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Newsletter • Spring 2019



Castlemilk Stables • 59 Machrie Road • Glasgow G45 OAZ • 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 our Spring 2019 newsletter.

In our last newsletter I signed off as the CEO of Cassiltoun Housing Association, however I was around just long enough to provide this handover update.

Once again we have an action packed activity calendar promoted in our Castlemilk Park booklet.

I hope that you can find something to take part in and I would encourage you to get involved. These events are fun and free. It gets you out of the house and an opportunity to meet people. Everyone who has attended have said "they wish they had done it sooner".

Our house building activity is in full swing. We are on target to complete

phase 1 (42 houses at Barlia 3 sites) by December 2019. This will be followed by 60 new flats going on site in early 2020 at Castlemilk Drive.

After a vigorous recruitment process, Clair Malpas, the Regeneration Manager, was selected as theAssociation's new CEO.

Clair is a vastly experienced senior officer and is well known to many of our tenants and stakeholders across Scotland. I wish Clair every success in her new role.

Just before I sign off, I was delighted when the Association achieved an excellent internal audit report about our compliance with the SHR Regulatory Standards of Governance and Financial Management. The report demonstrated a compliance level of 84% and 16% partial compliance.



The Association must be well run and operate within our Rules, therefore I hope this solid foundation helps Clair to build on our standards and take the Cassiltoun Group forward in future years. Over to Clair...

Charlie Millar • Chief Executive

Clair's Introduction...

It is with a mixture of sadness and excitement for the future that I write my first article as Chief Executive of Cassiltoun Group.

Charlie has been a transformational Chief Executive and has seen the organisation grow, develop and flourish. I am taking over an organisation that has a fantastic reputation, strong operational performance, high standards of governance and a commitment to community control.

Charlie will be missed by staff, Board and tenants and I wish him well with his (early) retirement plans.

As I have worked at Cassiltoun since 2007, I hope that many of you will know me already. In my new role I plan to continue to be out in the area meeting tenants and local residents, attending the community events and being open and approachable. I look forward to hearing your views on our services.

Cassiltoun has a busy year ahead with our new housing developments, plans for a new Social Enterprise, our programme of community activities both in the Stables and the woodland, our annual investment work, preparing for our first Assurance Statement and the introduction of the Freedom of Information Act in November.

I am also looking forward to seeing our new homes come off site later this year and seeing new tenants settle in time for Christmas.

I hope you enjoy our latest newsletter which highlights our activities.

Clair Malpas • Chief Executive

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Development

Barlia 3

Our three sites at Barlia Terrace and Barlia Street are progressing well. The old Labour Club site is the most advanced with the timber kits having been erected in March. The former Church site and the LRT site are progressing and very soon you will begin to see these two sites 'come out of the ground'. The site sign boards give a real flavour of what the finished housing will look like. We are still on programme to complete all three sites by Christmas 2019.

As ever, if you have any issues you wish to raise please contact the office or speak to Cruden's Site Manager, Neil Smith at the site office on Barlia Terrace.



The Association had a very positive meeting in March with Officers from the Council to discuss the feasibility study for the Nursery site which was submitted to GCC in September 2018.

They are keen for us to make a few 'tweaks' to our proposals - but all going well we should have formal agreement from them in late Spring to move the project forward.

It is a complex site- the size of it, the ecological importance and the fact that it will be a mix of social rented housing and private sector housing for sale. The timescale for commencing work on this site is 2021/22.





57-85 Castlemilk Drive

Our proposed development at the vacant land on Castlemilk Drive was submitted to the Council for Planning Permission in August 2018. The Planners have come back with some queries and these are being addressed by our designers. If approved, we will be moving ahead with 60 new flats – mainly a mix of 1 and 2 bedrooms, including some particularly identified for older people or people with mobility issues. All going to plan we will commence building on this site in November 2019 – which will coincide with the Barlia 3 project coming to completion.



Add your voice, help us improve services...

Would you like to help improve social landlord services in Scotland? The National Panel is one of the ways that the Scottish Housing Regulator can hear what people think and make sure they focus on the important things.

Panel members are asked for their views on a range of issues affecting people who use social landlord services. You will receive occasional surveys, information updates and invites to take part in other feedback exercises. Participation is always optional, and you can leave at any time.

The Regulator wants to include as many different voices on the Panel as possible, including people who are not involved in other ways of giving views on landlord services (most members are not part of local tenant forums). Members include **Council and Housing Association tenants**, people who are using or have used **homeless services**, home owners who receive **factoring or common repairs** from a social landlord, and people living on **social rented Gypsy/Traveller sites**.

Find out more and join...

Online at www.bit.ly/shr-panel

Call Engage Scotland (who manage the Panel) on **0800 433 7212**

Request a printed form by email natpan@engagescotland.co.uk or call 0800 433 7212.

Cassiltoun Housing Association prepares for Regulatory Changes

From the 1st April 2019 the Scottish Housing Regulator (SHR) is changing how it regulates social housing in Scotland.

This directly effects Cassiltoun Housing Association.

Scottish Housing Regulator

The SHR's role is to "safeguard and promote the interests of

current and future tenants, people who are homeless, factored owners and Gypsy/Travellers".

They do this by monitoring and assessing Housing Associations' performance of housing activities and financial well-being and standards of governance.

So what's changing and how will Cassiltoun Housing Association respond?

