact our Money Advice Team for help, we can contact your supplier to review your payment plan and look for additional support from grants if you are in debt.

We are also working in partnership with Home Energy Scotland who can help you with ways to save energy by giving you practical tips and advice on reducing the amount of energy you use but still staying warm and saving you money on your bills.

We can make a referral on your behalf or if you prefer you can contact them directly on:

Tel **0808 8082282**

homeenergyscotland.org/warmer-home

They are also able to help homeowners, Warmer Homes Scotland is a Scottish Government funded programme that helps Scottish households keep warm by fitting new energy efficiency measures like, home insulation, central heating, draught-proofing and home renewables systems. The programme can only be accessed by contacting Home Energy Scotland, who will check what support is available.

So far, they have helped over 29,000 households receive help, with an average of £5,000 worth of improvements made. The Scottish Government have now widened the eligibility criteria to ensure more people can benefit from energy and moneysaving measures.

If you are a home owner please contact them on **0808 8082282** or check Warmer Homes Scotland Funding & Support · Home Energy Scotland website for more information.

Christmas saving tips

We have put together a list of ideas to get you thinking and most importantly planning for Christmas. Knowing how to plan a Christmas on a budget may help ease some of the worries you have.

Decorations

- Get the kids involved in helping to make decorations. Look around the house for cardboard boxes, milk cartons, tins and get to work with some glitter and glue.
- If your decorations are looking tired from over use, give them a bit of sparkle with art and crafts, glitter and glue.
- Consider making your own crackers - fill them with things you really want rather than the usual dust collectors.
- Wreaths can be fun to make - all you need is a wire coat hanger, a bit of ivy or holly, and some ribbon to decorate it.
- If you want to send Christmas cards, again get the kids involved or make them yourself. Look around the house at what you can use.

Food and drink

- Try to plan ahead and buy only what will realistically be eaten. Think about what normally gets thrown away, make a plan, and stick to it when you go shopping. Shop around and use local markets to find the best value products.
- Check out affordable supermarket offers and shop in advance where possible.
- Find coupons and vouchers and use them where you can.
- Make food last longer by wrapping up your leftovers and putting them in the fridge/freezer for the next day.
- Remember that the shops are only closed for a few days and you can always top up if you run out of anything.

Presents

- Make a list of all the people you need to buy gifts for, to help you budget in advance.
- Set a spending limit for gifts and stick to it.
- Consider asking the wider family to agree to spending limits too - remember it's the thought that counts, and it can be really fun to see what kinds of gifts people come up with on a budget.
- If you normally buy for the wider family members, perhaps arrange a secret Santa so that each family member only has to buy one gift.
- Shop around for bargains in advance - you can often find great value online if you plan ahead.
- Think about making gifts like food or craft ideas that you can make in bulk and distribute. Even a framed photo can make a perfect gift for grandparents and family.
- Avoid buying for the sake of buying; think about where that item will be after Xmas day and whether you really need it.

It is important that Christmas is not really about who got what and how much it cost, it is about spending time with loved ones and appreciating family life.





Energy saving tips for your kitchen

Fridge and Freezer

Is your fridge and freezer too cool? Fridges should be 5°C, freezers -18°C. For optimum energy efficiency, aim to keep your fridge and freezer at least three quarters full. You could fill them with bottles of water to take up space. But don't overfill - fridges and freezers work by circulating air around the compartments. If they're too full, air won't be able to circulate, and the appliance will use more energy to keep cold.

- Defrost frozen food in your fridge. Frozen food will act like an ice pack to help cool the fridge, reducing the amount of electricity the fridge needs to use to keep cool. Avoid putting warm food in your freezer as it makes it work harder - allow food to cool down first. Your fridge and freezer run most efficiently when they're defrosted regularly.
- Use a vacuum cleaner to clean the condenser coils at the back or underneath your fridge or freezer, as thick dust can reduce their efficiency by up to 25%.

Washing Machine, Tumble Dryer, Dish Washer

Tumble dryers are one of the most expensive appliances, so minimise use, maximise load.

Typically, you pay £1 a load, so drying clothes on an airer or outside to shorten or even avoid the tumble dryer completely can heavily cut costs.

