

cairn

FOCUS

Your tenant's newsletter

Spring 2017



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ANCHOR Q&A

Great homes. Great services. Great people.

5000TH CUSTOMER FOR OUR HANDYPERSON SERVICE

Our Care and Repair team has celebrated almost ten years of providing a Handyman service in Inverness, Nairn and Badenoch and Strathspey with our 5000th customer.

Norman Gillies, Cairn's Handyman, and Michael Cuthbertson, an Occupational Therapist with NHS Highland, presented Mr and Mrs Ross from Inverness, with a bouquet of flowers and a gift voucher after completing a job to fit grab rails to their front and back doors.

Mrs Ross said: "We just moved over to Inverness from Skye to live closer to our family and it was a lovely surprise to be the 5000th client. We really appreciate what Norman has done for us, he did a great job."

The Cairn Handyman service carries out small repairs and adaptations for older people and individuals with a disability. The clients are home owners or rent their home privately and the service is fully funded by NHS Highland and the Highland Council. The Care and Repair team also carry out larger projects such as disabled wet rooms, stair lifts and even house extensions.

Care and Repair Scotland estimate that for every £1 spent on Care and Repair services the NHS saves £4.50.



NEW KITCHENS ARE A BIG HIT IN DORNOCH

We've fitted new kitchens in Dornoch and our contractors, Morrison Construction, made some new friends in the process.

Mr Sinclair was so happy with his new kitchen that, with the support of his friends and neighbours, he invited the contractors along to their Christmas Ceilidh.

The tradesmen were also invited into the communal

lounge to join in the celebrations for Mr Stephen's birthday.

We appreciate that kitchen and bathroom replacements can be disruptive so it's great to hear where it's gone so well, as well as where we could have done better.

Last year Cairn fitted 367 new kitchens as part of £5.7million in planned maintenance works.

HAVE YOU REGISTERED WITH CAIRN ONLINE? NOW YOU CAN DO MORE!

Hundreds of our tenants are taking advantage of the things you can do on our website, through the MyCairn portal. If you haven't yet, it's quick and easy to do so - visit www.cairnha.com/mycairn and click on the button to 'register'. If you know your tenancy reference number (it's the 15 digit code on your rent statements) you can create and access your account right away. If you don't have your reference number to hand don't worry, the website will ask you for some other details and a member of our contact centre team will verify your account.

What you can do on MyCairn:

- Request a repair
- Report antisocial behaviour
- Check your rent balance
- Make complaints
- Pay your rent



And now we've added new features and you can:

- Fill in surveys
- Find out about local events

If you have any comments to give on the portal (or ideas for how it could be better), please drop us an email and let us know at enquiries@cairnha.com. We'd love to hear what you think.

LOCAL RUGBY STARS GRAPPLE WITH GARDENING

A big thank you to Gala Rugby Club for getting their hands dirty in our garden at Abbotsford Court in Galashiels. Betty Scott, the Secretary of Abbotsford Court Social Committee and member of the rugby club, asked for some help with the communal garden and five of the team gave up their Saturday morning to get stuck in.

Pictured with the team is Jock Thomson, keen gardener and tenant at Abbotsford Court.



NEVER A DULL MOMENT IN PAISLEY



Glentnar Court in Paisley enjoyed an action packed 2016 with a wide range of activities organised by their social group. All events were supported by Court Co-ordinator Sarah Findlay, who is always helping the tenants to come up with new ideas for the court.

The Big Braw Barbecue held in June should have seen summer sun but even the unseasonal deluge didn't dent the enthusiasm for singers 'The Ragtime Dolls' who helped the 40s and 50s theme come to life. The event was funded by the local Health and Social Care Partnership and saw over 70 in attendance including families and friends, with mocktails and Highland Cattle Steak Burgers from the Paisley Braes on the menu.

Contractors Keepmoat were installing new bathrooms over the summer and the tenants were delighted when they gifted funds to the social group for a visit to the Falkirk Wheel and Kelpies.