Changes by SHR CHA's Response Cassiltoun HA must prepare an By February 2019 the Association carried out an independent Annual Assurance Statement in audit of our current self-assessment of the Regulatory Standards of Governance and Financial Management up to accordance with the Regulatory 31st March 2019 (before the changes). The report provided the Guidance and submit it to the Board with a high level of compliance assurance. We can Regulator between April and demonstrate that Cassiltoun HA is highly compliant with 84% October each year. Cassiltoun full compliance and 16% partially compliant. HA will make it available to An action plan has been approved by the Board in February tenants and other service users. 2019 to move towards full compliance. As we move forward into the new Regulatory Framework, we are confident that we will provide the SHR with our Assurance Statement demonstrating high levels of compliance. However we believe that our work will be ongoing in this area as continuous improvement, learning and implementing new procedures and practice will be necessary on an annual basis. The diagram on page 5 summarises how the Board of Management gains assurance regarding our obligation to comply with the Regulatory Standards. Ensure we comply with changes Cassiltoun HA has already met with our tenants panel to 2 to the involvement of tenants discuss the changes. Furthermore we will promote and service users when we involvement in all our publications and conversations with prepare our Annual Return on tenants and service users. We believe that this area of work the Housing Charter. can be expanded and improved in the coming months and years. Cassiltoun HA has great foundations in place to build on and we intend to develop these further. The Association has a Whistleblowing policy which we have Have effective arrangements in 3 place and a policy for promoted among Staff and Board members. Whistleblowing whistleblowing by staff and procedures have been introduced into the Annual Appraisal Board members easily available process. and is positively promoted. We can demonstrate that we are compliant.

| Ch | anges by SHR | CHA's Response | | | |
|---|---|--|---|--|--|
| 4 | Ensure that we promote any significant performance failures. Provide tenants and other service users with information they need to exercise their right to complain. It is also important that we learn from complaints and feedback. | The Association is very proact successfully promoted the SHF our office, newsletter and web We are confident that we can compliance. | R "Significant Failures" leaflet in site. | | |
| 5 | Cassiltoun HA must have assurance and evidence that it considers equality and human rights issues properly when we make our decisions. | The Association will review all of our systems, training and improve awareness in our organisation to ensure that we comply with this new requirement. | | | |
| Ca | ssiltoun | | | | |
| evidence based approach to achieving compliance Awareness, Action, Improvement Plan Board can implement improvement plans. Ensure tasks have a responsible officer and timeframe for achievement. | | | | | |
| Benchmarking & Board can assess CHA performance against sector seeking assurance. Performance | | | | | |
| | Staff Cultur continuous 3 year | of culture, to behaviours | independent overview raining, learning and s. | | |
| | 4 External A | and c | iew of financial health compliance. | | |
| | New 2019 Internal Au | | Adds to independent assurance re policy and procedures. | | |
| | 2 Independent Au | ıdit of ARC | Provides Board with accuracy of data and performance assurance. | | |
| | Independent Audit of Self-Ass | sessment Complete 2019 | Carry out self-assessment every 3 years. Pick certain standards to review annually. | | |

Rent Consultation Outcome

Thank you to everybody who responded to our rent consultation in January. We thought it would be informative to let you know the outcome and to demonstrate our openness and accountability to you as our tenants.

We had 20 replies which ranged evenly across all four options (3.5%, 3.8%, 4.8% and something else). Two people circled more than one choice which meant we had to take a middle view of their response whilst nobody used our text message service nor email to reply which surprised us a little.

The replies were summarised for our Board who received the following table showing how people had responded and for the Board's consideration.

A large number of other housing association percentages were provided to ensure we benchmark well and continue to offer value for money. Many organisations did not give their tenants a choice and at Cassiltoun we strive to give you important information such as how our income is planned to be spent on repairs, construction, business running costs, tenant activities, etc, which was included as part of the consultation information.

| Options | Qty | General comments |
|-------------------|-----|--|
| 3.5% | 6 | a few people referring to affordability but generally no comments were provided |
| 3.8% | 6 | collect more litter, you need 3.8% for developments, happy with the services |
| 4.8% | 4 | good services, investments in properties |
| Something else | 4 | critical of estate spending and waste, affordability cited from 2 tenants and lost core value of affordable housing |

After considering everything the Board voted 9-2 in favour of 3.8% and this will bring in £4.33 million rental income once we include the three Barlia developments which will be completed around November this year.

Gamal Haddou Director of Finance

Allocation Policy Review

The Association is currently reviewing its Allocation Policy in light of the changes brought in by the Housing (Scotland) Act 2014.

Section 4 of the 2014 Act requires landlords to consult with various groups including our tenants and those applicants on our waiting list. We currently have a Focus Group/Scrutiny Panel made up of local tenants and residents who will be assisting us in the process, however we feel that it is vital that more of our tenants have a say and become involved.

Some of the main changes that the 2014 Act has brought into place include:

Changes to reasonable preference groups - there are now 3 Reasonable preference groups these are:

- Homeless persons and persons threatened with homelessness who have unmet housing needs.
- People who are living in unsatisfactory housing conditions and who have unmet housing needs.
- Under-occupation.

If you are interested in becoming involved in this review please let us know. The level of your involvement is up to you there are various options these include:

- Armchair scrutiny where we send the policy out to you with a list of questions for you to look at in your own home and we will arrange to have your comments picked up and returned to the office.
- Taking part in a Focus Group with other tenants facilitated by the staff team.

Please contact the office in person, by telephone on **0141 634 2673** or by e-mail

housing@cassiltoun.org.uk - please leave your name, address, telephone number and level of interest and a member of staff will get back to you. Your help in this would be gratefully appreciated.











New Museum Cabinet Opening

We had such a brilliant day with lots of brilliant people!

The 'Transformation of Castlemilk' Open Museum Cabinet by Castlemilk Parish Church's Men's Group was launched on 29th March and is really worth checking out. Please pop in to have a look. A huge thank you goes to the group and to Open Museum. Do you, or a group you are involved in, want to help design the next cabinet? Contact Paddy!

Christmas Hamper Winners





Long Service Awards

On Wednesday 19th December 2018, Cassiltoun celebrated with Board and staff who had contributed over 30 year's service in the housing sector.

Eamonn Connolly, Director of Employers in Voluntary Housing presented them with their Long Service awards.

Anna Stuart, Chairperson
Charlie Millar, Chief Executive
Fiona McGowan, Director of
Operations

Paula Brownlie, Corporate Services Manager

Clare MacLean, Housing Manager (Services)

William Reynolds, Handyperson

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

Look who we bumped into!

Whilst out inspecting a void property we came across a familiar face.

Barry Guidici was part of our 'Paths to Employment' employability programme in Castlemilk woodlands. He worked with us for a year firstly as a volunteer and then as a paid placement.

Despite initially applying for jobs in greenspace and



environmental maintenance he now has a successful career with a company that installs electricity meters.

"The employability programme really helped me, not just with practical skills but importantly with my confidence.

I was supported both during the programme and afterwards with my job search and applications and my interview skills. I am really grateful for the help that I received - the programme helped me to get where I am today."

