



Cassiltoun
Housing Association

news

update

Newsletter • Winter 2019

*Merry
Christmas
to one and all!*

*...and a Happy New Year
from everyone at Cassiltoun*

Castlemilk Stables • 59 Machrie Road • Glasgow G45 0AZ • telephone 0141 634 2673

fax 0141 634 9987 • email housing@cassiltoun.org.uk • www.cassiltoun.org.uk

Registered Scottish Charity No SC 035544



Chief Executive's Welcome

Welcome...

...to the December edition of our newsletter which is full of information about our recent activities and what we have planned over the next few weeks.

A highlight of the past few months was our annual 'Pumpkin Festival'. This was a fantastic week of events culminating in the 'Spooky Walk'. The number of people from the local community helping to deliver this event continues to grow and we were grateful for all the organisations and individuals that volunteered their time to make it such a success.

I had hoped that in this newsletter you would be seeing pictures of the opening ceremony of our new build properties and I would be telling you that they were finished and ready for people to move into for Christmas. However due to some delays they will now be

completed early 2020. As you can imagine the staff team are very eager to get the properties handed over and allocated as they know the difference a new home will make to individuals and families that will get to move in the Spring.

Over the past few weeks we have been busy updating our website and getting ready for the requirements of the Freedom of Information Act. We have always been a very open and transparent organisation and have always welcomed enquiries about the work that we do and how our decisions are made. As part of the requirements under Freedom of Information we have appointed the company RGDP to act as our Data Protection Officer. They are working with us to improve how we collect, store, retain and remove data and information that we hold.

Personally, I was delighted by the recent Tenant Satisfaction Survey where the majority of tenants said



that they were happy with the services that they received from us and that their rent provided value for money. We welcome both the positive and (the few) negative comments in the survey as we want to ensure that we replicate what we are doing well and improve areas where people think we could do better.

Finally, the Board and staff team would like to wish you all a very Merry Christmas and a peaceful and joyful 2020.

Clair Malpas • Chief Executive

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We have a new website!

Cassiltoun Housing Association launched its new website in November 2019. We worked with our board members and staff team to develop a more functional website that will provide our tenants with a good customer experience. However, we would very much like to hear your thoughts and suggestions on how to improve our website. Please contact us on 0141 634 2673, we welcome your views.

The new features of our website are:

- Easier navigation tools to allow customers to get to the page that they want
- Everything is written in plain English
- Tabs solely allocated to Make a Payment, Report a Repair, How to apply for a new home
- Tenant/Owner log in page.



Tenant/Owner Log in

Our new website incorporates a Tenant/Owner login section. If you are a Tenant/Owner and register your account you will have the ability to see the following:

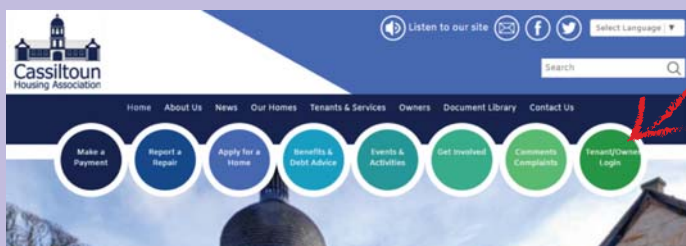
- Recent repairs to your property (Tenants only)
- Recent transactions to your account

To create a Tenant/Owner login all you need to do is follow these simple steps:

Step 1

Register your interest in logging in to see your account data. You can register here <https://www.cassiltoun.org.uk/login/>

Click here



Step 2

You will receive an email which you must verify by clicking on the link or the button within that email. Please ensure you specify the correct email address and make sure you have access to that email address. **If you don't receive it immediately after registering then please check your spam/junk folders.**

Step 3

Once you have verified your email address by clicking the button from Step 2 above. The Association will be notified by email. The Association will contact you to ensure you are who you say you are, this is for security purposes. This will more than likely be a telephone call from a member of the Association's staff and some security questions will need to be answered.

Step 4

Once the Association is happy that you are who you say you are, then your account will be activated and you will have access to your tenant log in section and you can access the features above.

Assurance Statement

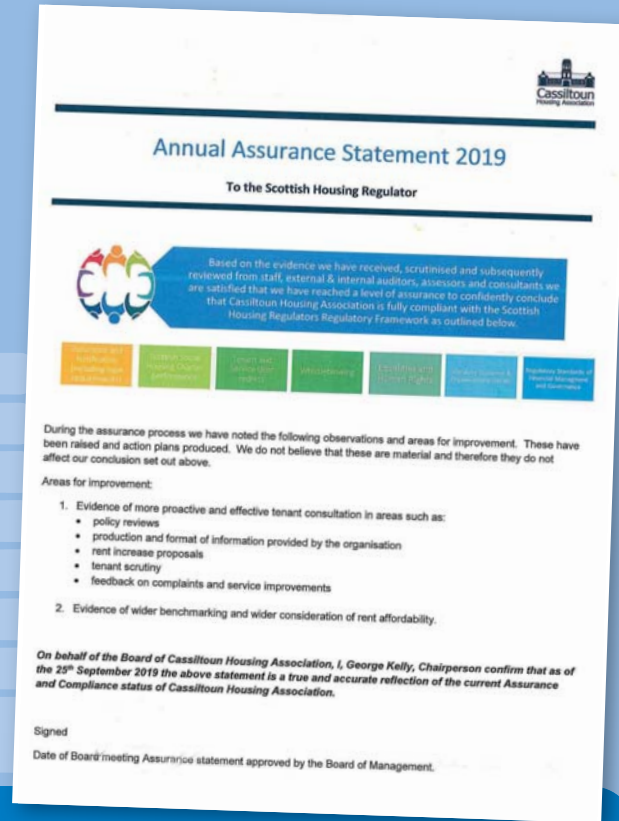
As you are aware, as a registered social landlord (RSL), Cassiltoun Housing Association was required to submit its first Annual Assurance Statement to the Scottish Housing Regulator (SHR) before the end of October 2019.

This document represents the Statement that the Board of Management approved at its meeting on 25th September 2019.

The SHR was not prescriptive about how the Statement should look. We drafted our statement that we hope is understood by our tenants and that it meets the Regulator's expectations.

The Statement takes account of the housing sector guidance, with the Board of Management evaluating the Association's performance in each of the following sections:

- Assurance and notification
- Scottish Social Housing Charter (SSHC) performance
- Tenant and service user redress
- Whistleblowing
- Equality and human rights
- Statutory guidance
- Organisational details and constitution
- Regulatory Standards of Governance and Financial Management



Policy Reviews

The Association has an ongoing programme of reviewing the Operational Policies to ensure that they meet current regulatory standards, legislation and best practice.

At the Operations Sub Committee Meeting on Thursday 21st November 2019, the Committee approved the following policies:

- Succession to Tenancy
- Mutual Exchange
- Sub-let
- Assignment
- Rent Management
- Pets

The Succession to Tenancy, Sub-let and Assignment policies have been reviewed in line with the Housing (Scotland) Act 2014 which introduced new residency qualifications. One of the main changes is that it is the responsibility of the tenant to tell

the Association in writing when someone moves in with them and that they get permission for this. The Policies detail when a person can apply under these policies, reasons requests may be refused and the process for applying.

There is no residency qualification for applications for a Mutual Exchange. The Policy details the process for applying and the reasons that requests may be refused.

The Rent Management Policy details the process that the Association will follow should a tenant fall into arrears and the assistance that can be provided.

The Pets Policy is new to the Association and has been developed in line with the Association's Scottish Secure Tenancy Agreement and Tenant's handbook. All tenants should be aware that they are only allowed a maximum of 2 pets in their property and that

they should apply for permission to the Association in order to be able to keep a pet. Pets must be kept under control at all times and should not be allowed to cause nuisance to neighbours.

The Association has an ongoing programme of Policy Reviews, currently the Neighbour Relations Policy and the Estate Management Policy are being reviewed. The Association would really appreciate tenant involvement in these and all Policy Reviews, therefore if you would be interested in becoming involved in assisting in these reviews in any capacity, please contact reception and leave your contact details and the person responsible for the policy being reviewed at that time will contact you back with further information.

Copies of all policies are available on the Association's Website or on request.

Development Update

Almost there at Barlia...