- Tumble drying uses a lot of energy, especially if your dryer is inefficient.
- Don't hang wet clothes on radiators to dry - use a clothes horse instead - or hang them outside if you can. If you need to use a tumble dryer, wring out or spin dry your clothes before putting them in.
- Clean the lint filter every time you use the machine. A blocked filter stops the hot air from circulating freely, so clothes take longer to dry.

- **Saving:** Instead of tumble drying every couple of days, drying naturally would save you £46 annually.
- Always fully load your washing machine, tumble dryer, washer-dryer or dishwasher. The fuller the load, the more energy-efficient the cycle.
- Look for, and use, eco cycles on your domestic appliances. Most modern washing machines and dishwashers have them, and they're designed to cut electricity and water use. Dishwasher eco programs cut energy use by around 16%.
- Wash lightly soiled clothes at 30°C, with the occasional higher-temperature wash for more heavily soiled clothing.

Kettle

Only fill and boil the kettle with as much water as you need. The most energy-saving kettles have a low minimum-fill line, and switch off swiftly after boiling.

- Descale your kettle regularly. If it's full of limescale, you use more energy to boil the same amount of water.
- Because gas is cheaper than electricity, it works out slightly cheaper to boil water on a gas hob than using an electric kettle, as long as you are boiling just the quantity you need and switch off the hob as soon as it has boiled.
- And of course, only boil as much water as you need.

Turn Appliances Off, Save Money

The average UK household spends £55 a year powering appliance left on standby, according to the Energy Saving Trust.

- Although new models are much more energy efficient and unlikely to be drawing much electricity while they're not in use, remember especially to unplug older products to cut this down.



en and home

- While the savings aren't as big as they were in the past, it's still worth getting into the habit of turning things off properly.
- Reduce your thermostat by one degree, try dropping your thermostat temp. The World Health Organisation says 18 degrees is enough for healthy adults. Slightly higher for the very old or young, yet many have theirs set in the 20's. Test turning it down one degree or more, add extra layers of clothing to see how you go.
- Remember curtains block the sun and the heat, so open them during the day to let light and heat in and close them at night to keep it in. You can also line your curtains with cheap material to help keep heat in.
- Go around each room and check thermostat on your radiators, turn down or off in rooms you're not using so you're not wasting money and energy over heating empty spaces.
- Consider using your microwave for smaller dishes rather than your oven. Microwaves only heat the food and not the air around it, so if your cooking a baked potato using the microwave will be up to 80% cheaper.
- Don't drain the hot water out the bath too quick, you have paid to heat it so let it sit for a bit. As it cools, the heat energy warms the house, rather than pulling the plug so it heats the drains.
- Switch to low energy light bulbs, changing traditional light bulbs to energy saving equivalents can make a difference to your electricity bills.

Child disability payment

Child Disability Payment provides support for the extra costs that a disabled child might have.

Child disability payment replaces disability living allowance for disabled children and young people aged under 16 & living in Scotland.

If your child already gets paid disability living allowance then you don't need to apply for child disability payment. You'll continue to get the payments from the Department for Work and Pensions. Cases have started to be moved across and will continue to be transferred to child disability payment in stages. You do not need to reapply & Social Security Scotland will contact you before it happens, they won't reassess your award & there will be no gaps in your payments.

Until you're told that the transfer is complete, you should continue to follow instructions the Department for Work & Pensions gives you to maintain your disability living allowance for children award.

Applications can be made online or by phone and paper.

Carer's supplement

Carer's Allowance Supplement is an extra payment for people in Scotland who get Carer's Allowance on a particular date.

Child disability payment replaces disability living allowance for disabled children and young people aged under 16 & living in Scotland.

Child winter heating assistance

Child Winter Heating Assistance is a benefit payment for parents and carers to help with household costs for disabled children and young people. A payment of £214.10 paid by Social Security Scotland & you do not need to show proof of how you spend the money.



The payment is made once a year. If you have more than 1 eligible child or young person in the household, they'll each get the payment. If you're under 19 and live in Scotland, you'll get Child Winter Heating Assistance if you're getting 1 of the following benefits:

- the highest rate of the care component of Disability Living Allowance (DLA) for children
- the highest rate of the care component of Child Disability Payment
- the enhanced rate of the daily living component of Personal Independence Payment (PIP)
- the enhanced rate of the daily living component of Adult Disability Payment.