Adam Milligan

The Association says farewell to Adam Milligan, Board member who stepped down from the Board in February 2019.

Adam joined the Board in in 2009. He was a dedicated and committed board member who embraced the Association's values in delivering high quality homes and housing related services.

Anna Stuart MBE, Chairperson thanked Adam for all his hard work and support over the last 10 years and wished him all the very best.

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.





The Board are a group who make decisions on the direction of the Association. They make sure that we stick to our vision, mission, and values. We need more members to represent our tenants and residents. We need you!

Support with childcare, transport, and refreshments provided.

Access to free training, only 2-3 hours per month, meetings at 6pm.

All enquires welcome contact Paula on 0141 631 5207

Staffdate

Hello to...

Lisa McCaig, Welfare Rights Officer (P/T) who will be joining us shortly.

Goodbye to...

Stephanie Browne, Admin Assistant (Regeneration) Grant Kennedy, Housing Officer Paul Pearson, Welfare Rights Officer







Charlie Millar, CEO wishing Paul Pearson 'Good Luck' as he leaves Cassitoun.

Cassiltoun Housing Association Strategic and Operational Objectives

Strategic Objectives - 2019 to 2021

Ensure that our rents remain affordable, maintain a stock base sufficient to achieve economies of scale and deliver effective services in a cost efficient way.

Maintain the high quality of our housing and service provision, ensuring the comfort of tenants and the protection of investment.

Contribute to the wellbeing of the local community by working with tenants, residents, partners and funders to develop initiatives that promote regeneration and increased levels of inclusion.

Ensure that the work of the Cassiltoun Group is supported by good governance, effective financial, management and regulatory compliance and robust administrative and HR systems.

Ensure we attract and retain highly skilled and knowledgeable staff and Board members. Develop our staff and Board members through education, training and coaching.

Operational Objectives - 2019 to 2020

1. Governance

- A. To continue to recruit new board members to assist with the strategic leadership and direction of the Association.
- B. To support our Board of Management's agreed training and learning plan.
- C. Continue to support our subsidiary companies with effective management and Governance support.
- D. To continue to meet Regulatory Standards and prepare for the introduction of new Assurance Statement.

2. Operational Performance

- A. To maintain performance across the KPI's and SMART plans set out in the Internal Management Plan.
- B. To ensure that we deliver the objectives set in the Asset Management Plan and deliver our 2019/20 major repair improvement plans.
- C. Continue to maintain the effectiveness of our Reactive, Cyclical and Environmental contracts.
- D. Ensure that the Associations preparations for Universal Credit continues to be effective.
- E. Complete necessary energy efficiency works to comply with EESSH before 2020 deadline.
- F. Complete necessary work to ensure that we are compliant with new fire and smoke detector regulations by 2021.

3. Progress with our Development Plans

- A. Achieve a completion for Barlia 3 by Q3.
- B. Achieve a site start for Castlemilk Drive by end of Q3/early Q4.
- C. Progress with plans for the Nursery Site.
- 4. To meet existing funders expectations and continue to seek other opportunities to continue with non-housing regeneration plans.
- 5. To deliver the Castlemilk Park Events programme in 2019/20 and to progress with the ongoing regeneration of the park.
- 6. In 2019/20 continue with compliance of the Investors in People review of platinum standard.
- 7. Progress with the plans to create Cassiltoun Environmental Services (new social enterprise) to achieve a start date by Q2.
- 8. Prepare for the extension of Freedom of Information Act to Social landlords.
- 9. Introduce a 3 year internal audit programme.
- 10. Complete a Tenant Satisfaction Survey by beginning of Q3.

Stables Studio

Everyone has been working on number of projects painting and drawing, setting themselves new challenges and learning more skills. The group's resident crochet expert has been showing the others new patterns to fill the cabinets at reception with lots of lovely handmade items for sale. Members of the art class have also enjoyed inspiration trips to the Riverside museum, No.1 bead shop and IKEA. They are looking forward to taking a trip to the Kelpies in June as part of the "Stables Studio Sees Scotland" projects thanks to funding from South Glasgow Health and Social Care Partnership.

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, G450AZ or call **Claire** on **07947 397932** for more information.





Rent Payment using Santander "Billpay"

We have recently been written to by Santander Bank telling us from 23 April they will no longer be accepting payments using their online "BillPay Service". Therefore the few tenants who use this method can either;

- 1) pay using your own online banking facility,
- 2) use your debit card at any Post Office with your white Cassiltoun card, or
- 3) phone or pop into the office and we can take your card details for payment using the chip & pin machine.

Over the year we will be exploring whether to move towards the Allpay system where there are more choices, such as being able to offer direct debit. However, if you currently feel that the payment methods are limited, please let us know.





Healthy Working Lives – Gold Award

Cassiltoun Housing Association is delighted to announce that in January 2019, we were successful in sustaining the HWL Gold Award for another year

Cassiltoun Housing Association are committed to creating a healthier and more motivated workforce by promoting a better work-life balance. We are also committed to improving the health and wellbeing of the wider community. A strategy and action plan was developed to take our commitment forward. Staff and the local community have participated in events such as walking groups, yoga, garden groups, photography groups, weight management classes to name a few. We provided awareness sessions which included: smoking, alcohol, healthy eating, dementia, cancer and mental health.

Chairperson, Anna Stuart, MBE said "Congratulations to all the staff at Cassiltoun for sustaining the HWL Gold Award for another year. The award clearly demonstrates the Association's commitment to supporting staff's health and wellbeing. Our staff are all encouraged to make positive and healthy lifestyle choices. This in turn creates a motivated and healthier staff team."



Major Repairs/Investment Programme 2019/20

As a landlord, Cassiltoun Housing Association understands how important the standard of their home is to our tenants. That is why each year we set aside money in our budget to carry out major repairs and investment in our properties. The programme is based on the stock condition survey that we carry out every 4 years with the next one being due in 2020/21.

This year we have had to plan for upgrading all of our smoke and heat detectors by February 2021 due to new legislation brought in due to the Grenfell fire disaster. However, we are delighted that for this year 2019/2021 this has not had an impact on our programme and we are still in a position to carry out our programme as planned.