Our three sites that make up the 'Barlia 3' project – the former Church site on Barlia Terrace, the Labour club site and the LRT site on Barlia Drive/Barlia Street – continue to progress but unfortunately will not be finished before Christmas as we reported in the last newsletter. A key issue which has delayed matters is securing public utility connections for gas, water and electricity.

However, we are hopeful that the 8 cottage flats at the old Labour Club site and the 12 flats at the site of the former local repairs team office on Barlia Drive will be handed over to us in February/March 2020. The former Church site will follow on afterwards.

We are planning to specifically mark the legacy of the Church and the role it played in the lives of so many in the community. A commemorative tree will be planted along with a plaque.



The Drive update

We have had some recent good news regarding our planned development of 60 flats at Castlemilk Drive. The project has been received positively by Glasgow City Council with approval for Planning Permission in its final stages. We hope to commence work in April 2020 – a slight delay on previous reports but this will tie in with the Barlia project coming off site. The project will take approximately 15 months to build so, all going to plan, 60 households will be taking up their tenancies in the late summer of 2021. Within the development, six of the ground floor flats are designated as 'wheelchair adaptable' which means that should the tenants need adaptations carried out to ensure they can continue to live in their property for as long as possible, we should be able to accommodate this with minimal disruption.

Tree-mendous news at the Nursery!

Since the last newsletter we have received very positive news regarding our proposed development at the Nursery site. Glasgow City Council have approved the feasibility study that we submitted and we are now working with a fantastic team who are designing not only the housing element and open spaces of the project but also our planned Social Enterprise and Wellbeing Centre (SEWC). It is a complex site and it would be hard to not to notice the number of trees on the site, along with a variety of wildlife. The designers are working to ensure the development is progressed in a sympathetic manner to the local environment. There will be a mix of social rented and 'for sale' housing as well as plenty of amenity space. We have been making applications for various types of funding to help us achieve our aspiration for the bespoke SEWC... so please – all keep your fingers crossed – it will be a fantastic facility for the local community if we can pull this off!

Tenant Satisfaction Survey 2019

Key Findings

Research Resource were commissioned by the Association to undertake our 2019 Tenant Satisfaction Survey. A total of 400 interviews were carried out with our tenants in order to assess satisfaction with the Association and the services that we provide. The interviews took place over the summer this year and we would like to thank all our tenants who took the time to participate in the survey. Your views and opinions really do matter to the Association as this helps us to develop new services whilst continuously improving those services and your homes that we already provide. This article contains the key findings of the Survey.

Tenant's Charter Indicators

There are certain questions that the Association must ask which are reported in the Annual Return on the Charter. These questions and responses are detailed below:

Scottish Housing Regulator Indicators	2013	2016	2019	% Change
Taking everything into account, how satisfied or dissatisfied are you with the overall services provided by CHA? (% very/fairly satisfied)	96%	90%	91%	→ 1%
How good or poor do you feel CHA is at keeping you informed about their services and decisions? (% good/fairly good)	95%	96%	100%	↑ 4%
How satisfied or dissatisfied are you with the opportunities given to you to participate in CHA decision making process? (% very/fairly satisfied)	99%	86%	100%	↑ 14%
Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs and maintenance service provided by CHA? (% very/fairly satisfied)	85%	84%	90%	↑ 6%
Thinking about when you moved in, how satisfied or dissatisfied were you with the standard of your home? (% very/fairly satisfied)	75%	77%	78%	→ 1%
Overall, how satisfied or dissatisfied are you with the quality of your home? (% very/fairly satisfied)	92%	85%	91%	↑ 6%
Taking into account the accommodation and services CHA provides, to what extent do you think that the rent for this property represents good or poor value for money? Is it... (% very good value/fairly good value)	75%	79%	83%	↑ 4%
Overall, how satisfied or dissatisfied are you with CHA's contribution to the management of the neighbourhood you live in? (% very/fairly satisfied)	95%	87%	94%	↑ 7%

The survey also considered the following:

Information and Communication

- Written communications are the preferred method of obtaining information about the Association and its services with 91% stating they prefer using letters to obtain information and 69% reading newsletters.
- 100% of those tenants asked felt that Cassiltoun was very or fairly good at keeping them informed about their services and decisions.
- 74% of those asked have access to the internet, with younger tenants (aged under 35) much more likely to have internet access (94%).

Tenant Participation

- 96% of our tenants stated they prefer the Association to consult with them in writing using letters.
- The majority of our tenants were aware of a range of ways in which they could become involved in the Association's decision making processes (between 73% and 77% aware of different ways of getting involved). However, 63% were not interested in becoming more involved in the Association's decision-making processes.
- 100% were very or fairly satisfied with the opportunities given to them to participate in Cassiltoun's decision making processes.

Customer Contact

- 90% of our tenants said they would prefer to be contacted by telephone in the future.
- 52% had contacted the Association over the past 12 months. Of these, the majority (83%) had done so to report a repair.
- 90% who have contacted the Association over the past 12 months did so by telephone and satisfaction with the telephone service was very high in terms of:
 - The length of time taken to answer the telephone (97%)
 - The helpfulness of reception staff (97%)
 - The length of time taken to speak to the relevant member of staff (97%)
 - The helpfulness of the relevant member of staff (97%).
 - The quality of advice and assistance given (92%).

The Repairs Service

- 98% of our tenants asked said they were aware of the Association's responsibilities and of their own responsibilities (99%) in relation to the maintenance of their home.
- 47% of those asked had repairs carried out in their property within the last 12 months.

- 90% of those who had a repair in the last 12 months were very or fairly satisfied with the repairs and maintenance service provided by Cassiltoun and overall satisfaction has increased since the 2016 survey, increasing from 84% in 2016.
- 90% were very or fairly satisfied with the response they received when they used the out of hours repair service.

The Home

- Just under one third of those tenants asked had improvement work done to their home in the last 3 years with 97% very or fairly satisfied.
- 91% of our tenants asked were very or fairly satisfied with the quality of their home.
- We asked our tenants what their top priorities for improvements in their home would be. These were:
 - bathroom upgrades or replacements (41%)
 - kitchen upgrades and replacements (39%)
 - window replacements (29%)
 - new internal doors (25%).

Rent, Benefits and Welfare Reform

- 69% of our tenants are aware that we provide a Money Advice Service and 88 of those asked had used this service with 99% of those very or fairly satisfied with the Service that they received.
- 83% said they feel their rent represents very or fairly good value for money, compared to 11% who said it was neither good nor poor value and 6% who said it represents fairly or very poor value for money.

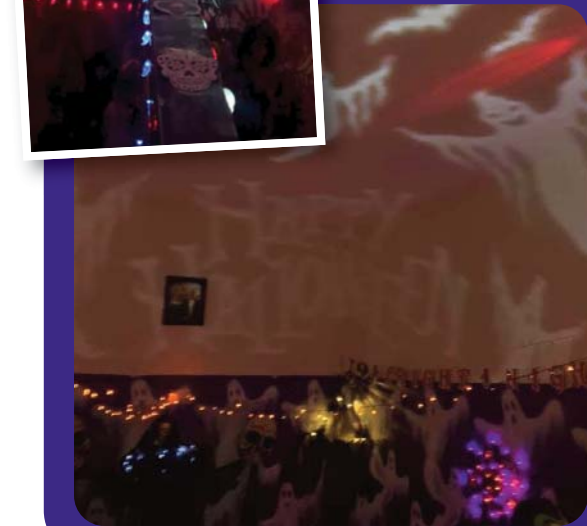
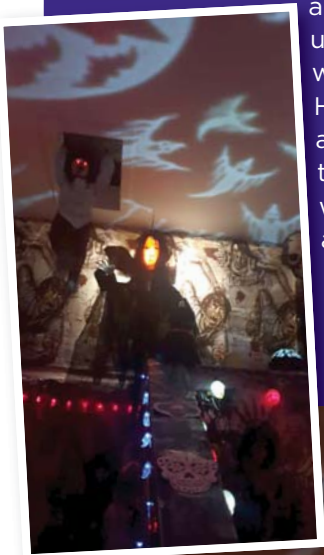
Neighbourhood Management

- 94% of those asked were very or fairly satisfied with our contribution to the management of their neighbourhood.
- Those tenants asked stated the following as the main neighbourhood issues:
 - Rubbish (31%)
 - Dogs (18%)
 - Drug dealing (12%).
- 96% of those asked rated the community events we provide as very or fairly good.



