

cairn

# FOCUS

Your tenant's newsletter

Summer 2018



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Great homes. Great services. Great people.



# CAIRN FAMILY FUN DAY 2018

- ┃ Virtual Reality
- ┃ Soft play
- ┃ Bouncy castle
- ┃ Kids snacks
- ┃ Facepainting
- ┃ Blue Zoo Balloons
- ┃ Party bags
- ┃ Messy Ness Play

(all activities are free)

Saturday  
29 September  
1pm to 3pm

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Inverness  
Aquadome  
Sports Hall



## COURTS ROUND UP

### **Wimberley Court Easter Breakfast**

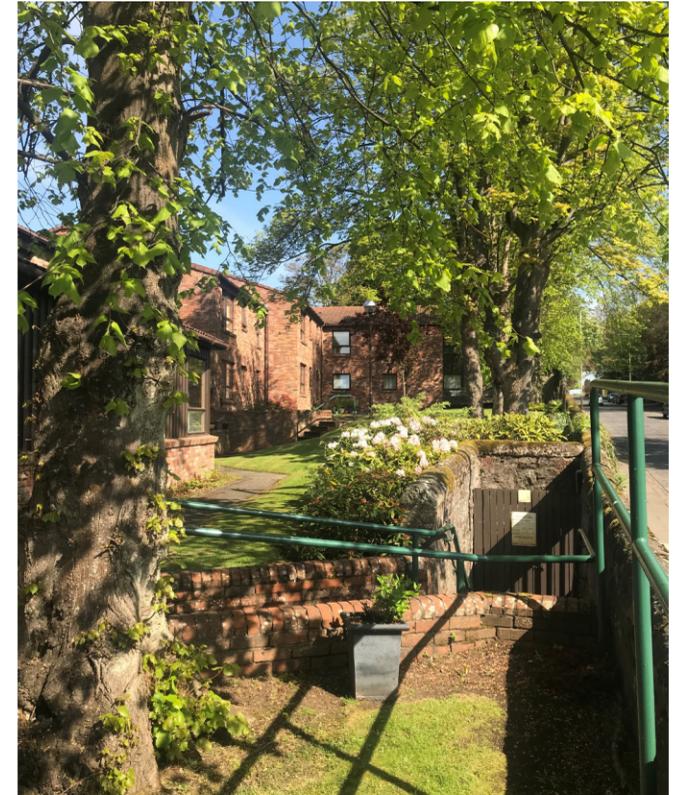
Some of our Wimberley Court residents decided to throw an Easter breakfast, we know how much they love a party and they didn't let us down. They donned their Easter hats and rustled up some delicious grub to celebrate everything spring.

Everyone was in fantastic spirits – exactly what we love to see.

### **Glentanar Court**

Glentanar Court held a lunch as part of the Scottish Palliative Care Association's 'Good Death Week'. The programme saw events all over Scotland being held to challenge the idea that talking about death is morbid.

The lunch gave everyone an opportunity to discuss their wishes, fears, share experiences and 'bucket lists', and consider what society can do to make talking about death less taboo.



### **Abbotsford Court**

Abbotsford Court held a bacon butty brunch on a bank holiday Monday to raise money for Alzheimer's Scotland. Well done for a great cause! We hope the bacon was crispy and covered in delicious brown sauce.





## BACK OF THE NET!

The fifth Cairn Cup was held in April with over 500 children competing in three different football tournaments in Inverness. The event was held at Millburn Academy for the second year to accommodate the expanded tournament of 45 teams. Children from P2 to P7 had the opportunity to participate, with family and friends also able to enjoy a bouncy castle, face painting and a BBQ.

Congratulations to everyone who took part in a fantastic day, and well done to everyone from Cradlehall Primary School Football Club who organise the event every year.

The Cairn Cup was supported by the Cairn Community Fund. If you would like to apply for funding for a project in your area then please go to our website for more information.



## TAIN TENANTS BENEFIT FROM COMMUNITY FUND

Residents at Scotsburn Court in Tain recently benefitted from the Cairn Community Fund by an event put on by the Kyle of Sutherland Development Trust. The Trust host the Community Food Stop café in Bonar Bridge for those in or at risk of food poverty and every week tenants from Scotsburn Court go along for a three course meal and to catch up with friends.