Our planned major repairs/investment programme 2019/20 is:

 Upgrading smoke and heat detectors in 50% of our properties to be carried out at the same time as the gas appliance service - £155,000

Area J - Barlia Grove

- Gas central Heating £69,000
- Kitchen £75,000
- Bathroom £58,000

Area K - 89-99 Barlia Drive, Barlia Gardens, Croftfoot Terrace, Machrie Road, Machrie Street

- Kitchen £251,000
- Bathroom £200,000
- Isolator switches £29,000

The tenants involved in this work will be contacted individually in due course and we are sure that they will be delighted with these improvements to their homes.



Keep everyone and everything important to you safe. Don't leave appliances such as dishwashers, tumble dryers and washing machines on when you're out or asleep.

- Register your white goods so you'll know if a safety issue is identified. Visit www.registermyappliance.org.uk
- Check for product recalls visit www.electricalsafetyfirst.org.uk/product-recalls/
- Get your free home fire safety visit. We'll help you sort out a fire escape plan and provide information about smoke, heat and carbon monoxide alarms.
- · Call 0800 0731 999
- Text 'FIRE' to 80800
- · Visit firescotland.gov.uk

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f

GSFRSYourSafety



Healthy Recipe

chicken Supreme

Method

- Spray a medium non-stick frying plan with low-calorie cooking spray and place over a low-medium heat. Add the onion and garlic granules and stir-fry for 5 minutes, or until lightly browned.
- 2. Add the chicken, bacon and mushrooms and cook for a further 10 minutes, or until chicken is cooked.
- Meanwhile, put the quark, chicken stock, mustard powder and a little seasoning into a large bowl. Mix really well to give a thick sauce.
- 4. Add the sauce to the chicken mixture, stir really well and simmer for 5-10 minutes. Sprinkle with the parsley and serve with roasted peppers and asparagus, or seasonal vegetables of your choice.

Ingredients

- Low-calorie cooking spray
- 1 large onion, finely chopped
- 1 tsp garlic granules
- 2 skinless and boneless chicken breasts, thickly sliced
- 4 back bacon rashers, visible fat removed, roughly chopped
- 300g button mushrooms, cut in half
- 100g plain quark
- 100ml chicken stock
- 1 tsp mustard powder
- 1 tsp dried parsley

Tenant Summer Outings 2019

Join our over 40s trip to Troon!

Friday 7th June 2019

The bus will leave the Stables at 9.30am and will depart Troon at 4pm.

Please complete the tear-off slip below and hand into the Association's office by Tuesday 7th May 2019 at 12 noon. Tickets will be allocated on a first come first served basis.

Please note: This trip is **only** available to tenants and factored owners.



Name

Address

Phone

Date of Birth

Member Number

Join our family trip to Heads of Ayr Farm Par

Thursday 11th July 2019 Leave 9.30am - Return 4.00pm

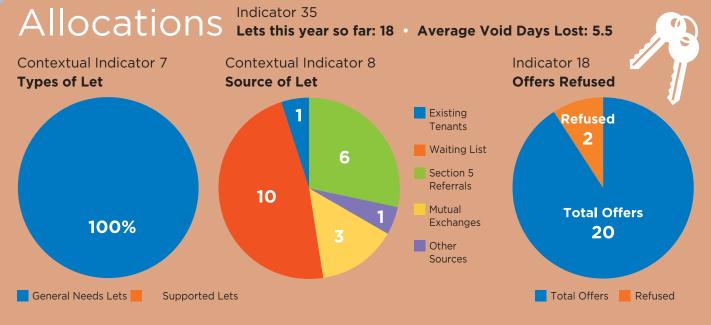
All children attending must be 12 years old and under. Only ONE adult per family is permitted to attend this trip.

Please be advised that the accompanying adult will be required to pay £5 towards the trip. If you are awarded a position on the trip the money must be handed into the office by **Friday 14 June 2019**.

Please note: This trip is **only** available to tenants and factored owners. No lunches will be provided on this trip. In the event that this trip is oversubscribed names will be randomly chosen from a hat.

Name
Address
Child 1 (name)
Age
Child 2 (name)
Age
Phone
Child 3 (name)
Age
Please ensure that reply slips are handed into the Stables no later than Thursday 23rd May 2019

Scottish Housing Charter How we are doing... 01/10/18 - 31/12/18



Indicator 20

Tenancies Sustained more than a year - 80%

Indicator C11

Abandoned Properties - 0

Indicator 9

Tenants satisfied with standard of their home when moving in - 87.5%

Here we have created a snap shot of information related to allocations. 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 11, 12, 13, 14



| Repairs Completed on time | | | |
|--|------|----------------------|--|
| Emergency Repairs | 100% | Average 2.0 hours | |
| Non-emergency Repairs | 100% | Average 3.8 days | |
| 94% of jobs completed Right First Time | | | |

Disabled Adaptations



Indicators 22 & 23

| Total Number Approved | 7 |
|--|-----|
| Total properties adapted | 5 |
| Total number of adaptations carried out | 7 |
| Total number of days to complete all adaptations | 139 |

Gas Servicing Indicator 15

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.

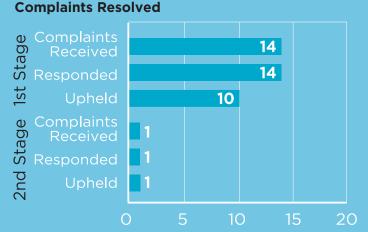
100% 850 services completed

Anti-social Behaviour Indicator 19 Complaints Resolved Timescales met? Yes No Ongoing Yes No The Association has received 21 anti-social

The Association has received 21 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 4 and 5

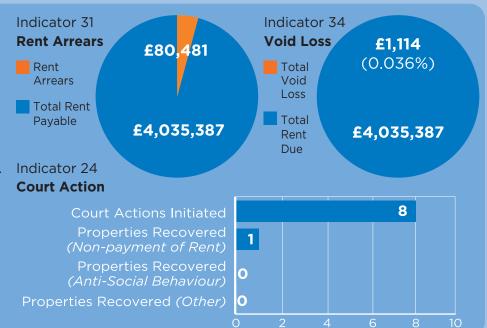


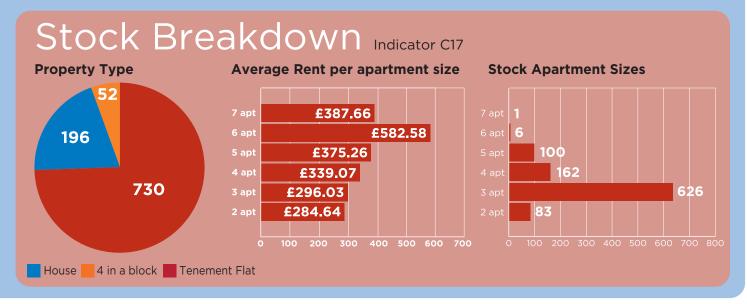
Any dissatisfaction you may have with any of our services then we would encourage you to let us know. We treat any dissatisfaction very seriously and use the information to adapt and shape the services we provide.