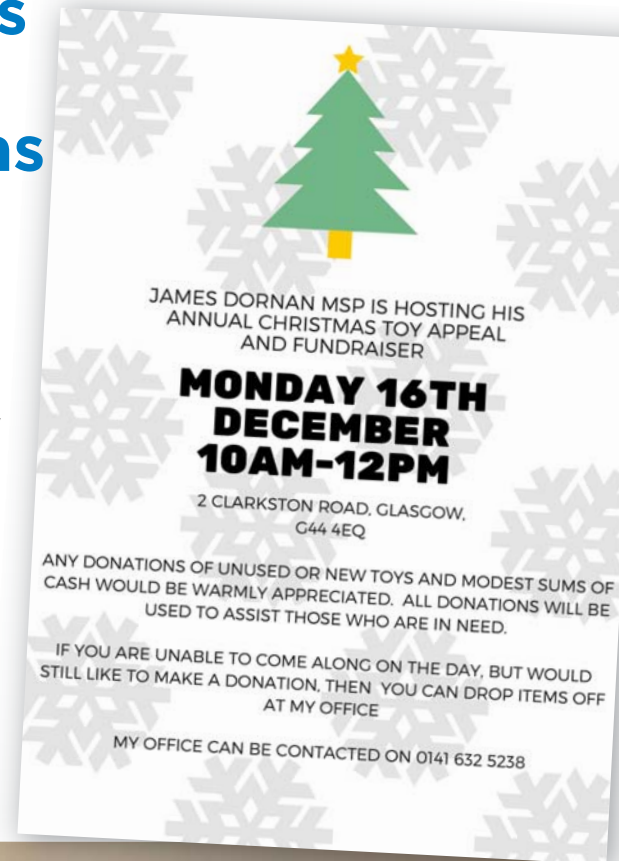
Spooky, scary goings-on yet again!

We would like to say a huge well done to 2 Croftfoot Crescent as they transformed their close into a spooky Halloween tour again. The tenants have been decorating it for over 20 years with approximately 140 kids attending every year and receiving their Halloween treats. (If they are brave enough to enter). Such a great amount of work is undertaken in the weeks leading up to Halloween to make it a scary surprise for the kids of Castlemilk which is greatly appreciated by the local community. Thank you, 2 Croftfoot Crescent!



James Dornan MSP Launches 2019 Christmas Toy Appeal

James Dornan MSP has launched his annual Christmas toy appeal. Each year the local MSP has asked constituents, businesses and community organisations to donate toys for local families. Cassiltoun Housing Association donates to this worthy cause.



Cassiltoun Housing Association welcomes Barbara Dusik... ...as a new co-opted board member onto our Board of Management

Barbara Dusik joined the Board of Management as a co-opted board member at their meeting on 25th September 2019.

Barbara has graduated from the University of Glasgow with a BSc in Geography.

Barbara will offer additional skills and experience that will enhance our Board of Management.

By appointing co-optees, we will enhance our board of management's skills as recommended by Glasgow and West of Scotland Forum and Scottish Housing Regulator.

Tenants' Health and Safety High Priority on the Association's Agenda

Post Grenfell the health and safety of tenants and residents has never been far from the news.

The Association has always taken your health safety extremely seriously and we thought, particularly at this time of year, we would share with you the measures that we take to ensure that you are safe and secure in your homes.

Gas Safety

Annually, your gas appliances will be serviced to ensure that they are working correctly. We also provide a 24- hour service for gas breakdowns and emergencies. Please ensure that you provide access to your home for this as failure to do so will result in a forced access in order for the work to be completed. You will also have supplied, fitted and checked a carbon monoxide alarm, which will alert you should there be an escape of carbon monoxide from your boiler. Our contractor is City Technical Services.

Fire Safety

We have always fitted smoke alarms in our properties, however, after new legislation came into force this year, we are carrying out a programme of upgrading all our properties to have a hardwired smoke detector in the living room and radio linked alarms in the kitchen, hall and landing(s) if you have an internal stair case. The upgrades are being carried out by our contractor City Technical Services and I would encourage you to allow access to your home for this work to be completed. It is for your safety.

Electrical Servicing

The Association carries out a full electrical service every time a property becomes vacant and also carries out a programme of planned inspections on a 5 yearly cycle. Again, I would urge you to allow access to your home for this work to be completed. Any repairs or upgrades identified during this service will be organised and carried out for you. Our contractor carrying out this work is Magnus Electrical.

Legionella

Legionella is a water borne virus, which is why when there are water tanks within a property they require to be inspected and tested. ECG - Facilities Services are the Association's current contractor who are undertaking a programme of work within our stock testing the water tanks in the attic. They may require access to some of the properties within the block and I would encourage you to provide access. Any repairs or issues highlighted will be dealt with by the Association.

Asbestos Management

The Association has a robust Asbestos Policy and keeps an asbestos register which is updated regularly when tests have been carried out on a property. This information is shared with our contractors prior to them carrying out works in our properties whether they are empty or have a tenant in them. All are well trained in what to do if they suspect there is asbestos in a property and it is not on our register. They will arrange to have the property tested and if asbestos is found will react accordingly to ensure that it is safe to proceed with the works. No work will progress until suspected area has been tested.

All the Association's contractors wear uniforms and carry ID with them. If in any doubt please contact the Association for assistance.



A big Thank you to City Building

The Association would like to thank City Building for their very generous donation of Selection Boxes to be enjoyed on our annual panto trip on Sunday 15th December 2019.



Cassiltoun
Housing Association

Staff Update

We recently said goodbye to **Connor MacLean**, Advice Assistant, who has left the Association for pastures new. **Kimberley Lee**, Assistant Receptionist, will also be leaving the Association at the end of December. We wish them both well for the future.

More convenient ways to pay

We are looking to introduce more rent payment methods such as online and maybe direct debits during 2020.

Our existing provider is Santander Bank but they do not offer all the choices that many of us nowadays take for granted and therefore we have been exploring moving to another company.

Allpay is the market leader for this service and we will keep your existing methods of paying at the Post Office and through your bank account by Standing Order. The extra methods will be online and PayPoint outlets plus we are considering adding 24 hr Telephone Payments using your debit or credit card and Direct Debit.

Our owner occupiers will likewise change to Allpay and we think direct debits might be the preferred choice for you?

If you have a preference then we would love to hear from you so that we don't set up a choice that will have very little take up. Our transaction costs will reduce with some methods and we get the additional benefit of providing a wider choice of methods. Please drop us an email, phone the office or visit if you want to tell us your preferred method or if there is something you would like us to take into account.



Fly tipping & bulk waste

Tenements / part of a close

If you live in a Flat (tenement close) as a resident of Cassiltoun Housing Association then you do not have to request a Bulk Waste collection, **except for fridges or chargeable items**. For a list of chargeable items please contact Glasgow City Council (GCC) on 0141 287 9700. If you are disposing of Bulk Waste then you should put your bulk items into your back-court area and our contractors Caledonian will take these to the collection point for the due uplift day. Glasgow City Council will carry out the designated collection points.

Main door properties and houses

If you live in a house (main door property) then you will need to request a bulk uplift by contacting Glasgow City Council on 0141 287 9700 who will advise you of the process and timescales for items to be uplifted.

If you dispose of your bulk waste by any other means i.e. placing items in lanes, pathways, green spaces or kerb side then this is an act of anti-social behaviour and the perpetrators will be dealt with accordingly providing evidence is gathered and action can be taken. If you witness anyone not disposing of items in the appropriate manner then please contact this office on 0141 634 2673 and speak with a member of staff. All calls will be treated with the utmost confidentiality and perpetrators will be dealt with.



Become a member of Cassiltoun Housing Association for only £1.00

Becoming a member of Cassiltoun Housing Association gives you a real say in the future of your home and local community. Membership means you can stand for election to our Board of Management, attend our Annual General Meeting and vote to appoint members to our Board of Management. You must be at least 16 years old to apply for membership.

You can join the Association for only £1. Application forms are available from the Association's offices or by contacting Paula Brownlie, Corporate Services Manager on 0141 631 5207. If you are a tenant of the Association, a service user or a person that supports the objectives of the Association you are eligible to become a member.



City Building retain Reactive Maintenance Contract

The Association is delighted to report that City Building have retained the contract to carry out the Reactive Maintenance Service for the next 3 years with the option to extend to 5 years depending on contractor performance. This follows a rigorous tendering process which included contractor interviews and site visits in order to ensure the quality and price of the contract.