You must be getting the benefit on at least 1 day during the 'qualifying week' which for 2022 is between Monday 19th September to Sunday 25th September 2022.

You'll get a letter in advance telling you that you're getting the payment & payments are sent out automatically at the end of November each year. The payment should be in your bank account by the second week of December. You don't need to apply.

Cost of Living Payments

What are the cost of living payments?

Due to the cost of living crisis in the UK, the Government has put together different payments to provide support to people. What payment you receive is dependent on different criteria.

How much are these payments?

If you are in receipt of Universal Credit, income-based Jobseeker's Allowance (JSA), income-related Employment and Support Allowance (ESA), Income Support, Pension Credit, Child Tax Credit, Working Tax Credit, these are called 'Means-Tested' benefits. You will receive two lumpsum payments totalling to £650 alongside your benefit. The first payment is £326 then there is a follow-on payment of £324.

If you are receiving Attendance Allowance, Constant Attendance Allowance, Disability Living Allowance for adults, Disability Living Allowance for children, Personal Independence Payment, Adult Disability Payment, Child Disability Payment, Armed Forces Independence Payment, War Pension Mobility Supplement (these are called 'Non-Means-Tested' benefits) then you are entitled to a lumpsum payment of £150.

If you're entitled to a Winter Fuel Payment for winter 2022 to 2023, you will get an additional £300 for your household paid with your normal payment from November 2022. This is alongside to any Cost of Living Payment you get with your benefit or tax credits. There is table of the payments and how much you will be paid below.

The £400 energy rebate will be made from October 2022 and will either be knocked off your energy bill before you pay it, or you will receive it as a refund after you have paid your bill. This is for everyone in the UK.

What is the eligibility for the payments?

If you are receiving any of the Means-Tested benefits then to be eligible for the first payment of £326 if you were entitled to a payment (or later found to be entitled to a payment) of income-based JSA, income-related ESA, Income Support, or Pension Credit for any day in the period 26 April 2022 to 25 May 2022. If you claim Universal credit then it is if you were entitled to a payment (or later found to be entitled to

a payment) in an assessment period that ended within the previous dates.

You will be eligible for the second Cost of Living Payment of £324 if you were entitled to a payment (or later found to be entitled to a payment) of income-based JSA, income-related ESA, Income Support or Pension Credit for any day in the period **26 August 2022 to 25 September 2022**. If you claim Universal Credit, then it is if you were eligible to a payment (or later found to be entitled to a payment) in an assessment period that ended within the previous dates.

You must have received a payment (or later receive a payment) of one of the Non-Means-Tested benefits for **25 May 2022** to get the payment.

You do not need to apply for the £400 fuel bill allowance, nor will you be asked for your bank details. This is automatically credited to your account if you are using a smart prepaid meter or payment card, taken off your direct debit if that's how you pay, or if you use a traditional prepaid meter then you will receive a code via text, email or post.

When should I expect these payments?

The following table is the dates for Means-Tested benefits to roll out the Cost of Living payments:

Benefit/ Tax Credits	Cost of Living Payment	When you'll be paid
Means-Tested benefits	£326	Between 14 and 31 July 2022 for most people
	£324	Between 8 and 23 November 2022 for most people
Tax Credits	£326	Between 2 and 7 September 2022 for most people
	£324	Between 23 or 30 November 2022 for most people
All of the Non Means-Tested benefits	£150	Should have received at the start of October 2022
Winter Fuel Payment	£300 on top of winter fuel	Throughout November 2022
Fuel Rebate	£66	October & November 2022
	£67	Every month from December 2022 to March 2023

How partnership works with 1140 hours at Cassiltoun Stables Nursery

Living in Glasgow

Children living in Glasgow are entitled to partnership the day after their 3rd birthday.

At Cassiltoun your options are:

3 days **7.30am – 4.30pm**

5 am sessions **7.30am – 1pm**

5 pm sessions **1pm – 6pm**

(Potentially 27 hours)

We offer a top up from 4.30pm – 5.45pm (cost £5 per day)

Living out with Glasgow

Children applying for a Glasgow nursery need to apply in advance as a cross boundary protocol applies. All of the above offer applies.

