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Your tenants' newsletter

Summer 2019



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How satisfied are you?

Great homes. Great services. Great people.

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The Customer Panel in Findhorn

HOW DO WE CREATE BETTER COMMUNITIES?

Our customer panel are well under way with their new scrutinu project which looks to answer the auestion, how do Cairn staff and tenants create better communities in our sheltered and retirement courts? The panel kicked off with a fact finding mission to our highly regarded, community spirited Stuart Court in Edinburgh. This was followed by a trip with Smith Scott Mullan Architects to the award-winning Fortune Place, a new build amenity development by Castle Rock Edinvar which was designed specifically to create greater communities through increasing social interaction and to encourage residents to get outside more.

The panel have also been involved in informative discussions with other Cairn tenants during lively focus groups at Adam Grossert Court in Stenhousemuir, Dewar Court in Perth and Falconer Court in Inverness as part of Meg Deasley's innovative retirement housing design guide project. A trip was also made to the pioneering Findhorn Eco Village in Elgin where the focus is on sustainability and a better quality of life for all.

The panel were also warmly welcomed by Hanover Scotland's Linkwood View in Elain and Varis Court in Forres who provided great insight into how Cairn can continue to build equally great communities. With a little more research to come, this project is set to be one of the best to date - watch this space!



The Customer Panel and Cairn staff visit Fortune Place in Edinburah

KEEPING IN TOUCH WITH FRIENDS AND FAMILY ONLINE

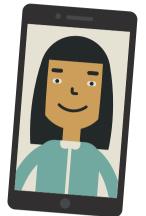
With the introduction of My Cairn, it's never been easier to pay your rent, report a repair and much more, quickly and safely online. There are also many other ways technology can help us in our day FaceTime. This application allows to day lives, one of which is keeping in touch with loved ones.

With many of us having friends and family spread out across the UK, or even worldwide, staying in touch can be difficult. Taking advantage of online resources can be a quick and easy way to bridge the gap between you and your friends and family. Here are a few simple ways you can make staying connected that bit easier.

Skupe

Skype has been one of the most popular video and voice chat options for years. It allows you to have face to face conversations over your chosen device as well as group chats with anyone in your contacts. You can use Skype on computers, tablets, mobile devices, the Xbox One console, and smartwatches via the internet. The application also provides instant messaging services where you can easily send text, video, audio and images.

If you have an iPhone, iPad or iMac then you will have access to you to connect with other Apple users free of charge using the internet by video or voice chatting with them. The application is preinstalled on all Apple devices and uses your apple ID to connect with other users.



WhatsApp

If you don't have an Apple device, WhatsApp can be a great alternative. Features allow users to video chat, voice call, online message and one of their most popular features, group chat! All of this is free of charge if you have an internet connection and will work on a variety of devices.

Facebook Messenger

Messenger allows you to instantly reach the people you are connected to on Facebook. It is just like texting but you don't have to pay as it works within your internet or data plan.

HANDYPERSON SERVICE CELEBRATES 10 YEARS

Cairn's handyperson service has celebrated its 10 year anniversary! The service started in 2009 to help homeowners and private renters in and around the Inverness area with small repairs and

It is run in partnership with the Highland Council and NHS Highland, and it began when studies showed that older people and people with disabilities needed help around the home with smaller jobs such as changing light bulbs and putting up curtain rails. The service also installs grab rails, toilet aids and key safes, etc. to make sure that hospital discharges can be carried out.

The handyperson service currently has over 5,000 customers. This has been a massive

contribution towards 'shifting the balance of care' to people being able to live in safety and comfort in their own home without the need for a hospital admission or long term care.

Research suggests that the average handyperson job costs £42, and hospital admission costs up to £700 a day, so the service is having a huge economic impact on public services.

To celebrate their 10th anniversary, they held a bake sale where they raised £120 for MFR Cash for Kids appeal. They also carried out some voluntary handyperson work for CHIP, a charity for the families of children with additional needs.



LEY-ANNE GOES TO THE UN

Inverness, went to the United Nations Commission on the Status of Women in New York. Here's what she awful inequalities: had to say:

"I was sent to the UN after being chosen as one of eight people representing the Anglican Communion."

"In the first week we were given a chance to have a private meeting with Lord Ahmed of Wimbledon. After listening to him discuss all of the global progress they are making with rights for women, I raised the concern that in the UK things are getting worse, especially when women are on benefits and Universal Credit."