The tendering process ensures that the Association and our tenants receive a high quality, customer focussed reactive maintenance service whilst demonstrating that the contract provides excellent value for money.

City Building have been the Association's Reactive Repairs Contractor since April 2009 when they first won the contract, and have provided that high-quality, customer focussed service which is verified in the consistently high tenant satisfaction returns which are reported in the Association's Annual Return on the Charter at over 90%. This has been assisted by the fact that we have a dedicated workforce that staff and tenants alike have come to know.

We are looking forward to another 3 years successful partnership with City Building and to continuously improving the services that we jointly provide.

Post Christmas and New Year skip 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 left.

Therefore, we have hired 4 skips to be delivered on Monday 6 January 2020 at 8.00am and picked up again at 4.00pm for residents to put all their unwanted items and rubbish in.

The skips will be placed throughout the area at:

Ballantay Road (adjacent to phone box)

Barlia Drive (Parking Bay at substation)

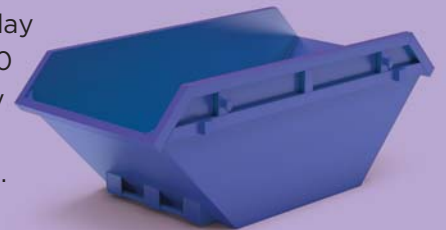
Bottom of Machrie Road (at Castlemilk Drive)

Croftfoot Drive (across from Croftfoot Crescent)

Please use these skips rather than leaving rubbish in the back court of common close areas.

Further information can be obtained from the office on Monday 6 January 2020 in person or by telephone on **0141 634 2673**.

We hope this service is of use to you.



Free Christmas Hamper Raffle

As in previous years the Association would like to spread a little Christmas cheer to our tenants. Therefore, the Senior Management Team, the Association's consultants and contractors and the Staff Social Fund have all donated Christmas Hampers to be raffled to the Association's tenants from Monday 2nd December 2019. The raffle is free to enter and tenants will be given a ticket at reception when they are in the office. In addition to this there will be a free raffle for children under 16 to participate in, therefore if your child is in the office with you please ensure they get their raffle ticket too.

The draw will take place on Monday 16th December 2019 with all lucky winners being notified no later than Wednesday 18th December 2019, in order that they can collect their hamper in time for Christmas.

The Association's participating consultants and contractors are:

Edwards MacDowall • Atkinson Partnership
Cruden Building and Renewal Ltd
MCN (Scotland) Ltd • Collective
Ian White Associates Landscape
Caledonian Maintenance Services Ltd.
City Technical Services • Magnus Electrical



Don't forget to collect your raffle ticket from reception and the very best of luck.



Welfare Reform Update

From April 2020 the benefit freeze will end. This freeze has kept most working age benefits at the same level for the last 4 years.

This would see a proposed increase of 1.7% on Universal Credit, Employment and Support Allowance, Income Support, Job Seekers Allowance and Housing benefit and a proposed increase of 3.9% on both the Basic and New State Pension rates.

Young Carers

The Young Carer Grant was introduced on 21 October 2019. Young Carer Grant is a yearly payment of £300 for young carers who live in Scotland.

You can get Young Carer Grant if all of these apply:

- you live in Scotland, and are 16, 17 or 18 years old
- you've been caring for one or more people for around 16 hours a week, for the last 3 months.
- the person or people you care for are getting certain benefits, including PIP Daily living, DLA Middle or high rate care, including Child DLA, Attendance Allowance or Armed Forces Independent Payment, for the last 3 months
- you're not already getting Carer's Allowance

Please contact our advice team for further advice if you think you may qualify.

Are your home contents protected this Winter?

Your landlord, Cassiltoun Housing Association, is responsible for looking after the structure of your home, but that doesn't include what's inside like your furniture or personal belongings.

As a tenant of Cassiltoun Housing Association, you are eligible for home contents insurance which has been created for you at a low price, no excess if you need to claim and will cover against Theft, Fire, Flood and Accidental Damage

Giving you peace of mind that all your household contents are covered from as little as £1.12 per week.



Interested? Then contact our Money Advice Team here at Cassiltoun Housing Association, 59 Machrie Road, Castlemilk G45 0AZ, tel: 0141 634 2673 or email housing@cassiltoun.org.uk



cash for kids

Cassiltoun Housing Association have submitted their application to Cash for Kids Christmas Grant.

Cash for Kids 2019 is designed to help families provide a

Christmas Treat or meet the associated costs of Christmas who are unable to do so through their own income.

This year's application was open to children between the ages of 0-16 years old and in some circumstances children aged up to the age of 18.

We will be distributing awards in the run up to Christmas and all successful applicants will be lettered with further information.

It's that time of year...

...when we are buying expensive gifts for Christmas

Do you know that if you pay by credit card for any single item costing at least £100, you are protected by your card?

Your secret financial super-hero: Section 75 laws mean your credit card *must* protect purchases over £100 for free, so if there's a problem you could get your money back.

What is Section 75?

Section 75 is an important UK consumer protection law that means your credit provider must take the same responsibility as the retailer if things go wrong with a purchase.

Pay for something costing between £100 and £30,000 on credit and the provider's equally liable if something goes wrong.

This isn't the credit company being nice. It's a legal protection put in place so that you're never in the position of paying off debt for something you didn't receive or was faulty. Whether it's a mobile phone, ipad, washing machine, computer or anything else, pay on a credit card, store card or with store instalment credit, and the credit provider's responsible too.

What does Section 75 cover?

Section 75 is fantastic protection – if you order something and the retailer goes out of business, you can still claim your money back from the credit card provider (even if you've since closed your credit card account).

Section 75 applies to most, but not all, credit card agreements. Credit cards are the main area covered, but the law also applies to store cards, store instalment credit and some car finance agreements (but NOT hire purchase).

Plus, even if the problem is just non-delivery or faulty goods, you have exactly the same rights from the credit provider as from the retailer, flight company or supplier.

Some typical examples...

- You order concert tickets and the event is cancelled
- You buy flights direct from an airline that goes bust
- You buy a laptop from a shop, and find it's faulty

In all of these, your lender is jointly liable for a refund.

So if you're buying something or ordering tickets or flights worth more than £100, pay for some or all of it on a credit card to ensure you're protected. Keep your receipts and card statement to make it easier.

If you discover a problem with a product you bought using a credit card (and it meets the requirements in terms of minimum amount, debtor/creditor supply link etc) then, even if the account is closed, the provider would still be liable and would need to refund you.

It's worth noting that sometimes you might not be able to protect yourself, for example if you pay a monthly fee of less than £100 to a company that goes into administration. But always check to see if you can use another consumer protection, such as chargeback.

How do I make a Section 75 claim?

To make a claim, you need to contact your credit card company (you can still claim on an account that's closed) not Visa, Mastercard or Amex. So if you've got a Clydesdale Bank Mastercard, you claim from Clydesdale, not Mastercard.

Similarly, if you're claiming for a sofa bought with instalment credit, your claim is with the finance company (the one you repay) not DFS or SCS (but you can complain to them too).



Cold Callers and Scams

Have you received a call from a company trying to sell you something, even though you had no business with them previously or even a call from a company you do deal with?

It can be hard to tell the difference between a scam and cold calling. However, it's good to know some of the typical tricks that scammers use so you can be prepared.

Bank scams

Someone may call claiming to be from your bank telling you there's a problem with your card or account. The caller will often sound professional and try to convince you that your card has been cloned or that your money is at risk.

They may ask for your account and card details, including your PIN number, and even offer to send a courier to collect your card. They may also advise transferring your money to a 'safe account' to protect it.

This is a common scam and your bank would never ask you to do this.

Computer repair scams

A scammer may call you claiming to be from the helpdesk of a well-known firm, such as BT. They'll tell you that your computer has a virus and will ask you to download 'anti-virus software', possibly at a cost.

This turns out to be spyware, used to get your personal details. Legitimate IT companies don't contact customers this way.

Compensation calls

This is a call from a company asking about a car accident you've supposedly had claiming you may be entitled to compensation. Some of these could be genuine companies looking for business but others are scammers. Don't engage in these calls. If you've had an accident, call your own insurance company on the phone number provided on your policy.

HMRC scams

You may get a call from someone claiming to be from HMRC saying there is an issue with your tax refund or an unpaid tax bill. They may leave a message and ask you to call back.

Again, don't be fooled by this. HMRC would never contact you this way and would never ask you to reveal personal financial information such as your bank account details.