Rents

The Association's arrears were **2.2%** while our target is **2.9%**. The Association treats non-payment of rent very seriously and takes all necessary action to recover moneys owed. 8 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**.





Help to Save

The Government's Help to Save scheme is designed to encourage people claiming universal credit or working tax credits to save. It pays a 50% bonus on the amount saved, up to a maximum bonus of £1,200 over four years.

£

How it works

Help to Save is a type of savings account. It allows people entitled to Working Tax Credit or receiving Universal Credit to get a bonus of 50p for every £1 they save over 4 years.

Help to Save is backed by the government so all savings in the scheme are secure.

If you get payments as a couple, you and your partner can apply for your own Help to Save accounts. You need to apply separately.

You can save between £1 and £50 each calendar month. You do not have to pay money in every month.

You can pay money into your Help to Save account by debit card, standing order or bank transfer.

You can pay in as many times as you like, but the most you can pay in each calendar month is £50. For example, if you have saved £50 by 8 January you will not be able to pay in again until 1 February.

What you'll get

You get bonuses at the end of the second and fourth years. They're based on how much you've saved.

The most you can pay into your account each calendar month is £50, which is £2,400 over 4 years. The most you can earn from your savings in 4 years is £1,200 in bonus money.

Example

You pay in £25 every calendar month for 2 years. You do not withdraw any money. Your highest balance will be £600. Your first bonus is £300, which is 50% of £600.

In years 3 and 4 you save an extra £200 to grow your highest balance from £600 to £800. Your final bonus is £100, which is 50% of £200. Even though you withdrew some money after your balance was £800, this does not affect your bonus.

How it will affect your benefits

Saving money through a Help to Save may affect how much you get from certain benefits, best to check with the benefit agency

How to apply

https://www.gov.uk/get-help-savings-low-income/how-to-apply

What happens after 4 years

Your Help to Save account will close 4 years after you open it. You will not be able to reopen it or open another Help to Save account. You'll be able to keep the money from your account.

You can close your account at any time. If you close your account early you'll miss your next bonus and you will not be able to open another one.

Do you have Home Contents Insurance?

Do you pay for household items from companies such as BrightHouse?

Did you know that you pay insurance on each item you have with these companies?

If you had home contents insurance this would cover all items in your home not just those you pay weekly for.

You would be covered against **Theft, Fire, Flood and Accidental Damage**, saving you money and giving you peace of mind that all your household contents are covered from as little as £1.20 per week.

Interested? Then contact our Money Advice Team here at The Stables 59 Machrie Road, Castlemilk or telephone 0141 634 2673 for a chat.



Savings Challenge

We always say we are going to save but never get round to it, here are some simple ideas to get you started.

Daily Penny Saving Challenge - SAVE £667.95 in a year.

The challenge here is to save a little every day and do so for a year.

Day 1 – 1p • Day 2 – 2p • Day 3 – 3p and so on until you reach Day 365 - £3.65. Or you could reverse this by starting with £3.65 and reducing.

Mini Weekly Savings Challenge - SAVE £689 in a year

This can be done in a range of different ways, but for example increase each week by 50p or you could try this in increases of £1 a week to double the savings amount.

Week 1 - 50p Week 2 - £1 Week 3 - £1.50 Week 52 - £26

Monthly Saving Challenge - SAVE £1050 in 1 year

Month 1 - £25 Month 2 - £50 Month 3 - £75 Month 4 - £100 Month 5 - £125 Month 6 - £150 Month 7 - £150 Month 8 - £125 Month 9 - £100 Month 10 - £75 Month 11 - £50 Month 12 - £25

Best Start Grant

The Best Start Grant was introduced by Scottish Government

on the 10th December and is split into 3 separate one-off payments:



Pregnancy & Baby Payments

Pregnancy & Baby Payment replaces the Sure Start Maternity Grant and will be paid at £600 (1st Born) or £300 (new born and you remain responsible for another child). You can apply

from 24 weeks of your pregnancy until the child is 6 months old.

Early Learning Payment

This will be payable at £250. Further information and how to claim should be available by Summer 2019.

School Age Payment

This will be payable at £250. Further information and how to claim should be available by Summer 2019.

You can apply online at www.mygov.scot/pregnancy-and-baby-payment or if you require assistance in submitting a claim you can contact the Advice Team on 0141 634 2673.



Universal Credit Updates

Universal Credit is a single monthly payment for people of working age who are in or out of work. Universal Credit replaces the following benefits:

- Child & Working Tax Credits
- Job Seekers Allowance (income based)
- Employment Support Allowance (income based)
- Income Support
- Housing Benefit

More than 2 children?

From 1st February 2019, Universal Credit is accepting claims from families with 3 or more children. The benefit was previously only available to smaller sized families.

Severe Disability Premium

From 16th January 2019, if you are entitled to, or have been in the previous month, a Severe Disability Premium then you are able to stay on legacy benefits meaning you are not required to claim Universal Credit.

Pension Credit

Currently, if one partner in a couple has reached pension age, that couple would be eligible to claim Pension Credit. However, from 15th May 2019 if only one member of the couple has reached Pension Credit age then the couple will be required to claim Universal Credit.



Changes to your rent

If you are on Universal Credit, you must let the Department of Work and Pensions

(DWP) know about your annual rent increase. You



should do this by putting the new figure into your online journal. You can do this from the date your rent rise comes into effect – 28th March, 2019.