"After a week of presentations, meetings, discussions and workshops, we began our concluding report. The main point of the document is that everyone has the right to a standard of living suitable for the health and wellbeing of themselves and their families. including food, clothing, housing and medical care. We are concerned that gaps remain, especially for women and girls."

In March, our Housing Officer, Ley-Anne Forsyth from "We hope that this document will help UN members in their own countries to change some of these

- 1 in 5 women aged 15-49, reported experiencing physical and/or sexual violence by an intimate
- At least 200 million girls and women worldwide have undergone female genital mutilation.
- Young men are more likely than young women to obtain stable employment and find formal work.
- An estimated 31 million girls of primary school age and 32 million girls of lower secondary school age were out of school in 2012. Girls are more than two times more likely to be out of school in conflict-affected countries than their counterparts in conflict-free countries."

Ley-Anne, centre, surrounded by other delegates at the UN

ARBROATH DEVELOPMENT OPENED BY LOCAL MSP

Our newest development in Arbroath was officially opened last month by local MSP, Graeme Deu. We worked in partnership with Angus Housing Association to help develop 36 of the 71 new homes at Railton Crescent. Work on the project began in October 2017 and demand for the homes has proved very high.

Jason MacGilp, Chief Executive, said: "We pride ourselves on providing great homes and services and we're proud to have worked in partnership with Angus Housing Association to develop much needed affordable homes in the local area."

"Cairn is fully committed to building excellent, quality housing as part of our five year development plan to build 400 homes across Scotland by 2023 which will help meet the needs of communities across the country."



HOW TO SWITCH ENERGY SUPPLIER

Are you being overcharged?

The majority of people in the UK are overspending on energy by 30% - averaging at £300 - simply due to being on the wrong tariff. If you're with one of the big six - British Gas, EDF, Eon, Npower, Scottish Power or SSE - and haven't switched supplier within the last 12 months then it's even more likely you're being overcharged as you may be on their most expensive standard tariff.

How do you check?

The easiest way to check if you're being overcharged is to use a price comparison site, which should only take you around five minutes.

The cheapest supplier for you will depend on factors such as where you live and how much energy you use. Popular comparison sites include: Money Supermarket, Compare the Market, uSwitch and Energy Helpline.

What you will need

The comparison process is easiest if you have a previous bill to hand. You'll be asked for information such as your postcode, the name of your current supplier, the name of your current tariff and the type of heating you have. Keep in mind that paying by Direct Debit can often save you more money and the switch-over process can take up to 21 days.

BRINGING RESIDENTS TOGETHER

Our Community Fund provides financial support of up to £1,000 to bring residents in our communities together. Projects that improves neighbourhoods, and will benefit kids and elderly residents alike.

Already this year the fund has supported some hugely impactful projects. Some of our most recent community projects and events include:

RokzKool

We gave money to RokzKool to buy musical instruments for their workshops and classes. RokzKool run workshops during term time in the Highland area. They offer week long courses during school holidays with emphasis on fun and inclusion.

The Community Wellbeing Choir

We were delighted to have helped fund the Community Wellbeing Choir in Stirling. The choir focuses on getting together, having fun and feeling uplifted – no previous experience is required!

Community Allotments

We funded the Blackthorn Allotments Association in Inverness to create community allotments in the Culduthel area of the city. There will also be community advice events and seasonal produce events.

Cairn Cup

The Cairn Cup gets bigger and better every year. The football festival, now in its seventh year, is run by volunteers from Cradlehall Football Club in Inverness. This year 48 teams entered with 552 children taking part and another 600 parents and coaches on the sidelines.
Our sponsorship also allowed for a bouncy castle and assault course and face painting.
Volunteers laid on a barbeque and cake stand, with tea and coffee flowing all day.

Can we help your project?

Do you have an idea that could use our financial backing? We'd love to hear from you. Visit our website to find out more and to download an application form. Alternately give us a call on 0800 990 3405 or email Neil Golightly at neil.golightly@cairnha.com



Blackthorn allotments in Inverness

STAYING SAFE IN THE SUN

2019 has already brought us some record-breaking heat. The Met Office confirmed that February was the hottest on record, and Easter Sunday saw temperatures rise in parts of the UK to 25C. Vitamin D levels, mood and sleep can all be improved with a daily dose of sunshine, however it's important to ensure you protect yourself. With this in mind here are some reminders to make sure you stay safe while you're out enjoying the sun this summer.