Number spoofing

Scammers now have the technology to mimic an official telephone number so it comes up on your caller ID display (if you have one on your phone). This can trick you into thinking the caller is really from a legitimate organisation, such as a bank or utility company. If you're in any doubt, hang up and call the organisation directly. If possible, call them from different phone as scammers can keep the phone line open, so that even if you hang up and call the organisation directly, the line may still be connected to the scammer. If it's not possible to use another phone then wait for at least 10 minutes before you call.

Pensions and investment scams

This is a call about an 'unmissable' investment opportunity, or offering you the opportunity to access your pension cash earlier.

Nuisance calls about pensions are now illegal. If you receive a cold call about your pension, report it to the **Information Commissioner's Office** on **0303 123 1113** or go online

<https://ico.org.uk/make-a-complaint/nuisance-calls-and-messages/>

What should I do if I get a scam call?

Older people are often a target for scammers, so it's important to be aware of phone scams and how to handle them. Fortunately, there are things you can do to protect yourself:

Spam Calls – Be Aware...

- **Don't reveal personal details.** Never give out personal or financial information (such as your bank account details or your PIN) over the phone, even if the caller claims to be from your bank.
- **Hang up.** If you feel harassed or intimidated, or if the caller talks over you without giving you a chance to speak, end the call. It may feel rude to hang up on someone, but you have the right not to be pressurised into anything.
- **Ring the organisation.** If you're unsure whether the caller is genuine, you can always ring the company or bank they claim to be from. Make sure you find the number yourself and don't use the one provided by the caller.
- **Don't be rushed.** Scammers will try to rush you into providing your personal details. They may say they have time-limited offer or claim your bank account is at risk if you don't give them the information they need right away.

How can I avoid phone scams and cold calls?

You can block or prevent some cold calls. Try these simple things:

- Register with the Telephone Preference Service – it's free and it allows you to opt out of any unsolicited live telesales calls. This should reduce the number of cold calls you receive but may not block scammers.
- Talk to your phone provider to see what other privacy services and call-blocking services are available, although you may need to pay for some of these services.
- If you have a smartphone, you can use the settings on the phone to block unwanted numbers. If you're not sure how to do this, you could visit your local mobile phone shop for assistance.

How can I report or make a complaint about a cold call?

There are privacy laws that protect consumers from direct marketing phone calls. If you've registered

your phone number with the Telephone Preference Service (TPS) or if you've told the company directly that you don't wish to receive phone calls, you shouldn't receive direct marketing calls from the UK.

If you receive an unwanted telesales call, an automated message, or a spam message, tell the company that you don't wish to be contacted again.

You can complain to the **Information Commissioner's Office** or report spam texts by forwarding the text for free to **7726**.

If you have received a silent or abandoned call, complain to Ofcom.

Refer to Ofcom's online advice section to help you tackle nuisance calls and messages

What should I do if I've been a victim of a phone scam?

Scammers are constantly finding new ways to trick people and phone scams are changing all the time. If you've been the victim of a scam don't be embarrassed to report it. It can happen to anyone.

Report the scam to the police and also contact Action Fraud on **0300 123 2040**. The information you give to Action Fraud can help track down the scammer.



Scottish Housing Charter

How we are doing...

01/07/19 – 31/10/19



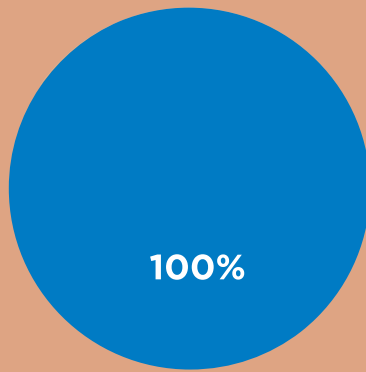
Allocations

Indicator 30

Lets this year so far: 42 • Average Void Days Lost: 9

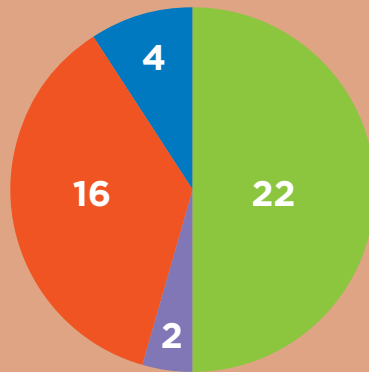


Contextual Indicator 3
Types of Let



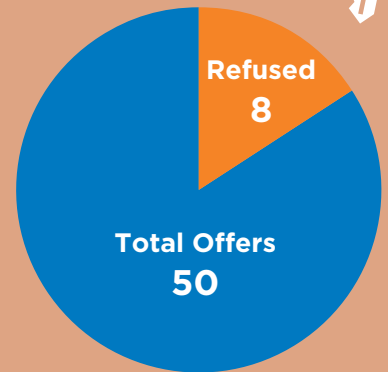
■ General Needs Lets ■ Supported Lets

Contextual Indicator 2
Source of Let



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

Indicator 14
Offers Refused



■ Total Offers ■ Refused

Indicator 16

Tenancies Sustained more than a year – 85%

Indicator C4

Abandoned Properties – 7

Tenants satisfied with standard

of their home when moving in – 93%

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

Emergency Repairs	351	Average 1.9 hours
Non-emergency Repairs	1230	Average 3.8 days

98.5% of jobs completed Right First Time

94.8% Customer Satisfaction

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.

100% ✓
705 services completed

Disabled Adaptations

Indicators 19, 20 & 21



Total Number Approved	14
Total properties adapted	9
Total number of adaptations carried out	9
Total number of days to complete all adaptations	246
Cost of all Adaptations	£31,548.53
Cost of Landlord Funded	£15,305.63
Cost of Grant Funded	£16,242.90

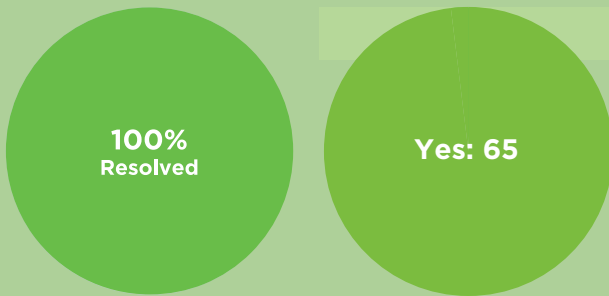
Scottish Housing Quality Standards

Cassiltoun tenancies meeting Scottish Housing Quality Standard is **98%**.

Anti-social Behaviour

Indicator 15

Complaints Resolved Timescales met?



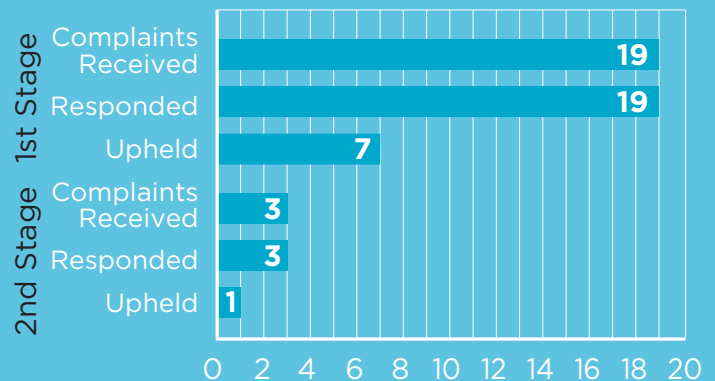
■ Yes ■ No ■ Ongoing ■ Yes ■ No

The Association has received 65 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



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.

Rents

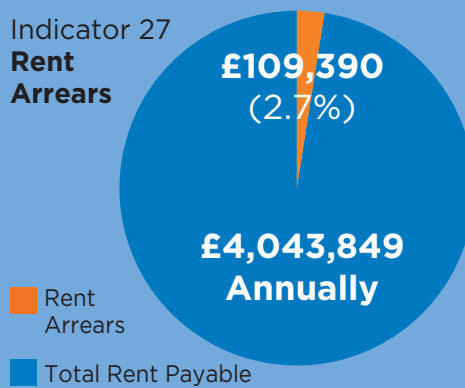
Indicator 26

Rent Collected... £1,173,740

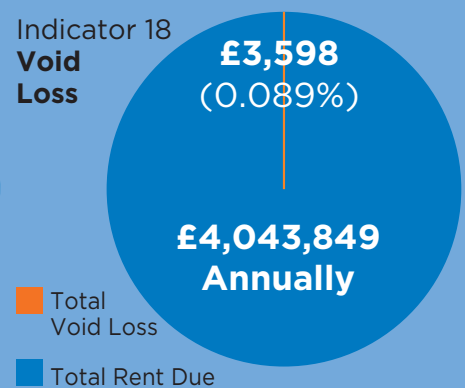
The Association's arrears were **2.71%** while our target is **2.77%**. The Association treats non-payment of rent very seriously and takes all necessary action to recover moneys owed. 16 court actions have been initiated during this reporting period.