The Cairn Community Fund granted money to the Kyle of Sutherland Development Trust to take our tenants to the Falls of Shin salmon viewing platform and to provide them with a lunch. The purpose of the visit was to tackle social isolation and loneliness and to provide some light exercise, promoting positive physical and mental health benefits.

Beverley Hill, the Project Officer from Kyle of Sutherland Development Trust, said "I would like to say a huge thank you to Cairn, for funding this event. Everyone had a wonderful day and a special thank you also to Mac and Wild for providing a marvellous feast for us all."

A great day was had by all who attended the event and that's exactly what we want. If you'd like to apply to the Cairn Community Fund, please give us a call on 0800 990 3405 or visit our website.



## A NEW HOME FOR OUR HEAD OFFICE TEAM

We have moved our head office in Edinburgh from Haymarket Terrace across the city centre to Hopetoun Street, near Leith Walk. The move to our new office allows us to work in more flexible and modern ways, which complements our home working scheme and family friendly policies. The big benefit, of course, is that a smaller office, in a not-quite-so central location, has lower rents.

Jason MacGilp, Chief Executive of Cairn said: **“Cairn is always on the move and we’re equipping our teams across all our sites with the technology and resources they need to provide great services to tenants. The move to a new head office with a smaller footprint and lower rents will also realise cash savings of over £1m over ten years, which will be reinvested in our homes and services to tenants.”**

Cairn’s head office is now at Bellevue House, 22 Hopetoun Street, Edinburgh EH7 4GH.

## FACEBOOK PRIVACY

In light of the recent Facebook and Cambridge Analytica scandal, we thought it would be a good idea to provide some information about how you can change your Facebook privacy settings.

Cambridge Analytica got hold of the personal information of 50 million Facebook users. This included profile names, locations, information on their friends and the content they liked.

If you’re concerned about your online privacy, here are some settings you can view or change in the settings and privacy areas of Facebook:

- How third party apps, games, services and websites share information with Facebook and access the information you have shared with Facebook
- What kind of profile information or posts from your newsfeed can be seen by your friends or strangers
- Download and review the data that Facebook hold about you
- Personalise who can see what you post

We live in an ever more connected world and many of us love to share news from our lives with our family and friends online. It’s also a great way to hear updates from musicians, sports clubs and companies you get services from (including Cairn!). Nevertheless, the recent Facebook privacy scandal has highlighted the potential dangers of sharing personal information online. Other online service providers, such as Google, Twitter, Apple and Microsoft have their own privacy policies and settings and everyone should take some time to think about what they want to share and how they can protect their personal data.



## ANCHO TENANTS SAY ‘YES’ TO CAIRN

ANCHO tenants have voted overwhelmingly in favour of a partnership with Cairn which will see ANCHO become part of a new Cairn Group. The partnership will deliver accelerated investment in ANCHO’s homes and a five-year rent guarantee, with services still being delivered in the local area. For Cairn’s tenants the benefit of the partnership will be that by spreading our operating costs across more homes we can be more efficient and achieve better value for money.

The ballot closed on Friday 15 June and once counted by the independent Electoral Reform Service, 94.2% of votes were in favour of the partnership on a turnout of 60.8%, which is considered very high for a ballot of this kind.



The results of the ballot will now be considered by the ANCHO Board and then the Scottish Housing Regulator. Shareholders of ANCHO will then be invited to approve the necessary changes to ANCHO’s company rules at a Special General Meeting to formalise the wishes of residents and give full effect to their views on the partnership.

## SPRING CLEAN YOUR BANK ACCOUNT

Many of us don’t keep a close eye on what is coming out of our bank accounts. We average £39.98 a month in unnecessary payments. If you’d like to reign in your spending, here are a few simple steps to help you.

### 1. Read your bank statements

Print out your statements and go through them with a fine toothcomb. Highlight anything you don’t recognise and speak to your bank about it. You can also use apps such as Yolt to track your outgoings.

### 2. Watch free trials

Add a note in your diary a week before any free trial period expires so you don’t get charged.

### 3. Beware auto-renewal

Big in the insurance industry, make sure you don’t accept auto-renewal policies. This way the company will write to you asking if you’d like to accept another contract. The choice is then entirely up to you to stick or twist.

### 4. Watch out for old insurance policies

If you’ve taken insurance policies out on old appliances which you’ve then got rid of, you may still have insurance policies.