- Wear an SPF This may be an obvious one but sunscreen application (even when it's cloudy) is one of the best ways to protect yourself! The NHS recommends you wear an SPF factor of at least 15 and with a minimum of a 4 star UVA protection rating. It's also important that the cream isn't out of date, that you apply it at least 30 minutes before you go outside, and you reapply frequently throughout the day.
- Protective clothing if you don't fancy slathering on the sunscreen, wearing clothing and a hat that doesn't allow the sunlight through can be a great option.
- Seek the shade the sun is at its strongest between 11am and 3pm, so this could be an ideal time to enjoy a long lunch or seek the shade of an umbrella.

- Wear sunglasses sunglasses help to protect your eyes from UV rays, so make sure to wear them and that they are 100% UV protective. Remember, even with sunglasses, never look directly at the sun.
- Stay hydrated when we're out in the sun our bodies lose much more water than usual so it's important to drink plenty of fluids throughout the day to help avoid dehydration.



A FIRST TIME FOR EVERYTHING

18 Devlin Court tenants had a fantastic day with the Royal Volunteer Service trying out the unusual art of book sculpting. Prudential UK has funded the Royal Volunteer Service to work with older people across the country on the 'First time for everything project'. The project aims to tackle isolation and loneliness by promoting new hobbies, interests and skills.

An artist was on hand to lead the event and feedback from those who made it along was really positive.

Mary Hogg, tenant at Devlin Court, said: "It was absolutely fantastic, I learned something new and I would be really happy to do something like that again."

Francis Marshall, said: "I was pleasantly surprised how much I enjoyed it."





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STAYING ACTIVE AT AITKIN COURT

Allyson McKay

Allyson McKay from Aitkin Court in Kirkcaldy has proved that you're never too old to learn after being awarded an SQA in Information and Communication Technology.

The qualification covered some foundational areas of computing with modules such as how to stay safe online and set up your own email. Having never done anything like it before, Allyson was concerned she might not be able to pass the course, but her biggest fear was that everyone would be younger than her. This, however, wasn't the case – one of the oldest students was 80 years old!

Allyson isn't stopping there and hopes to achieve a Higher in Mental Health in the Community and complete the Emergency First Aid course. "I really enjoyed my computing course and my hope for the future is that we can get other tenants to do something similar if they get the chance."

Allyson is highly involved in the Kirkcaldy community and is an active member of a local organisation that provides free weekly lunches. She dreams of providing free haircuts, emergency support and accommodation to those in need. With their upcoming visit to Social Bite in Edinburgh this might just become a reality! Allyson says: "I'd love to get more tenants from the Court involved, we're trying to build a better community for everyone."



Christine Burns

At 55 years old, Christine Burns is Aitkin Court's resident sporting star. Having swam at the Paralympics in Barcelona in the '80's, the medals, cups and trophies continue rolling in – she now has hundreds! Some of her recent awards include bowling, running the 200 metres and swimming. Hockey, netball and basketball are also within Christine's repertoire but her favourite by far is running, which has taken her all over the country. Christine trains as part of the disability day centre run by Rosslyn School in Kirkcaldy where she has been a member for five years. To keep in peak condition, Christine trains at least 3 - 4 times a week and her gym sessions include activities like weights, rowing and spinning.

Despite having Tourettes Syndrome nothing holds Christine back. Her close friend Allyson says she's in awe of Christine and has never met anyone like her, "she has more energy than anyone here!"

With many more competitions on the horizon, we wish Christine the best of luck, but if her collection of medals is anything to go by, luck won't be needed!



AN UPDATE ON BENEFITS

Universal Credit

If you are on Universal Credit, you will know that a lot more responsibility is placed on you to keep your claim up to date or risk being sanctioned.

One of the things that is often missed is the annual rent increase which you must update in your online journal or you won't receive the correct benefit. If you haven't done it for this year (which started on 1 April), then do it NOW. Log in, select 'report a change of circumstances' then select where you live and what it costs. Follow the screens through and submit. If you don't know your current rent amount then get in touch.

Are you working and receiving Universal Credit?