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**.

Indicator 27
Rent Arrears



Indicator 18
Void Loss



Indicator 22

Court Action

Court Actions Initiated
Properties Recovered (Non-payment of Rent)
Properties Recovered (Anti-Social Behaviour)
Properties Recovered (Other)



Indicator 17

Number of properties which became vacant - 40

Homelessness

Indicator 23

Homeless Referrals received	34
Offers made to Homeless Applicant	28
Offers accepted by Homeless Applicant	21

Advice Team -

End of Quarter 2 Performance

Financial Gain - Quarter 2	£94,001.85
Financial Gain - Year to date	£164,868.53
Total Debt managed for Q2	£161,286.39

Castlemilk Dynamo

Cassiltoun Housing Association awarded the local football team, Castlemilk Dynamo with a donation of £500 to enable them to purchase winter jackets for their coaches.

The Manager, Scott Gallacher said "The guys were over the moon with the jackets and we as a club cannot thank Cassiltoun Housing Association enough for this kind donation. Thank you again."

From left to right - Assistant Manager Ryan Hipson, Chairman John Hewitt, Stevie Twaddle, David Hanley, Manager Scott Gallacher, Stuart Duncan and Vice Chairman Mr C.



Rent Increase Consultation

With Christmas just around the corner we know that the last thing that you will want to hear about is your rent increasing. However, in January we will be consulting on next year's rent increase which will happen on 1st April 2020 and we really want to hear your views.

Every year when we send out our rent consultation letter very few people respond which makes it difficult for the Association to know and understand what our tenants think and to be able to consider this when the rents are increased.

What we do know is that after our recent Tenant Satisfaction Survey carried out independently

by Research Resource in which 400 tenants were surveyed:

- 83% think that their rent is good value for money.
- 60.5% find their rent very/fairly easy to afford.
- 35.5% find their rent just about affordable.
- 3% find their rent difficult to afford.

The consultation will take place in January and in order to try to attract more responses, we are changing the way in which we consult with you. If you have an e-mail address and you have provided this to the Association, you will receive an online survey request which we would encourage you to complete.

Another 100 of our tenants will receive a telephone call from Research Resource and will be asked a short series of questions regarding the proposed rent increase, value for money and affordability. All our tenants will also receive a short newsletter asking your opinion on the proposed rent increase and explaining what your rent money is spent on and why any increase is necessary.

I would encourage all our tenants to respond as your opinion is vital in the decision-making process. You all have a voice please ensure that it is heard. If you do not respond, we do not know your thoughts and opinions on the questions asked.

Sharing the goodness!

Our creative writing group meet every Wednesday 10-12pm. However, it's not just about sharing stories and poems, they also share recipes, cakes and ideas!

Frank brought in some homemade tablet and shared the recipe with the group. Everyone said "It was fabulous!" So we thought we would share it with you.



Microwave Tablet

Ingredients

- 500g caster sugar
- 125g butter (not margarine)
- 170g tin of evaporated milk (Nestlé)

Tools Required

- Large mixing bowl
- Wooden spoon
- Baking tray
- Greaseproof paper

1. Put all the ingredients in a large bowl and place in the microwave on high for 7 minutes.
2. As it rises, remove from the microwave and stir, do not let it boil over.
3. Add a drop of vanilla essence.
4. Put back in the microwave for another 6 minutes. Keep stirring and make sure it doesn't boil over.
5. Put it in again for 3 minutes and then another 1 minute. It should be ready.
6. Line a baking tray/tin with greaseproof paper and pour in the tablet.
7. Allow to cool for 5 minutes. Using a sharp knife, score into squares, make sure it is completely cool and enjoy!!



Stay safe this festive period

This winter Scottish Fire and Rescue Service (SFRS) will work closely with local communities and partner agencies to keep Scotland safe from fire and other emergencies - but as always, we need the public's help to reduce the amount of preventable fires we might see in the coming months. We want people to join Scotland's fight against fire and use our six winter safety tips.



- Keep portable heaters away from curtains and furniture and never use them for drying clothes. Make sure you switch them off before you go to bed.

- Unplug fairy lights or other electrical Christmas decorations and blow out candles when you leave the house or go to bed.

- Never leave an electric blanket switched on when you're in bed unless it's marked 'suitable for all night use'. Check your electric blanket, plug and flex regularly for damage. If you're in any doubt, don't use it.

- Leaving cookers unattended or being distracted while cooking is the most frequent cause of fire in the home. Never cook hot food while under the influence of alcohol or drugs.

- Most fatal fires are caused by smoker's materials. Don't smoke in your chair if you've been drinking or you're feeling tired. If you do feel tired smoke outside or stand up and smoke at an open window.

- Check your smoke, heat and Carbon Monoxide alarms are working. Replace batteries if necessary.

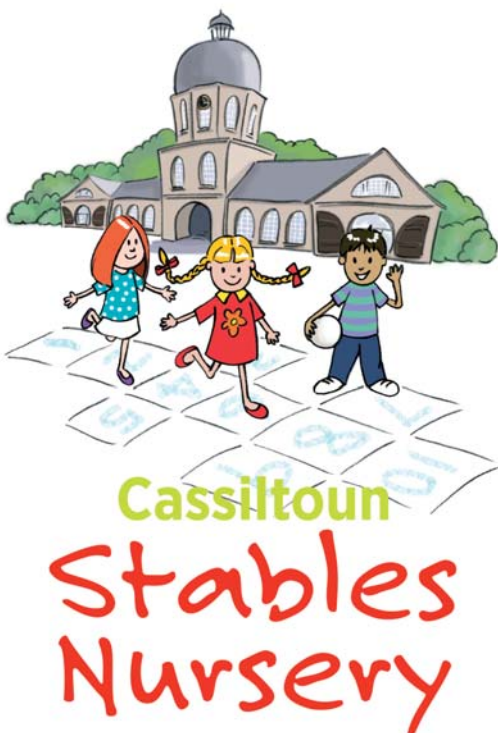
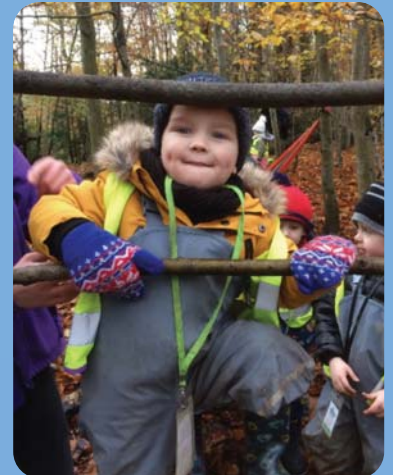
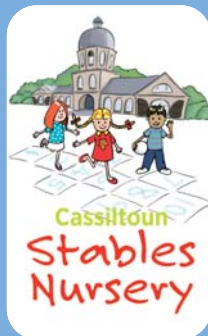
Nursery Update

As winter arrives the children are exploring the changing seasons in the forest. No matter the weather the children still go out and about and explore their local environment, from the local woodlands to our local library.



Free funded places for children aged 3-5

Here at Cassiltoun Nursery we are delighted to share that free at point of access funding is available for up to 18 hours per week. This is free funded sessions for children aged 3 years and above. We also offer term time places (max 24 hours per week). If you would like more information, please pop in to the nursery where we can also assist in helping you apply for funded hours online. Our 3-5 room spaces are quickly filling up so if you are interested then please get in touch as soon as possible.



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.

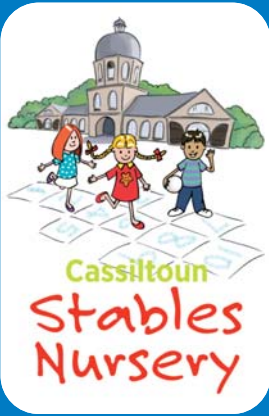
Full time, Part time and Term time places available.