### 5. Don’t automatically choose direct debit

Many direct debits cost more over the lifetime of the payment than paying for the product or service in a lump sum. If you can afford it, pay for it straight away.

### 6. Don’t pay for what you won’t use

Pay as you go is typically the best option for any treats you might pay for, e.g. the cinema. There are also usually offers available too at discounted prices.

### 7. Cancel those direct debits

Cancelling a service isn’t always enough to ensure outgoing payments, so, double-check with your bank by stopping the direct debits. Read the terms and conditions beforehand though, you might be locked into a contract which means you’ll have to pay if you leave prematurely.

# MAKE YOUR FOOD SHOP GO FURTHER

Tight budgets and rising food prices don't make the most appetising combination. But there are ways of keeping costs down without compromising on quality. Here are a few practical ways of making the most of what you buy and keeping food waste down.

**Buy frozen rather than fresh vegetables** – they have the same nutritional value but are much cheaper than buying fresh

**Shop seasonally and locally** – locally grown produce is often much cheaper than fruit and vegetables that have been imported

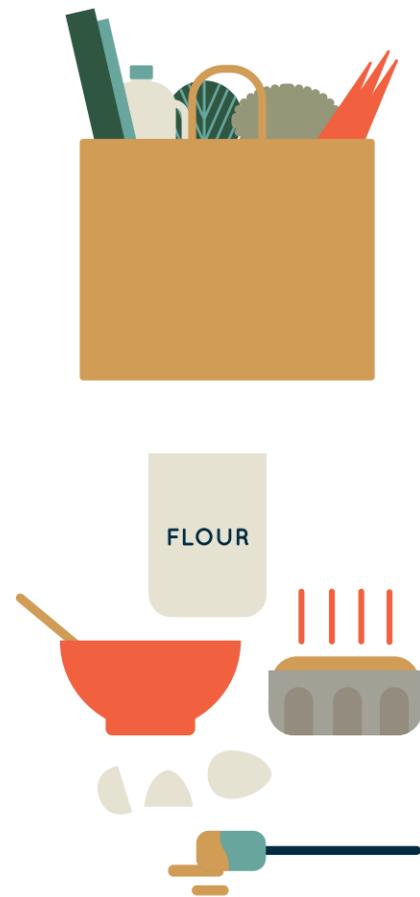
**Eat more pulses** – cheap, low-fat and rich in vitamins, beans and lentils are a great source of protein

**Make a list** – always go shopping with a list; that way you'll be less likely to make impulsive purchases

**Make a meal plan** – plan out your meals for the week; check what you have in the fridge and cupboards already before you write your list

**Never go shopping when you're hungry** – you'll end up buying snacks that you don't need

**Grow your own** – even if it's just a few herbs on a windowsill



# SATISFACTION SURVEYS

Over the last few years you may have filled in one of our satisfaction surveys. We send out surveys to monitor the quality of our services. For example, you'll get a survey to fill in after you've moved into your Cairn home, after we've carried out a repair or when we've installed a new kitchen. We also randomly select people who live in our sheltered or retirement housing, or who have phoned the contact centre for their thoughts on our services.

The point of us sending so many surveys is to find out where we're doing well and where we need to do better. We always aim to act on any comments that express dissatisfaction and when someone has scored us low, we contact them to see how we can improve the service.

Here are the results from 2017/18. The score is out of 10.



Quarter 4		
Survey	No of responses	Average score
Welfare and money	1	10.0
Repairs south	29	9.8
Handyperson	20	9.8
Telecare	18	9.8
Rents	6	9.4
Repairs north	39	9.3
Gas safety	43	9.3
New tenancy	32	9.1
Contact centre	16	8.8
Customer engagement	37	8.6
Planned improvements	45	8.3

There are loads of great resources on how to eat well for less. Here are some of our favourites:

**Tinybudgetcooking.com** – download their free PDF which contains a full meal plan and recipes that only cost £18 a week per person

**@onepoundmeals** – follow Miguel on Instagram to find how you can cook every meal for under £1

**Fyf20quid.co.uk** – this Paisley mum set up a website when she had to drastically cut her food bills and promises to feed your family for £20 a week. She also has a Facebook page