Police Scotland's Mounted Unit trotted in to give everyone an opportunity to

find out more about their work, including how the horses are trained and prepared for their duties

A 60's night was another well attended event with families and friends joining in the groovy vibe by donning fancy dress. Glentnar's local Tesco Community Team supported the 60's night, building on the great relationship that has come from being involved in the Fareshare Foodcloud programme. Every week Glentnar takes delivery of several trays of breads, cakes and baked goods allowing everyone to play their part in a positive environmental response to food waste and providing tenants with what everyone loves, a wee 'extra for free'!

Fred Wood, a member of the social group, made the suggestion that the tenants 'give something back' to the local community by organising a party for children affected by domestic abuse. On Saturday December 10th thanks to money from the Cairn Community Fund and Unite, and support from Abbey Mill Childcare and Morrisons Supermarket, tenants put on a fabulous Christmas

party for 15 children and their mums. Archie the Playbus proved a great hit, and tenants really enjoyed seeing so many happy faces and working in partnership with Renfrewshire Women's Aid.

A wifi project in early 2017 will see tutors attend the court to provide training in tablet and internet use. Students from West College will be helping the social group set up a Facebook page so tenants and families can keep up to date with activities and events. They also want to use Facebook to get in touch with similar groups in retirement housing to share ideas and foster a wider sense of 'community'.

A bid has been submitted to Tesco Bags for Life programme to provide a Bee Friendly garden and to hold a tea party with local schools.

The Paisley City of Culture 2021 bid is gathering momentum and residents at Glentnar are hoping to play their part by developing a local heritage trail and establish a heritage and local history group at the court.

2017 promises to be another exciting year at Glentnar Court where the tenants commitment to making the court a great place to live has never been stronger.



THE TOP FLOOR KNITTERS

A big thanks and congratulations to the 'Top Floor Knitters' at Swan Court in Eyemouth who have been beavering away knitting donations of cute clothes, booties and teddy bears for Rachel House Children's Hospice in Kinross and the Premature Babies Unit at Borders General Hospital.

YOU COULD BE ENTITLED TO STATE BENEFITS

Joe Eley, our Benefits Advisor, has helped Cairn tenants claim hundreds of thousands of pounds in benefits. Over the next couple of issues of Cairn Focus we're going to share stories from just two of the families Joe has worked with.

Joyce and David's story

"It's so difficult for elderly people to make a claim. Particularly over the phone. The phone number is always engaged and when you eventually get through they ask so many questions and if you don't have the information to hand you have to start over. It's really off-putting. The woman at the council said you can go online and do it, David and I just looked at each other and thought we can't do that. It's not surprising lots of people just give up.

David has had three strokes and I've had my own health problems so we look after each other. I knew something about an Attendance Allowance but I wasn't sure whether we were eligible.

When we met Joe we were nervous about sharing personal information. We're from a generation where you don't talk about money, but Joe is a great listener. He asked the right questions and put us at ease.

We sat and talked through our situation. Joe filled in some forms and they were sent off to the Department of Work and Pensions.

The first thing that happened was we got a combined state pension and Attendance Allowance. That extra income made a big difference.

Soon afterwards Joe was back in touch. He asked if we were sitting down and then told us that because we were

“What amazes me is how do we manage to get this? How can we be entitled to this? It's because people don't know about it. Without Joe we would never have received these benefits and it's been life changing.”

receiving Attendance Allowance we were entitled to Guaranteed Pension Credit. We were so happy but Joe said he wasn't finished yet. Because we were getting the Attendance Allowance and Guaranteed Pension Credit it also meant we were entitled to full housing benefit to pay our council tax and rent. It was even backdated.

What amazes me is how do we manage to get this? How can we be entitled to this? It's because people don't know about it. Without Joe we would never have received these benefits and it's been life changing. Joe said there isn't any harm in making a claim but he wouldn't advise anyone to claim anything they're not entitled to. All the rules are quite baffling, we're just ordinary folk that wouldn't know what we're entitled to.

We've done things like pay for our funerals in advance. It makes us very secure that we're not going to have any money problems. Three things I never talk about is politics, religion or money so we've not told anyone about the change to our financial situation but I feel it's important to share our story to encourage more people to contact Joe."

Attendance Allowance £8559.20
Housing benefit £4418.40
Council tax - £800
Guaranteed pension credit is £3247.40

Total new benefits of £17,025 a year

To find out how Joe can help you give him a call on 0800 990 3405 or email joe.eley@cairnha.com



DON'T GET CAUGHT OUT WITH CHANGES TO YOUR BENEFITS

Universal Credit is part of the Government's welfare reforms and is being phased in to replace benefits such as Jobseekers Allowance, Employment Support Allowance, Tax Credits and Housing Benefit.