We can't tell the DWP about your rent rise on your behalf, but if you need help with your journal please speak to a member of the operations team.

If you don't tell the DWP about your rent rise, your Universal Credit will not be increased to cover your new rent.

If you receive Housing Benefit, you don't need to do anything. Your benefit will be automatically updated.

How to update your online journal

Sign in to your Universal Credit online journal at www.universalcredit.service.gov.uk/sign-in and follow these simple steps:

- Click on 'Report a change of circumstances'
- You will see a message asking 'What do you want to tell us about?'
- Click 'Where you live and what it costs'
- Click the green 'Change' button

- Click 'Something else' from the two options
- Add the date when you want your rent change to start
- Add your new rent charge
- You will get a link from your job coach to upload a copy of your rent increase letter.

IT access with assistance is available at Cassiltoun Housing Association by appointment on a Wednesday between 9.30am-12.30pm and drop in on a Friday between 11am-3pm.

BT Basic + Broadband

BT Basic & Basic
Broadband is a simple,
low-cost phone & internet
service that is easy to
understand and helps you
keep in touch if you are
on a low income and
receiving benefits.

Who can get BT Basic & Broadband?

You must be getting one of these benefits:

- Income Support
- Income-based
 Jobseeker's Allowance
- Pensions Credit (Guaranteed Credit)
- Employment and Support Allowance (Income related)
- Universal Credit (and are on zero earnings).

How BT Basic can help

It helps you budget by providing a low monthly line rental with a call allowance and free weekend calls for £5.10 per month, this includes £1.50 to spend on calls and gives you free weekend calls to 0845 & 0870 numbers up to 60 minutes.

If you want broadband too then you can choose BT Basic & Broadband.

What do you get with BT Basic + Broadband?

BT Basic + Broadband includes the above as well as 15 GB allowance with Wi-Fi access, BT virus protect and parental controls & 5Gb BT Cloud for £9.95 pm (including your BT Basic line rental)

What you need to do

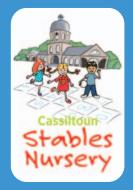
Get a BT Basic application form by calling BT on **0800 800 864** (8am to 6pm Mondays to Fridays).

You will need to fill in a simple one page application form and return it to BT within 14 days of receiving it.

You will also need to give BT some personal information:

- your date of birth
- your National Insurance number
- confirm the benefit you are receiving
- Remembering to sign and date your application before returning it in the pre-paid envelope.

BT need these details so they can check your records with the Department for Work and Pensions and find out whether you qualify for BT Basic.



Nursery Update

Cassiltoun Stables Nursery are now offering local families 'free at point of access' 16 hour funded places for children aged 3-5. These places operate exactly the same as the council

nurseries, but Cassiltoun are very flexible to suit the needs of the family, as to how the 16 hours are utilised.

There are limited spaces available throughout the nursery and our waiting list is filling up fast, so should you require any information regarding this, please get in touch.

We received a grant from 'Castlemilk & Carmunnock Windpark Trust' for the

redevelopment of our side garden. Astro turf has been laid and we have new planters too. The children will be helping staff to plant the beds in due course.

As you can see, the children are loving it!











Around the nursery the children have been busy. In the 0-2 Room the children have been exploring their senses through sensory play and exploring different textures. They have been doing different activities such as sensory play dough, shaving foam, gloop and painting.

The children in the 2-3 room have been learning about and developing their five senses through scavenger hunts and other activities using scented play dough and slime.

The 3-5's have been exploring spring and enjoying the change in the weather as different flowers start to grow. All children will be taking part in a sponsored Welly Waddle on 24th April to raise money for the Graduation and Family Fun Day on Saturday 22nd June. Stay and Play Sessions for all parents or grandparents are available for those who would like to attend. Just let a member of staff know.

Community Development Jodates Celebrating Young Bearing all the ways that young people

should be celebrated across Castlemilk and so we are just going to keep on celebrating! This competition created by the young adult group means we showcase young people and the winner through a lucky draw received a £20 Amazon Voucher and a Certificate of Appreciation.

Sheelan Ghorshid, 16, and Cameron McDonagh, 16 aka 'Taking Back December'

This duo came up with the idea to create a band to raise awareness about mental health amongst their peers. They are part of the music group at Castlemilk Youth Complex and decided to apply to Youthbank to write, record and release a song called "Home". The song explores issues around selfesteem, mental wellbeing and the importance of finding your own personal safe place or a place of comfort. A representative said, "This song is a great example of how young people can become empowered to inspire their peers to talk about important issues and highlight that it's ok not to be ok". Wow, fantastic work! Well done to Taking Back December!

Emma Thomas, 14

Emma gives up her time and shares her beauty skills on fun days and holiday programmes with The Jeely Piece Club. Emma is said to be "a firm favourite with not only children but adults as well." "She is an inspiration to young people her age" as she "is devoted to helping young people and never looks for recognition". The Jeely say that they won't hesitate to recruit her as a volunteer when she turns 17 due to her skills, talent and fun loving nature. Fantastic, Emma, keep it up!

And the winner is..... Georgia Morrison, 15!

Georgia sounds like an amazing young woman. After some tough times she is said to have demonstrated "incredible spirit and courage...is the definition of resilience, never thinking of herself but putting others first". Her nominating adult wants to celebrate her and we do too! What a fantastic role model. Well done Georgia!



We are lucky that we get the chance to regularly celebrate young people in Castlemilk, every Thursday in fact! A group of young people from 14-25 meet at Castlemilk Stables and give us their invaluable insight into what we should be doing, what we could be doing better and come up with project ideas for young



Two Meet-Up group members take part in an exercise on how to improve their area – they chose Castlemilk Park as they are passionate about this.

people and the wider community. Recently two represented the group in Stirling at training delivered by Greenspace Scotland and Youth Scotland. In the past few months they've also had their say when the Mental Health Foundation came out to ask them their thoughts and opinions on body image to influence policy. Castlemilk Together also ran a session exploring their thoughts on their area. A big thank you to them for all their volunteering, enthusiasm and brilliant ideas. Soon they will be organising our Annual Teen Summer Day Out and want your ideas. Contact Paddy on 0141

Day Out and want your ideas. Contact Paddy on 0141 634 2673 and she will pass them on to the group! If you or someone you know is interested in getting involved, please don't hesitate to give Paddy a call.