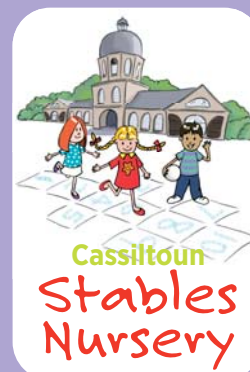
Children's funding starts the first Monday of the month following their birthday

Eligible 2's Funding

Please ask for information regarding the criteria for 1140 hours for eligible 2 year olds funding.

Adding extra Days

All children are offered their 'Free funded hours' place but as some parents require more days, this would be charged @ £40 per full day and £25 for an extra am or pm session.



Availability

We have limited availability for 22/23. Please contact the nursery for an application form.

Our waiting list is open for applications of children turning 3 in summer of 2023.



**Cassiltoun
Stables Nursery**

**Set on the edge of the beautiful Castlemilk woods, this offers the most stimulating outdoor classroom and playground a child could ask for!
Forest School available to all children.**

Open 7.30am – 6.00pm Monday to Friday Inc. Bank Holidays

Free – Glasgow City Council funded hours available for children 3–5 years

Full time, Part time and Term time places available

Places available for 6 weeks – 5 years

**Telephone : 0141 631 5235 Email nursery@cassiltoun.org.uk
Castlemilk Stables, 59 Machrie Road, Castlemilk, G45 0AZ**

Cassiltoun Stables Nursery

Update

Wise Owls...

The children in the Wise Owls have been exploring numeracy and literacy through block play. Staff have been attending training to appreciate the possibilities of extending learning opportunities through blocks, small word and loose parts play. Gardening offers so many fun and interesting opportunities for learning, this also informs children at an early age where food comes from and how we can do this for ourselves.



Curious Squirrels...

Messy sensory play has been the focus in the Curious Squirrels. They have been taking messy play outdoors, pouring, filling and dividing exploring early numeracy skills. Making shapes in the spaghetti encourages finger dexterity and early literacy skills.



Little Hedgehogs...

Our little hedgehogs have been getting messy while exploring their own personal space and sharing with their peers.

This has encouraged children to build positive relationships, promote social development and confidence within small groups.



COMMUNITY TEAM UPDATE • COMMUNITY TEAM UPDATE

We need you!

We need more tenants on our Board of Management. To find out more and have an informal chat either contact community@cassiltoun.org.uk or fill out the short form below accessible via the QR code:



Read what some current Board members say about their experience:

“
You're never alone.
Colleagues and staff are helpful and will assist you.
”
- Cassiltoun Housing Association Board Member

“
Take ownership and share the benefit of your experience as a tenant.
”
- Cassiltoun Housing Association Board Member

“
Tenants know their homes and their areas, they are best placed to make sure that what the Housing Association delivers is what the tenants want.
”
- Cassiltoun Housing Association Board Member

“
If you want to improve your housing, if you want to improve your area, if you want to improve your outlook and your future take up the gauntlet and improve your little piece of this world.
”
- Cassiltoun Housing Association Board Member

“
Joining the board was one of the best decisions of my life.
”
- Cassiltoun Housing Association Board Member

“
It takes teamwork and a supportive culture. Cassiltoun has this in spades .
”
- Cassiltoun Housing Association Board Member

Welcoming 4 new Youth Advisory Panel members!

For 14-25 year olds

Anyone from Castlemilk

Give ideas

Make change

Go places

Gain volunteer awards

Gain experience

Be valued

Be respected

Have fun!



COMMUNITY TEAM UPDATE • COMMUNITY TEAM UPDATE •

We had a **Spooktacular** time at our Pumpkin Festival this year!

- 100 people joining us for Pumpkin Carving.
- The Illumination event with 400 people and a guest appearance from “The Ghoul of the Stables”.
- We were finally able to return for the first Spooky Walk since pre-covid! Over 1500 Spooky Walkers walked!
- Huge thanks to the Castlemilk Park Volunteers and Youth Advisory Panel who helped plan the events, make the spaces safe for everyone and help out on the night.



• Also, thanks to all the staff, Board Members and volunteers from partner organisations who also made this happen.