Universal Credit includes housing costs and housing benefit which are both means tested benefits that are designed to help tenants with their rent and some service charges.

Payments are managed by Local Authorities and are normally paid every four weeks in arrears. Claimants can usually choose to have it paid to themselves or direct to their landlord (Cairn).

It is important to understand that if your circumstances change during your assessment period it could increase or decrease the amount you receive in benefits. In some cases, this has put tenants in rent arrears so it's really important to contact your Housing Officer if this happens or if there are any changes to your circumstances, such as a change to who is living in your home.

Universal Credit was designed to replace a complicated benefits system with something that was simpler and easier to understand. Our experience, however, is that many people find the new benefits systems really difficult to understand and it's one of the main causes of people falling behind in their rent.

The bedroom tax and new benefit caps can also affect the benefits for housing that you are entitled to.

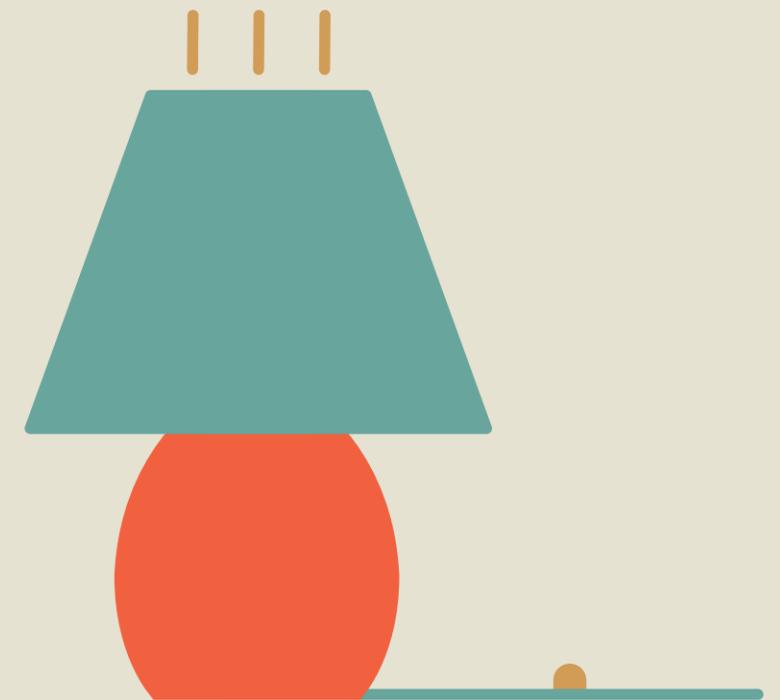
For more information about changes to benefits or for any help with claims and appeals please contact our Benefits Advisor, Joe Eley on 0800 990 3405.

PENTLAND ENERGY ADVICE

If you are a Cairn tenant and live in the Highlands you can get free independent help and information from Pentland Energy Advice/Money Matters.

The lottery funded project can help you with:

- How to operate your heating
- Running costs of heating systems
- Energy bills
- How to set up a heating programmer
- How to save on your hot water costs
- How to save on your energy costs
- The best tariff for your heating type
- How to take correct meter readings
- Reduce mould and condensation



Contact our team in Inverness on 0800 990 3405 to get referred to their fully trained advisors.

A TOAST TO BURNS IN TAIN

Residents of Scotsburn Court in Tain celebrated Burns night in style thanks to their local Tesco who laid on food and entertainment.

A traditional meal of haggis, neeps and tatties was enjoyed along with a wee dram of whisky to toast the haggis, highland dancers, a piper and a local musician who played well into the night.



CARBON MONOXIDE - THE SILENT KILLER

Carbon monoxide (CO) is a poisonous gas that you can't see, taste or smell. It is harmful to both humans and pets. It can occur when a gas appliance has been incorrectly fitted, badly repaired or poorly maintained. It can also occur if flues, chimneys or vents are blocked. When you breathe in CO, it gets into your bloodstream and prevents your red blood cells from carrying oxygen. Without oxygen, your body tissue and cells die. It can kill without warning, sometimes in a matter of minutes. Low levels that don't kill can still cause serious harm to your health.