Places available for age 6 weeks – 5 years

Telephone: 0141 631 5235

Email: nursery@cassiltoun.org.uk

Castlemilk Stables, 59 Machrie Road, Castlemilk, G45 0AZ



Free @ 3!

All children aged over 3 years of age are entitled to attend nursery for free!

- We offer between 12 and 24 hours to each child between 3 – 5 years, increasing to 30 hours per week from August 2020.
- Your entitlement begins the day after your child's third birthday.
- Hours can be flexible between 7.30am and 6pm.

To register your child you need to contact the nursery and bring along a copy of your child's birth certificate and your council tax or benefits letter confirming your address.



From August 2020 we will be offering 'Eligible Twos' places, please check on line for eligibility criteria at <https://www.gov.uk/help-with-childcare-costs/free-childcare-2-year-olds>, or contact the nursery for further information.

Community Development Update

We could not be prouder!...

...of all of the young people who make up our Youth Meet-Up Group!

They've given so much of their time across the many events over Halloween, October Week, giving us their ideas for next year's projects and completing surveys to influence Youth Health Services. They have been busy making items to sell at the Castlemilk Christmas Fair to raise funds for youth activities, and have submitted more funding applications for even more of their creative ideas! Through working alongside us we try and encourage people to access other opportunities and to reach their full potential. One of the young people completed a Prince's Trust course earlier in the year and won the very competitive Prince's Trust Breakthrough Award! Amy has been volunteering with us for nearly 3 years through some encouragement to get involved during door-to-door engagement. Since then, Amy has been a dedicated and motivated member of the volunteer team. All of these young people in Castlemilk, and many more, are a huge asset to their community – see below for some examples from our Celebrating Young People Competition!



Inspired by the above? Contact Paddy to see how you can make steps to getting involved - we have opportunities for formal volunteering from age 14 upwards: 0141 634 2673 or private message our Facebook Page.

celebrating Young People!

Cody Nelson, 12

Cody's nominating adult says that he is "an outstanding young person as he is always engaging in numerous projects. From comedy sketches, drama performances such as Toy Story and is the founding member of a boy's group where they discuss around issues facing young." They go on to say that "Cody is a positive influence on his peers and has a true respect for the opportunities available and has been a huge part in making the projects the best for everyone. He is always trying to be inclusive and encourages others to get involved. Cody is the life and soul of the Complex and always makes us laugh and smile." Well done Cody and a big thank you for all that you do!

Mirren Isabella Murphy, 16

Mirren has been nominated for being simply "great" – she helps out at events across lots of groups and venues in lots of ways. With a fantastic singing voice and wonderful personality, Mirren brightens up every room! We know well how important getting help at events and in groups are so well done Mirren!

Colleen Cassidy, 24

Colleen was nominated for being "a real creative asset to her community" for various reasons such as "creating posters for our group, WAC and sharing her face-painting skills at events, which the wee ones love". There are so many skills across our community, thanks for sharing yours, Colleen!

Cale Murphy, 18

If you've not heard or seen Cale performing, then you're missing out! Cale was nominated for "supporting so many community groups with his musical talents". We remember when Cale came to perform at our Open Mic night and the audience loved it. Well done, Cale!

Stephanie Martin, 24

Stephanie is another young person that was nominated for sharing her skills in her community particularly with face-painting, creative writing, and helping at stalls. Thank you, Stephanie!

And the winner is... Cale Murphy! Well done, Cale!

Celebrating our Harvest!

What a fantastic turn out at our annual Harvest Festival celebrating all the hard work of the gardening group over the year. It was an extra special celebration this year as the whole garden has been transformed with new raised beds, compost bays, cold frames and gravel paths. Around 140 people took part in arts and crafts, made tomato soup with the Community Chef from Glasgow Health and Social Care Partnership, created pizza to fire up in the outdoor pizza oven and Taiko Drumming with Theatre Nemo, all with a delicious buffet lunch from the Hideaway Café, funded by **Glasgow Food Programme**. A big thank you to our other funders for enabling us to replace the old garden: **The Nineveh Trust and Awards For All**.



“It was like a wee holiday!”

Stables Studio had a lovely day trip to Aberfoyle and enjoyed getting out of Glasgow and exploring the beautiful Scottish countryside and taking lots of photos for inspiration back in the studio. Thanks to **South Glasgow Health and Social Care Partnership** for the funding.

As well as regular creative projects, the group were pleased for their artistic skills to be called on at Halloween for pumpkin carving and prop making. Every year they work wonders, thank you!

The Stables Studio and Community Growers got together to take part in a day of “eco-printing” with Glasgow Life Artist in Residence Deirdre Nelson and Jules Billings. Using flowers, leaves and natural dyes collected from the garden they created unique printed fabrics. Stables Studio were also inspired to start ‘Random Acts of Pom Pom Kindness’ after finding a similar crochet project in the Cathkin Braes, they made and hid colourful pom poms and hand-written notes throughout Castlemilk Park to brighten up your day and brighten up our woodlands. They loved hearing who had found them and what they thought. Let us know if you found any when you were out and about in Castlemilk Park through our Facebook Pages: Cassiltoun Housing Association or Castlemilk Park Project.



Stables Studio is a social arts and crafts class for over 50s living in the G45 area - join us to try something creative or just drop in for a cuppa and a chat! Stop by any Monday, Tuesday or Thursday 9.30am - 3.30pm, Castlemilk Stables, 59 Machrie Road, G45 0AZ or call Claire on 07947 397932 for more information.

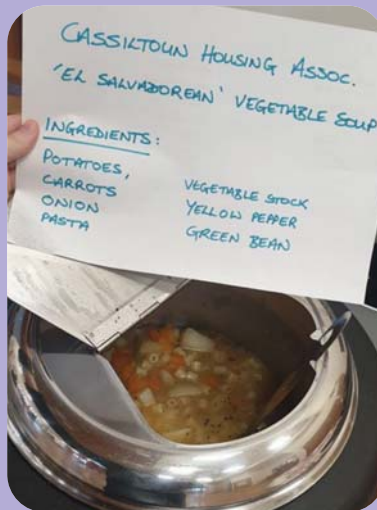
Fabulous Friday Feed Finalists in Soup Off!

Our Friday Feed group that meet every Friday entered Castlemilk Together's annual Soup Off Competition in the New Castlemilk Parish Church. The group made a Vegetable Soup from an El Salvador recipe. This was a brilliant event that brought lots of people together and inspired us to make new soups! The Friday Feed is drop in from 11am-2pm for a light lunch and great welcoming company!

Our digital worker is there to give a hand if you have any queries about laptops/phones/iPads etc.

“Karen was very knowledgeable, helpful, resourceful, kind and willing to help.”

We completely agree! Karen has been our Freelance Digital Worker funded through Digital Participation Scotland and has been supporting people with online banking, online shopping, setting up emails, getting creative digitally, job searching, printing off documents such as CVs, setting up new gadgets and lots more! If you get a new gadget for Christmas and aren't quite sure how to use it or have been meaning to pop in for support with any of the aforementioned, then please do!



Our new Cook and Kid's Club, a fantastic success!

Based on positive feedback during the Summer and October cooking demos, we organised for Community Chef Craig from Glasgow Health and Social Care Partnership to deliver a 6 week course on a Monday from 4pm-6pm. To enable parents to take part, Glasgow Sport supported us with a Community Coach who worked alongside us with the children playing sports, games and also cooking!

This was a great success and we received some enquires about organising another block next year. If you would like this to happen (or any other workshops!) please contact Paddy.

paddymckenna@cassiltoun.org.uk
or call 0141 634 2673.

I Love Chitty Chitty Bang Bang!



...and all the other movies we've shown over our 3 successful Community Cinema events! Each time around 50 people have enjoyed Chitty Chitty Bang Bang, Frozen and Hocus Pocus, popcorn, treats, and cosying up. Due to the positive feedback, we're excited to say we'll be continuing these events next year! Keep an eye on our Facebook page to find out what the film will be. Doors open 6pm, movie begins at 6.30pm. Please note this is available to adults and children and is completely free.



Doors Open Day

We welcomed people from across Glasgow and beyond during Doors Open Day. As well as a guided tour of Castlemilk Stables, we made our own DIY herbal remedies with Anna Canning from Floramedica, some art and crafts by Clash Collectives, played old school games and made tasty pizza!



Castlemilk Explorers

Well that is another amazing year over for the Castlemilk Explorers Wildlife Watch Group!