**Eatnotspend.wordpress.com** – recipes aiming to spend £3 a day on meals for a family of three

**Field-fork.co.uk** – they run cheap cookery courses across the UK from around £5 per person. Get in touch to invite them to your area

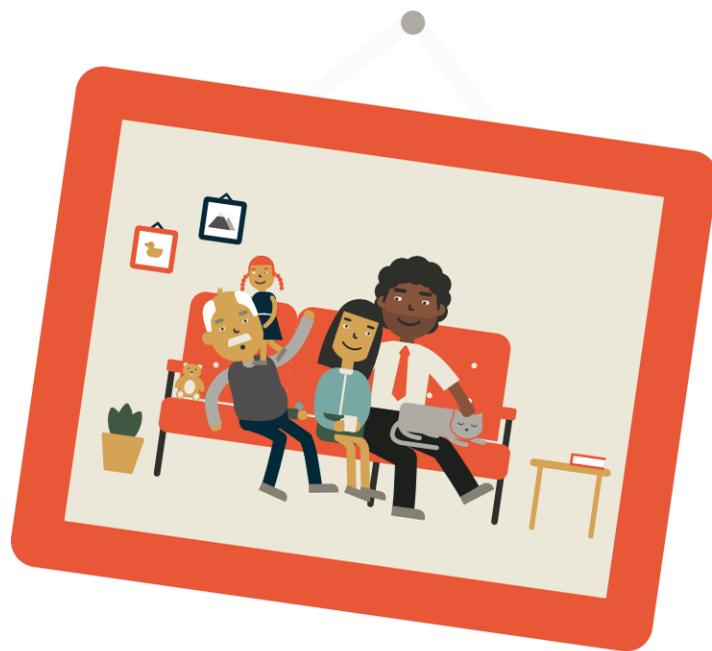
# THE CUSTOMER PANEL RISES TO THEIR LATEST CHALLENGE

The Customer Panel has completed their latest scrutiny project into how Cairn manages service charges.

Service charges were a particularly complex subject to investigate and the panel took their time to scrutinise the way charges are calculated and communicated to tenants. The panel enjoyed a presentation from staff from the Finance and Investment teams before looking at sample statements, interviewing staff, reviewing tenant complaints and visiting another housing association to compare practice.

At the end of the project the Customer Panel compiled a report which detailed 22 recommendations for improvements.

All of the Customer Panel's scrutiny reports are available to download from our website. For more information about membership of the panel please visit our website or contact the Communications and Engagement Team.



**“We are always looking for ways to improve our services and the Customer Panel has played an important role in sharing the customer’s perspective of our services. With their latest project the Customer Panel have again demonstrated the invaluable insight they can offer and our teams will be working through their recommendations. I’d encourage anyone that wants to work positively in partnership with the staff team to consider applying for membership.”**

**Jason MacGilp,**

# OPPORTUNITIES

## Help Make us Better – Join our Board

Cairn’s Board members have chosen to volunteer because they want the lives of Cairn’s tenants to be the best they can be. We’re searching for like-minded people to join them in shaping the future of the organisation.

Members come from all walks of life. Diversity is so important; it allows us utilise the countless skills and experiences that different people acquire over time.

You can read the profiles of our Board members on our website.

## Communications Group

Are you interested in helping us improve the way we communicate with tenants? We have a Communications Group (run solely by email so there’s no need to travel to meetings) who give us feedback on our publications and letters. The group have improved the wording of our gas safety letters, input into the format of our annual performance report and even proofread this newsletter!

As part of our governing body, you’ll make strategic business decisions about the management of Cairn, including key policy and budget decisions.

In line with our Board Recruitment Policy and guided by our Company Rules, we will write to all our shareholding members to invite nominations to the Board.

If you wish to apply to become a shareholding member and/or you’d like to become a member of our Board, please get in touch. Training and support is available to all Board members.

Please give Carolyn Owens, Governance Services Manager, a call or email [carolyn.owens@cairnha.com](mailto:carolyn.owens@cairnha.com) for an informal chat and more information.

As more of our services become available to use online, we’re going to use the Communications Group to test them out before we roll them out to the rest of our tenants. If this sounds like something you’d like to do then please email [enquiries@cairnha.com](mailto:enquiries@cairnha.com) with your name, address and email address.