What are the symptoms of CO poisoning?

Symptoms are similar to those of many other common ailments, like flu or a viral infection, making it difficult to detect. These symptoms include:

- Headaches
- Tiredness
- Dizziness
- Breathlessness
- Nausea

Other signs to look out for include noticing if your symptoms improve when you are away from home or if another family member or a pet is also unwell.

What should I do if I suspect CO poisoning?

- Turn off ALL gas appliances and open all doors and windows.
- Call your doctor or go to hospital IMMEDIATELY
- If you suspect a gas leak call National Grid Gas Emergencies on 0800 111 999
- Once you're out of danger, call Cairn on 0800 990 3405

Cairn, as your landlord, has a legal duty to ensure that your gas appliances are safe, so all appliances must be inspected for safety once a year. This is why it is VITAL you allow access for this inspection to be carried out.



CAIRN COMMUNITY FUND

The Cairn Community Fund can provide grants of up to £2500 for tenant groups and community based organisations. If you have an idea for how you can improve your community then our Community Fund might be able to help.

In the past year, the fund has given money to projects such as: an IT suite for a community hub in Coatbridge, promotion and marketing for Dress for Success; a charity which empowers women to get back into work, a Children's Christmas Party, an open day marquee, and gardening equipment. These are just some examples of the great community projects the fund has been able to help.

For more information and an application please visit www.cairnha.com or for an informal chat please contact Neil Golightly on 0800 990 3405 or neil.golightly@cairnha.com

RAFFLE WINNERS

Thank you to everyone who completed our 2016 Customer Satisfaction Survey. We'll have the results in our full performance report published later this year.

Our raffle prize winners this year were Douglas Hood from Carnoustie, Maria Kurowska from Perth and Tracy Kennedy from Inverness, who each received a gift voucher for a shop of their choice.

WASTE NOT, WANT NOT WITH FARESHARE



FareShare save good food destined for waste and send it to charities and community groups who transform it into nutritious meals. The food FareShare distribute is fresh, quality and in-date surplus from the food industry.

12,336 tonnes of food was saved from waste last year

5,589 charities and community groups were supported last year

25.8 million meals provided to vulnerable people

Residents at Flora MacDonald House in Inverness (pictured here) are collecting some great quality food every Friday from their local Tesco.

For more information about FareShare visit www.fareshare.org.uk.

LATEST UPDATES FROM OUR PROPOSED PARTNERSHIP WITH ANCHO

We are exploring the exciting possibility of a partnership with ANCHO, a housing association based in North Ayrshire, which would have a total of 4200 homes across 22 local authorities.



AN INTRODUCTION TO ANCHO FROM THEIR DIRECTOR, ELAINE GIBSON

At ANCHO, we pride ourselves on being one of Scotland’s most progressive and innovative housing organisations. We may be small, with 676 homes for let, but we’ve always punched above our weight! We have a fantastic track record for delivering the kind of services our communities need and want. In the last sixteen years, we have invested over £22 million into our local area, improving hundreds of lives and creating neighbourhoods where people really want to live.

But, we have never feared change – instead we embrace it. We don’t follow trends – we set them. We have always been open to new ideas and

ensure we are quick to respond to them where they will benefit our customers. We recognised that there were risks to our future sustainability – from welfare reform, rising costs, and the ongoing need to invest in our housing stock.

So we decided that we wanted to explore partnership opportunities with strong partner housing associations which might help provide the resources to continue to meet our local commitments. In selecting that partner ANCHO were seeking a reputable organisation with a similar culture to ours, whose finances were robust and who deliver excellent performance and services.

ANCHO and Cairn began exploratory discussions in the summer of 2016. The aim was to see if partnership between our organisations could potentially secure a better future for both Cairn’s and ANCHO’s tenants and customers, through:

- Opportunities for savings to keep rents affordable
- Opportunities for development in the future
- Opportunities to spread risk across a bigger, stronger organisation
- Opportunities for increased investment in tenant’s homes
- Community development opportunities and the potential for new social enterprises and other wider action initiatives
- Giving our staff the maximum ‘freedom to do’ for the benefit of tenants and customers
- Increased national influence

These are the issues that ANCHO and Cairn are exploring together at the moment, to decide if we can build a strong case for partnership as we are both committed to securing the best possible future for our tenants and customers.