A main event this quarter was their visit to Culzean Castle where they took their explorations skills to a totally different environment. Through rock pooling they found some absolutely amazing creatures, fed the animals and heard loads of interesting information from Michelle Shepard, the Countryside Ranger.

The Explorers and Castlemilk Park Volunteers all received a certificate for all their involvement and making it a brilliant year. The group made painted



pebbles as their last project and left them around

Castlemilk Park for you to find and take home. Let us know if found them!

The Castlemilk Explorers wildlife watch group couldn't happen without the support of the Castlemilk Park Volunteers. If you are interested in getting involved in volunteering or interested in a child joining the group in 2020, please contact Stuart Whittaker on 0141 634 2673 or email stuartwhittaker@cassiltoun.org.uk

CASTLEMILK EXPLORERS

MEET: OUTSIDE CASTLEMILK STABLES, 59 MACHRIE ROAD, CASTLEMILK, G45 0AZ

SATURDAY'S 10:30AM-12:30PM

1ST FEBRUARY
7TH MARCH
4TH APRIL
2ND MAY (TRIP TBC)
6TH JUNE
1ST AUGUST
5TH SEPTEMBER
3RD OCTOBER
7TH NOVEMBER

FUN, FREE NATURE ACTIVITIES FOR 7-12 YEAR OLDS. THEY WILL LEARN ABOUT SURVIVAL SKILLS, ABOUT WILDLIFE, PROTECTING WILDLIFE, SCAVENGER HUNTS AND LOTS MORE!

PLEASE ENSURE SUITABLE CLOTHING IS WORN.

FOR MORE INFORMATION PLEASE CONTACT STUART ON 0141 634 2673. STUARTWHITTAKER@CASSILTOUN.ORG.UK
FACEBOOK: CASTLEMILK PARK PROJECT

wildlife watch Scottish Wildlife Trust Scottish Forestry Cassiltoun Housing Association

Pumpkin Festival 2019



This year's Pumpkin Festival saw over 2000 people taking part over the course of a week. We had fabulous pumpkin carving, roasting pumpkin seeds, scary story-telling, the amazing Illumination and our super popular Spooky Walk through Castlemilk Park. We did a community call out to help support our Spooky Walk and what a response we got. Castlemilk really does come together to make things happen. Without them this event would not be able to be the size and scale that it is. A huge thank you to all our partners we really do appreciate it. To finish the week off 'Pumpkin Pat' from GlasGLOW arrived to take away our Pumpkins to their Pumpkin Patch and then they were composted instead of going to waste! If you would like to be involved next year, then please let us know!





A huge thank you to all our volunteers this year!

People give their time in a variety of ways across the Association, one being the Castlemilk Park Volunteers. Since 1st April 2019 they have given 1005 hours to benefit Castlemilk Park.

We would like to say a huge thank you to all our volunteers for their enthusiasm, skill sharing, dedication and, of course, great company! We asked some of them to reflect on why they volunteer. Here are some of their thoughts.

M: "I enjoy the outdoors and the company, I like to try and make a difference, I feel healthier keeping active and busy. Every day is a surprise."

Y: "I volunteer because I like helping the community and other people. Being a volunteer is something that motivates me to be a better person every day, contributing to my community."

K: "I like to help the community, I feel happy to help and feel useful to society."

M: "It has helped me get my work ethic back after being unemployed. It's all the other stuff outwith finances that benefit me such as personal development. I have met new people, who speak another language, have built up my self-esteem and self-worth that was lost through unemployment. It's more important how you spend your time, rather than money."

A: "I volunteer to help clean up and look after Castlemilk Park and hopefully benefit the local environment and wildlife. I enjoy being outdoors, experiencing nature, the fresh air, and working with the other volunteers for a common goal. I have also enjoyed various training we have been given as volunteers."



October 2019



Wednesdays - one to one appointments

Fridays - drop-in between 10&4pm with a light lunch

Contact Castlemilk Stables reception on 0141 634 2673 or Karen at stablesdigitalproject@gmail.com to get involved.

1

tablet user

ACCESSIBLE DEVICES

One individual has been getting support to use the accessibility tools on their tablet. Digital is for everyone!

2

job applicants

APPLYING FOR JOBS

Two individuals has used their updated CV and have learned to apply for jobs online on popular websites such as SI Jobs, Reed, Gov.uk and more!

1

informed decision

DEVICE ADVICE

One individual received advice one what to look for when buying a laptop - what GB, RAM, CPU and other parts of a laptop are and what will meet the requirements of their laptop needs!

1

android beginner

ANDROID BEGINNER

One individual, who has never had a smartphone before, has received support in how to use their new Android phone. They can now use the basic functions of their smart phone!

1

gold star

USER TESTIMONY

"Karen was very knowledgeable, helpful, resourceful, kind and willing to help. I think she is an absolute asset to the company. Gold star."

YOU next?

GET INVOLVED

With one-to-one appointments on Wednesdays and an informal drop-in on Fridays, you can take part in an environment that suits you!



Kids Corner!

Hi kids!

Complete our fun activities, then bring your page into the Association's offices by Wednesday 18th December for the chance to win a prize!



How many of each?

-  =
-  =
-  =
-  =
-  =
-  =

Spot the 7 differences between our 2 pictures



Christmas Maze

Can you help the penguins find their way to the tree and gifts?



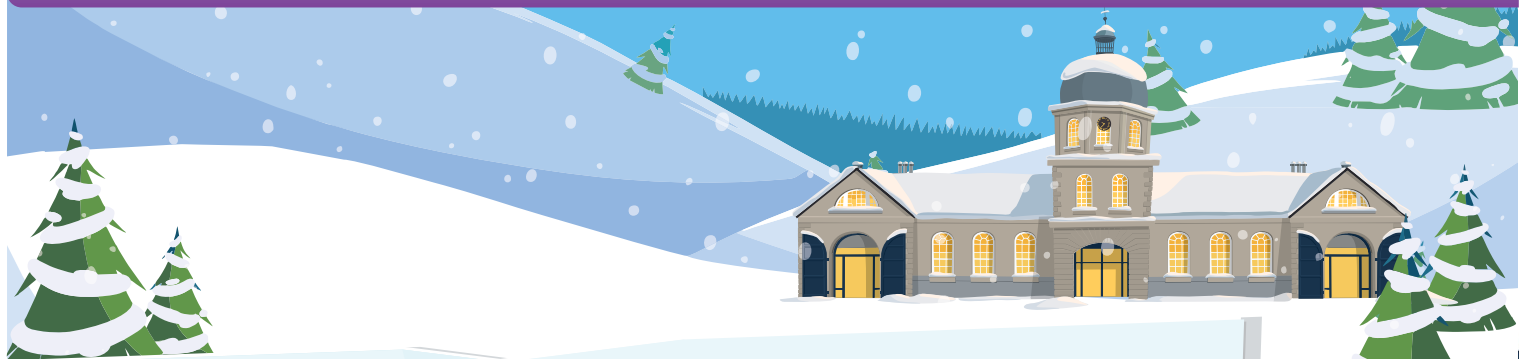
Name:

Telephone:

Age:

Address:





Dear Tenant,

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

The Association's office will close on Monday 23rd December 2019 at 5.00 pm and re-open on Monday 6th January 2020 at 8:30 am.

Should you need to report a repair regarding your central heating system including no hot water during this time, please contact our contractor: **City Technical Services** on **08000 921 961**.

For all other repairs during this period please contact our reactive maintenance contractor: **City Building** on **08000 921 961**.

The number is the same for both contractors and you will be directed when you call.

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

Clair Malpas Chief Executive • Cassiltoun Housing Association Ltd



Office Closures

Please note that the office will be closed on the following dates:

Christmas and New Year Holidays:

The office will close at 5pm on Monday 23rd December 2019 and will re-open at 8.30am on Monday 6th January 2020.

Easter Weekend:

Friday 10th April and Monday 13th April 2020.

Join us on Social Media!

A really easy way to keep up to date with all the Association's activities and news is through Social Media.

Like our facebook page:

www.facebook.com/CassiltounHousingAssociation/

And follow us on twitter: **@CassiltounHA**



Cassiltoun
Housing Association

Getting in touch...

Castlemilk Stables • 59 Machrie Road • Glasgow G45 0AZ

telephone **0141 634 2673** • fax **0141 634 9987**

email **housing@cassiltoun.org.uk** • website **www.cassiltoun.org.uk**

Standard 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