Some news...

With Castlemilk Together: Community Food Action, we received funding from Glasgow City Council to have food at our Love Your Woodland Event. You will see us out and about with more delicious soup and tasty food this year!



Japanese Taiko **Drumming** comes to Castlemilk!

We are delighted to welcome Theatre Nemo to Castlemilk Stables as part of our new 'A Connected Castlemilk' project. Thank you to the Health and Social Care Partnership's Wellbeing for Longer Fund!

This opportunity is for any adult, it is free and food will be provided. We did a taster session to see if people would enjoy it and they did!

A big thank you to the participants who took part as they were very important in ensuring this opportunity happened.

"I really enjoyed it, it's something different that I'd never heard of before tonight", A, 16

They said:

"If anyone could do it for a longer period I'd say go for it, it was absolutely amazing." K, 53

"It was good actually doing it, therapeutic and helpful", T, 63

Contact the number on the poster or Paddy to find out more or to book on: 0141 634 2673



Watch this space...

Soup made by the gardening group made using mainly food grown at Castlemilk Stables!

...for a fantastic new garden space!

The gardening group have been working hard and helping us come up with ideas on how to make the space better. The garden was built around 11 years ago and has seen lots of activity, fun and of course, food growing! It is now time for a revamp. We are delighted that The Nineveh Trust and Awards



For All are funding us to create a new community



garden where people can come to enjoy the peaceful area and take part in activities if they wish. Look out for the launch and come down to see what is happening! Drop-ins are still Tuesdays from 11-3pm – cooking, workshops, relaxing, food growing and much more!

There are loads of ways to get involved!

As well as the Young Adult Group and Castlemilk Park volunteers, there are loads of ways that you can get involved in what we do:

Estate Action Group

Meet every 6-8 weeks with our service providers to highlight any issues in the estate and also what might be going well.

Focus Group

Meet every 8 weeks to look closely at what we do across the Association to make sure we're on the right track - this may be designing the Tenant's Handbook, reviewing information, or finding out more about different job roles.

Join the Board

Our Board are made up of mainly tenants. They oversee the strategic direction of the Association and ensure we are complying with our vision, mission, objectives and values. They welcome new members and will give support, a buddy system, training and guidance along the way. This is a fantastic opportunity for skills and personal development.

Ideas and Feedback

Have you seen an activity, group, workshop, event, elsewhere and think it would be brilliant up in Castlemilk? Have a hobby and want to try and start a group? You want to get out and about but there's nothing that meets your interests? We welcome your ideas and feedback at any time!

For any of the above, contact Paddy on 0141 634 2673 or paddymckenna@cassiltoun.org.uk

Community Jace Woodland Woodland

Look out for the upcoming Events Calendar!

We have been busy organising the new Events Calendar, taking in your feedback and suggestions over the previous year to make it a jam packed range of activities, events and opportunities. We are looking forward to some of the new opportunities and hope you are too!

"My wee one absolutely loves it!"

...and so might yours! There's still space in our two children's groups - Castlemilk Explorers and Woodland Nippers. They started last year and are very popular! Check out the posters below for more information and please do give us a call for a chat or drop in - please note that the Castlemilk Explorers requires booking.



What's been your wildlife highlight?

Castlemilk Park is full of some amazing wildlife!

We put up 7 bat boxes with local people to give the bats a home - we found that two boxes had common pipistrelles bats roosting in them. Another one of our highlights are the abundance of wildflowers. One of our tenants is holding a hedge wood rough which is a summer wildflower, pictured below. In the spring, look out for Wood Anemones, 'The Star of the Forest' - do you know they are mainly found in ancient woodland?



New Directions

You may have seen the new green walking signs that have been put up in Castlemilk Park in recent months. This is something that people have been telling us that they think would improve the outlook of the area, particularly the Friends of Castlemilk Park Group who work to improve Castlemilk Park. Thank you to Paths For All for the funding - we will keep seeking more to try and have directions throughout the park!





▲ A Cassiltoun tenant enjoys the Wildflower ID Walk

Castlemilk Park Volunteers

More and more people are getting involved in the Castlemilk Park Project and Castlemilk Stables!

You may have noticed more people wearing burgundy volunteer hoodies. These were designed by the young

Addition to the second second

▲ A Castlemilk Park Volunteer showcases their new Volunteer hoodies!

adult group and we think they look great! Recently volunteers had Woodland Tree Identification and Health and Safety training in the Woodlands and have received clothing and equipment to get out and about in the woods. Thank you to the Community Woodland Association for their Pockets and Prospects Funding! Other



recent training was from The Butterfly Conservation Trust who showed us how to ID butterflies and record them. This is something you can learn to do in your local woodland and help with us recording the biodiversity.

We loved the Love Your Woodland Event!

Thank you for everybody who turned up and took part in our new Love Your Woodland Event in February. Some of the activities were toasting marshmallows, an amazing fire performer and the creation by everyone of the Willow Heart. Pop in and see the Willow Heart displayed at the fireplace in Castlemilk Stables!





Continued on page 26...

Castlemilk Parkming events...

Inspiring Nature Event - Bird Walk Breakfast:

Saturday 11th May • 10.30am – 12.30pm We are joined by bird enthusiast Duncan Stevenson of Tinto Countryside Management Solutions. Come along to learn all about the birds of Castlemilk Park and afterwards join us for a continental-style breakfast.

June

Inspiring Nature Event - Foraging in Castlemilk Woodlands: (Booking Required) Please book early to avoid disappointment

Saturday 8th June • 10.30am -12.30pm and 2.00pm - 4.00pm

Anna Canning, herbalist and forager from Floramedica, will be helping us reconnect with nature, and experience the abundance of wild plants on your doorstep in the beautiful Castlemilk Woods. You'll have the chance to try some foraging for wild foods, make simple shared seasonal dips, salad, soup and a remedy to take home too!

Taster Evening:

Wednesday 19th June 7.30pm

This evening taster session is an opportunity to get involved in some sessions on woodland tasks within Castlemilk Park and afterwards have some food, tea and coffee and a blether. Tools and gloves provided. Please dress for the weather. All abilities welcome. Children must be accompanied by an adult.