# STAY SAFE IN YOUR HOME

We recently had a tenant phone us up to say that a man showed up at his door saying he was from Cairn Housing Association and was there to check his boiler. He was unable to show any ID so the tenant rightly phoned us up to check whether we had sent anyone to his house. After checking, we confirmed that no one from Cairn was due at his house so the tenant sent the man away.

This is an important reminder that everyone should take the time to make sure that anyone who comes to your door is genuine. All Cairn staff and our contractors carry photographic ID with them. If you have any doubts please call us and we will confirm the ID and appointment. Don’t feel embarrassed about leaving our staff on your doorstep – our team expect their ID to be checked.

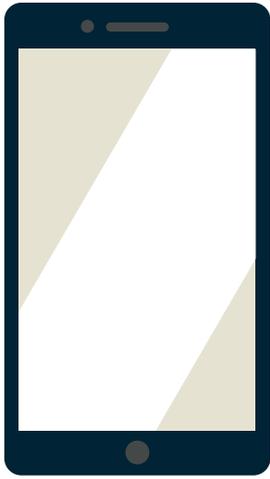
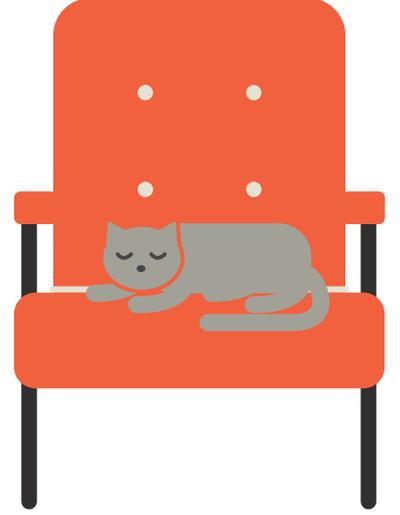


## REGISTER WITH MY CAIRN

Registering with My Cairn, our online self-service portal, means you're able to do lots of things instantly, like report a repair, make a complaint, pay your rent and access important documents.

Using My Cairn means you can get in contact with us immediately through your phone, tablet or computer. Your query will be automatically logged into our system in the same way as if you'd called us by phone.

If you haven't already signed up, you'll find the link at the top right-hand side of the homepage on our website. Registering is easy; simply fill in the form with your details. All you need is your tenancy reference number – this is your 18-character reference found on your rent statements. Get in touch if you can't find it and we'll be happy to help.



### OUR HEAD OFFICE:

Bellevue House  
22 Hopetoun Street  
Edinburgh  
EH7 4GH

### OUR WEBSITE:

[www.cairnha.com](http://www.cairnha.com)

### OUR PHONE NUMBER:

0800 990 3405

### OUR EMAIL:

[enquiries@cairnha.com](mailto:enquiries@cairnha.com)

# 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

本文件提供 CD、布莱叶盲文、大字体印刷和社区语言版本，可从以下地址 Cairn, Bellevue House, 22 Hopetoun Street, Edinburgh EH7 4GH、通过电子邮件 [enquiries@cairnha.com](mailto:enquiries@cairnha.com) 或致电 0800 990 3405 获取。

Cairn, Bellevue House, المستند متوفر على أسطوانة مضغوطة، بلغة برايل وطباعة كبيرة ولغات الأقليات من 22 Hopetoun Street, Edinburgh EH7 4GH. بريد إلكتروني [enquiries@cairnha.com](mailto:enquiries@cairnha.com) أو اتصل بالرقم 0800 990 34

یہ دستاویز سی ڈی، بریل، بڑے حروف کی چھپائی اور کمیونٹی کی دیگر زبانوں میں 'کیرن' Cairn سے اس پتے پر دستیاب ہے: Bellevue House, 22 Hopetoun Street, Edinburgh EH7 4GH ای میل [enquiries@cairnha.com](mailto:enquiries@cairnha.com) یا اس نمبر پر فون کریں: 0800 990 3405

Niniejszy dokument dostępny jest na płycie CD, w formie dużym drukiem, oraz w językach ojczystych członków lokalnej społeczności. Aby uzyskać ten dokument należy odwiedzić Cairn pod adresem: Bellevue House, 22 Hopetoun Street, Edinburgh EH7 4GH, wysłać e-mail na adres: [enquiries@cairnha.com](mailto:enquiries@cairnha.com) lub zadzwonić pod numer 0800 990 3405.

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