• **Last but not least, thank you to everyone in the community who attended and contributed to the fabulous pumpkin display. The leftover pumpkins went on display at *Glasgow* in Botanic Gardens showcasing Castlemilk talent!**

100 People Celebrate the Community Garden!

Activities were: make your own apple juice, soup packs to take away, arts and crafts, charcoal making, activity with Castlemilk Cooks Up Memories and a delicious buffet from Castlemilk Youth Complex.

Big thanks to Glasgow City Council Food Programme for the funding and Castlemilk Together for the partnership working.



COMMUNITY TEAM UPDATE • COMMUNITY TEAM UPDATE •

Weekly Activities!

Looking for a new hobby, wanting to try something different in the New Year or start volunteering? We've got plenty going on that you can get involved in! If you require more information please contact community@cassiltoun.org.uk



WEEKLY GROUPS



MONDAY

Stables Studio (Art Drop in)
10am-3pm at Castlemilk Stables

Conversation Cafe- 6pm-8pm at
Castlemilk Youth Complex



TUESDAY

Stables Studio (Art Workshop)
10am-3pm at Castlemilk Stables

Community Garden- Drop in
from 10am-3pm - All age groups
welcome- Castlemilk Stables.



WEDNESDAY

Creative Writing Group -
10am-12pm at Castlemilk Stables

Creative Castlemilk (Painting
class for adults) 12pm-2pm-
Castlemilk Community Centre,
G45 9UG

THURSDAY

Community Garden-
1pm-5pm- at Castlemilk Stables

Digital Drop in - Castlemilk Stables
11am-2pm

Youth Advisory Panel (14-25 year
olds) 4pm-6pm- Castlemilk Stables



FRIDAY

Friday Feed -
Every Second Friday at The
Stables 12pm-2pm

Adult Drama Class
6pm-8pm in Castlemilk
Community Centre



OTHER

Castlemilk Explorer's
Nature Activities for 7-12 year olds,
the 2nd Saturday of the month from
10.30am-12.30pm*Booking required*
Castlemilk Stables

*Pick up a copy of our events
calendar for events all year round!*



For more information contact
community@cassiltoun.org.uk

Community Lunch on Thursdays!

Castlemilk Stables will have a community lunch every Thursday - come along for a free, delicious afternoon tea supplied by the Senior Centre and delicious soup cooked by Castlemilk Cooks up Memories.

Share stories, memories, photographs, play board games and more! All free, all welcome! Children must be accompanied by an adult.

The next date will be Thursday 19th January 2023 (due to the Christmas Holidays).

Community Lunch

Thursdays from 12pm-2pm

Come along to the Stables for a free light lunch supplied from the Senior Centre, some lovely soup made by Castlemilk Cooks Up Memories and a chat.

Share food, stories, memories, photography, play board games and more.

No booking required, just drop in.

Castlemilk Stables, 59 Machrie Road, G45 0AZ



COMMUNITY TEAM UPDATE • COMMUNITY TEAM UPDATE •



FREE, Adult Drama Sessions in Castlemilk Community Centre! Every Friday from 6pm-8pm.

Come along and give it a try! You can sign up using the QR code or just drop in. If you would like to know more about it before attending you can email community@cassiltoun.org.uk



Don't be confused by computers!

If you need any help or advice to get online or use technology, our digital drop-ins are for you.

Whether it's a phone, tablet, laptop or desktop, no question is too obvious. Join our Digital Inclusion Worker or one of our volunteers on a Thursday between 11 and 2 - no need to book, just turn up!

Goodbye to the Community Hub!

During Covid-19, we looked at finding a bigger space so some of our activities could continue socially distanced.

We were lucky enough to secure a temporary unit in the Braes Shopping Centre which has been a fantastic space for 18 months for community engagement, the painting class and a drop in for our Digital Lending Library. We sadly closed our doors in November due to ongoing costs and the unit being very cold in the winter. Don't worry we will still be available at Castlemilk Stables for the Digital Drop in on Thursdays 11-2pm and the Creative Castlemilk class is now moved into Castlemilk Community Centre, every Wednesday from 12pm-2pm!



COMMUNITY TEAM UPDATE • COMMUNITY TEAM UPDATE •

Castlemilk Explorers Wildlife Watch Group celebrate 4 years!

Many children have come along to learn about Castlemilk Park, its wildlife and fantastic green space.