Inspiring Nature Day:

Saturday 22nd June

Pop along to one of our sessions, or to both!

Outdoor Cooking • 11.00am - 1.00pm

Come along to Castlemilk Stables Community Garden to try your hand at cooking (and eating!) delicious locally grown food over a fire.

Dead Wood is Dead Good - 1.30pm - 4.00pm Find out why dead wood is dead good in Castlemilk Park! What mini-beasts and facts will you discover? Join us and The Conservation Volunteers to find out!

July

Taster Afternoon: Saturday 6th July Pop along to one of our sessions, or to both!

Woodland Tasks • 1.30pm - 4.00pm

Come along for a blether, try some taster sessions on woodland tasks within Castlemilk Park and enjoy some tasty food at the Outdoor Cooking Session! Tools and gloves provided. All abilities welcome. Children must be accompanied by an adult.

Outdoor Cooking · 2.00pm - 4.00pm

Come along to Castlemilk Stables Community Garden to try your hand at cooking (and eating!) delicious locally grown food over a fire.

Doggie Day:

Wednesday 17th July 2.00pm - 4.00pm
Back again in 2019. Calling all canines and their friends! Bring your owners to our fun doggie show, with all the favourite categories such as; the dog with the waggiest tail and leave the sausage. Watch out this year for new categories to be announced! Fun for all the family - please note, you do not need to bring a dog to attend this event!

Inspiring Nature Events - Butterflies of Castlemilk and Big Butterfly Count:

Saturday 27th July • 1.30pm - 4.00pm Come along and find out all about the butterflies you may find in your local area and how you can get involved in the Butterfly Conservation's 'Big Butterfly Count'!

Cassiltoun Family Forest Fun Day:

Wednesday 31st July 1.00pm - 4.00pm Our annual day of family fun, with games, activities, face-painters, toasting marshmallows and workshops. There is something for everyone to enjoy in and around Castlemilk Stables and Park!

Recurring monthly events

Castlemilk Explorers: (Booking Required)

Saturdays 4th May, 6th July and 3rd August 10.30am to 12.30pm

Castlemilk Explorers is a monthly event which will have a different nature-themed activity for children from 7 to 12 years old. Lots of fun and nature activities for children to get to know Castlemilk Park!

Children can be dropped off and picked up on completion of a short form. Adults do not need to stay.

Woodland Nippers

Thursdays 2nd May, 6th June and 1st August 11.00am to 12.00

Fun FREE Nature activities for under 6's to take part with parents, relatives, or guardians. Please ensure suitable outdoor clothing is worn. This group is perfect for you and your wee one.

Wildlife and Photo Walks and Talks For All

Mondays 13th May, 10th June • 1.30pm – 3.30pm Fun Join us every month for these sessions combining wildlife and photography skills.

All events start from outside Castlemilk Stables, 59 Machrie Road, Castlemilk Glasgow G45 OAZ

For the events that require booking, please call the Community Team on 0141 634 2673 or email housing@cassiltoun.org.uk

Kids Corne

Hi kids!

Complete our fun activities, then bring them into the Association's offices by Tuesday 23rd April for the chance to win a prize!

Build-a-bunny! Make your own wee bunny! Cut it out and glue it together however you like.

Springtime Wordsearch

APRIL BLOSSOM BUMBLEBEE **BUNNIES CHICKS** CHOCOLATE **DAFFODIL EASTER** EGGS **FRESH GROW HOLIDAY LAMBS** RAIN **SEASON SUNSHINE**

C H O C O L A T E C G R E B S G I P Y H I D G E N H G G P E G Z R G X D R R B H G A P N S U X M F N O S A E S D T I E V Y C M T W F K I L T O H I D E V Q O K B F Y N B F S N O Q X M U S B M A L A M N N A O F R P P S K D D D Z U U Q Q E T F P Z O I C J V S B Y T A X U M Z Q L L A I C R R V P O U A Y X O B R M H H S E R F Z J E G H E S N K L J C I O L Y Z M S N N L K X X R L P R Y Y B Y K V Q U O V S N O H B O P V R H X U H F F F R M F T N R S F K

Spot the identical twins which 2 bunnies are exactly the same? The same of the identical twins which 2 bunnies are exactly the same? The same of the identical twins which 2 bunnies are exactly the same? The same of the identical twins which 2 bunnies are exactly the same? The same of the identical twins which 2 bunnies are exactly the same?

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Telephone:

Age:

Address:



Office Closures

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

Easter Weekend:

Friday 19th April and Monday 22nd April 2019.

May Day:

Monday 6th May 2019.

Spring holiday:

Friday 24th May and Monday 27th May 2019.

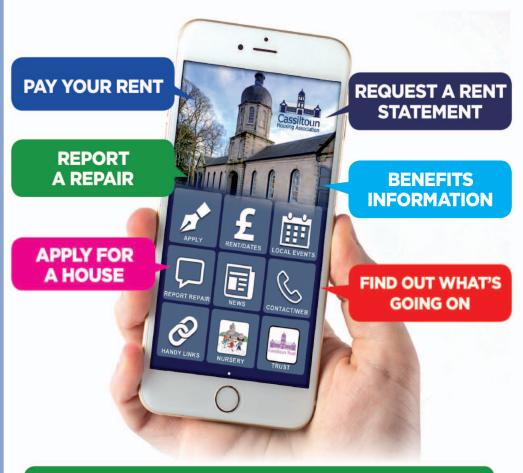
Glasgow Fair:

Friday 12 July and Monday 15th July 2019.

If you need an emergency repair at weekends or while the office is closed, please contact our emergency number:

08000 921 961

WE'VE GOT AN APP FOR THAT!



Please remember we have a mobile app which can be downloaded onto your smartphones or tablets. This is a fast way of accessing our services as well as finding out what's happening in the area. You can also link to many other important services such as the Police, Council and Citizens Advice through the App.

Download it now – it's FREE!







Getting in touch...

Castlemilk Stables • 59 Machrie Road • Glasgow G45 OAZ

telephone 0141 634 2673 • fax 0141 634 9987

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