YOUR QUESTIONS ANSWERED

We invited you to send in any questions or comments you have about our proposed partnership with ANCHO. Our Chief Executive, Jason MacGilp, has read through all the comments and picked out the most frequently asked questions to answer here.

Is ANCHO financially stable?

Yes. ANCHO is a financially stable housing association with good control of its costs. Combining in a partnership with Cairn will help both organisations have greater financial stability and capacity for future financing to invest in improvements to our tenant’s homes, neighbourhoods, service improvements and new homes for those in need.

What are the benefits to Cairn tenants?

With the proposed partnership, the new arrangements would make the combined group financially more resilient to current and future economic pressures. ANCHO would also bring additional expertise in accessing external funding for various financial inclusion projects and a range of community development experience which will benefit Cairn and our tenants. A larger and more resilient organisation will enable both organisations to keep rents affordable into the future, whilst continuing to improve services.

Is this just about making profits?

No. Both Cairn and ANCHO are registered, non-profit making Scottish Charities and are regulated by the Scottish Housing Regulator. The Regulator must be satisfied that there is a sound business case for the proposal and that the interests of current and future tenants are safeguarded before any final agreement is reached. Any operating surpluses that we generate are required to be reinvested back into our homes and services, for example on planned maintenance programmes. No dividends or payments are ever paid to any shareholders.

Will a partnership increase your costs and our rents?

No. One of the objectives of the proposed partnership is that by joining forces we can actually significantly reduce our overhead costs and divert more resources into services,



investing in existing homes and building new homes. We plan to make substantial overhead savings over the next few years. The partnership will help both Cairn and ANCHO keep rents affordable for tenants into the future.

Why do you expect existing tenants to pay for new builds?

This has always been the case for Cairn and every other housing association. Part of the annual budget is allocated to funding a new build development programme. It is important that we also invest in and improve existing homes (for example we spent £7 million on existing tenants’ homes in 2016/17). It is also important that we do our bit for meeting local housing need in communities across Scotland so that young people, older residents and families can get access to affordable housing to continue to live in their local communities. From a business perspective new homes require fewer repairs and investment so the rents we receive from new tenants help meet our loan repayments and increase our overall income to invest in existing tenant’s homes and services.

What happens next?

The Boards and staff of Cairn and ANCHO are continuing a period of ‘due diligence’ where we very carefully review the finances, performance and business plans of each organisation and the proposed partnership. Once complete and both organisations are happy to proceed, we will prepare for a ballot of ANCHO tenants later this year. We’ll have another update in the next edition of Cairn Focus.



EASTER HOLIDAYS

Our offices are closed for Good Friday on 14 April and Easter Monday on 17 April. To report any emergency repairs over the holiday weekend please call 0800 990 3405



DO WE HAVE YOUR EMAIL ADDRESS?

If we don't have your email address on file please drop us a line to enquiries@cairnha.com including your name and address. You can also update your personal details online if you register with MyCairn.



OUR HEAD OFFICE:

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OUR PHONE NUMBER:

0800 990 3405

OUR EMAIL:

enquiries@cairnha.com

OUR WEBSITE:

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cairn

Great homes.
Great services.
Great people.

A registered Scottish Charity No SCO16647. The Scottish Housing Regulator Registration No 218. Property Factor Reg No PF000292

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یہ کتابچہ بڑے پرنٹ اور مختلف کمیونٹی کی زبانوں میں بریل سی ڈی پر دستیاب ہے۔ ہمارا پتہ یہ ہے کریں ایچ، سٹی پوائنٹ، 65 ہائی مارکیٹ ٹیرس ایڈن برگ، ای ایچ 125، ایچ ڈی ہمارا ای میل یہ ہے enquiries@cairnha.com آپ ہمیں کال کر سکتے ہیں ہمارا فون نمبر ہے 08009903405 ای 03004561245

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Adres e-mail: enquiries@cairnha.com, numer telefonu: 08009903405 lub 03004561245

This newsletter is available on CD, in braille, in large print and in community languages.