This year the group received the Scottish Wildlife

Trust - Trustees Award for all the fantastic work the volunteers have contributed to the group and they were shortlisted for the very prestigious RSPB Nature of Scotland Awards! The volunteers and the



explorers have been working together to plan the sessions going into 2023. There are a few spaces left for new people to join. If your child is between 7-12 years old, wants to learn about nature and have lots of fun, please get in touch at community@cassiltoun.org.uk



Castlemilk Park Volunteers - well done to Maya for winning Volunteer of the Year Award!

The volunteers have been involved in lots of different activities this year which is benefiting the park. From litter picking, clearing paths, to massive improvements for the paths. One of our volunteers also won Paths for All, Volunteer of the Year Award - for her contribution to path maintenance in the community and making it a safer space for all. We were invited to the awards ceremony in the Scottish Parliament which was great fun!



Did you know?

The Castlemilk Park Volunteers have now installed 70 signs around the park! This started as a Youth Advisory Project 4 years ago where they got funding for 3 - this shows how important your input is!

New side edging has been installed on the Waterfall area to stop the paths decaying and a new bike ramp has been installed near the Ice House Walk too - huge thanks to Cycling Scotland for the funds and to Castlemilk Youth Complex for the partnership working.

If you want to get involved in keeping the park a brilliant place for people to use and visit, you can pop along on a Tuesday or a Thursday. It's a great place to volunteer, have cuppa, a chat, learn about nature and gain some practical skills. Full details in the poster.







Scottish Forestry
Coilltearachd na h-Alba



FOLLOW US

CASTLEMILK PARK VOLUNTEERS

Castlemilk Park Volunteers contribute to keeping the Park a place for people to visit, enjoy and learn in.

The volunteers help contribute by participating in tasks such as:
Litter picking, removal of fly tipping, woodland thinning, path clearing and lots more!

Meet at Castlemilk Stables, G45 0AZ on a Tuesday or Thursday at either 10am or 1.30pm .
If this is something you might be interested in please contact community@cassiltoun.org.uk



COMMUNITY TEAM UPDATE • COMMUNITY TEAM UPDATE

Upcoming!

If you want to find out more about any of our regular activities, you can see the information in the QR code and someone from the Community Team will get back to you, or just come along!

Find out more!



Join our Social Media Pages for the most up-to-date information!

 'Castlemilk Park Project and 'Cassiltoun Housing Association'

 @cassiltoun and @cassiltounha

Love Your Woodland Tuesday 14th February 2pm-4pm

Come along to show your love and appreciation for your woodland - make decorations, create an outdoor art piece and take part in woodland activities. Keep an eye out for our posters or on the Castlemilk Park Project Facebook page! ***BOOKING IS NOT REQUIRED***

Sunday Snowdrop Walk Sunday 19th February 1.30pm-3.30pm

Learn amazing facts about the snowdrops that live in Castlemilk Park including their fascinating history, the different varieties, the conditions and habitats that make them grow and what they are used for today. Join us! ***BOOKING REQUIRED***

World Book Day 2nd March Get involved in World Book Day!

The Castlemilk Park Volunteers have hidden some children's books throughout the whole of Castlemilk Park. Why not go out for a walk and see what you can find or keep an eye out in the woods when walking to and from school. If you find any let us know. You can send us your photos to community@cassiltoun.org.uk.

*Please only take one book per household as the books are limited! Also, check the Facebook page closer to the time to find out exact days and times. ***BOOKING IS NOT REQUIRED***

Early Spring Walk Saturday 11th March 1.30pm-3.30pm

Come along and find out all about the Castlemilk Park in its early springtime, looking at the flowers you can find alongside the amazing mammals and birds that call it home. ***BOOKING REQUIRED***



Cassiltoun
Housing Association

Getting in touch...

Castlemilk Stables • 59 Machrie Road • Glasgow G45 0AZ
telephone **0141 634 2673** • email housing@cassiltoun.org.uk
website www.cassiltoun.org.uk

Office Opening Hours

Monday	8.30am - 5pm	Thursday	8.30am - 5pm
Tuesday	8.30am - 5pm	Friday	8.30am - 4pm
Wednesday	8.30am - 12.30pm	Saturday & Sunday	Closed