If you are working, you will know your Universal Credit award goes up and down with your earnings. This can change frequently if you are paid weekly, fortnightly or four-weekly. If you have asked for your rent to be paid directly to us then there may be occasions where there is not enough left in your claim, after deductions, to pay your rent in full. The rent is the last thing paid for from your claim. Scroll to the bottom of your payment summary and look for the entry that

says 'The total we take off for payment to your landlord is' and this will tell you how much went to your rent account. If there is a shortfall, or no entry at all, then it's your responsibility to make up the difference. There are various ways you can pay. See the 'How to pay your rent' page on our website or contact your housing officer for help.

Best Start Grant

Social Security Scotland have launched a new benefit for parents and carers. If you are on certain benefits or tax credits you can claim for extra financial support during the key early years of a child's life. The grant comes in three parts:

- Pregnancy and baby payment £600 on birth of first child (£300 for subsequent children)
- Early learning payment £250 when child is between 2 and 3 years old to help with learning costs
- School age payment £250 around the time child starts primary school.

To find out more and to apply visit www.mygov.scot



REPAIRS TARGETS

We have recently changed our repair target response times following tenant consultation.

Our repairs targets used to be two hours for emergency repairs, two days for urgent repairs and 10 days for routine repairs. However, after reviewing the targets of other social landlords, we realised that our targets were a lot more challenging than other housing associations. Given that, and our large geographical spread across some particularly rural areas, we proposed changing our repair target response times.

After consulting with tenants, we have changed our response times to four hours for emergency repairs, three days for urgent repairs and 15 days for routine repairs.

Changing our response target times will not affect our already high performance – last year it took us 1.3 hours to complete emergency repairs – but it will make us more in line with other housing associations and will make it more achievable for those properties that take us longer to get to.



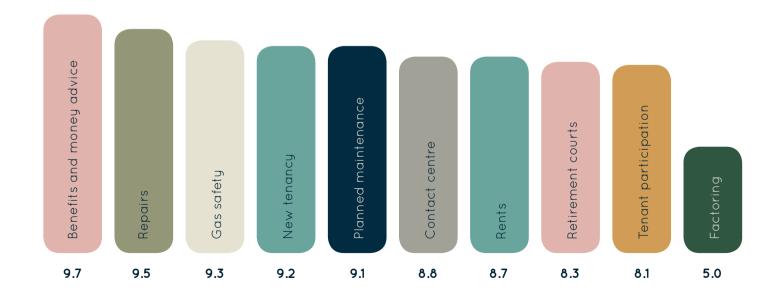
If you would like to be involved in future consultation, please get in touch to get your name added to our Register of Interested Tenants.

HOW SATISFIED ARE YOU?

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.

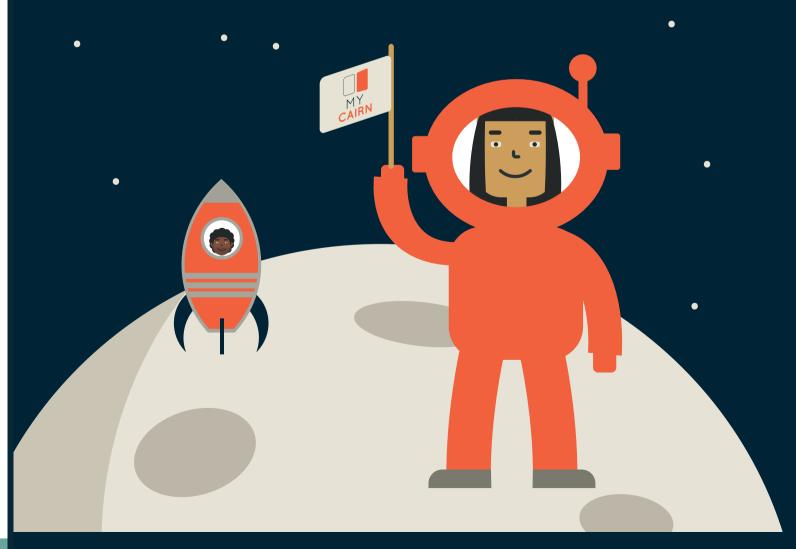
Here are the results from 2018/19. The score is out of 10.



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هذا المستند متو فر على أسطو إنه مضغوطة، بلغة بر إيل وطباعة كبيرة ولغات الأقليات من Cairn, Bellevue House. 22 Hopetoun Street, Edinburgh EH7 4GH. بريد إلكتروني enquiries@cairnha.com أو اتصل بالرقم

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 lub zadzwonić pod numer 0800 990 3405.

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







