

SEAN CONNOR JOINS CAIRN

We have appointed Sean Connor as our new Director of Customer Services to complete a reshaped Executive Team, following the departure of John Davidson late last year to take up a new role at Almond Housing Association. Sean joins us from the Wheatley Group, and will lead an ambitious team with responsibility for delivering modern, customer focussed services across Scotland.

Sean Connor said:

"I am both excited and eager to be joining the team at Cairn. The opportunity to provide leadership and build upon the strong foundations already laid, will be a challenge that I will relish. I look forward to bringing energy, determination and a commitment to innovative ideas and a 21st century service for our customers".

Jason MacGilp, Group Chief Executive, said:

"We are delighted to be welcoming Sean to the team. He brings a wide range of skills and experience in housing services, community regeneration and third sector organisations. Sean will have a leadership role across Cairn and Ancho, developing a new, post-Covid-19, service model and will drive forward our customer service offer in local communities across Scotland. This appointment now completes a recent Executive Team restructure at Cairn."

COVID-19 SERVICE LEVEL ROUTE MAP

With restrictions starting to be eased across Scotland again, some of our services will start to change. For example, court coordinators can return to working in the courts and we can start to carry out routine repairs in your home again.

We have a service level route map on our website that tells you exactly what you can expect from us depending on what level (or tier) your local authority is in. If you don't have access to the internet then please give us a call and we'll be happy to update you over the phone. or send out a copy to your home address.



ARE YOU RECEIVING OUR EMAIL NEWSLETTERS?

Last year we asked for your ideas and feedback on our newsletters and how we keep you up to date with news at Cairn. You gave us some great ideas and we introduced new email bulletins. We've now sent three email newsletters and feedback has been incredibly positive, with 98% saying they like the content and design of the new format.

In each email we ask tenants a few quick questions about different topics for the chance to win £50. We've been really pleased with the response rates, which have been much higher than the postal surveys we used to carry out. In the following email newsletter we report back the results and provide information on what we plan to do with the results. You can go onto the tenant involvement page of our website to read these reports.

If you haven't received an email then please get in touch through webchat, Facebook messenger, give us a call, or email enquiries@cairnha.com to give us your email address and we'll put you on the mailing list for next time.



SERVICE CHARGES - AN UPDATE

In December 2020 we invited every Cairn tenant who pays a service charge to share their views and opinions on our proposals for how those services could be managed in the future. We received 188 responses, which is 8.5% of the surveys issued.

As well as some very positive views towards our proposals, and some clear objections, there were tenants who asked for more specific information on what the proposed changes would mean for their own service charges. Some tenants also had questions about how historic surpluses and deficits on service charge statements would be managed and, again, were looking for detailed information to take a more informed view of whether they agree with our ideas for improvements.

We have read all the feedback we received, and we are very grateful to everyone who took the time to get in touch. We have decided to make some changes to our proposals from your

feedback, and then take more time to discuss and develop them further with you. This would have the added benefit of, hopefully, allowing for some face-to-face meetings when it is safe to do so.

What happens next?

In response to your feedback, service charges for 2021/22 have been calculated using the existing procedures and are set out in your letter, which confirmed rents and service charges from 1 April 2021.

We will arrange for future opportunities to consult with tenants about potential future changes to the service charge policy, but for the time being there is no change.

Thank you once again to those who provided feedback.

CONTACT CENTRE SURVEY RESULTS

In our last email newsletter, sent in February, we asked you what you thought about the service you receive from our contact centre. Our contact centre team are the first people you speak to when you call in to Cairn, or message us through Facebook Messenger, webchat or email.

The survey received 122 responses. Thank you to everyone who took the time to fill it in. Well done to Laura Brogan from East Kilbride who is the winner of our £50 voucher.

When you phone Cairn, what qualities are most important to you?

The top three responses for tenants were:

- the friendliness and professionalism of the advisor,
- that our advisor was able to give you helpful and accurate information, and
- that our advisor fully understands why you have called

How satisfied are you with the quality of customer service from our advisors?

Unsatisfied	2%
Neither	3%
Satisfied	95%

How satisfied are you with how quickly we answer your calls?

Unsatisfied	1%
Satisfied	99%

What other feedback do you have?

Brilliant service, never have any problems
You're all doing a fantastic job. Stay safe
Great customer service
Efficient and considerate
Still don't know the outcome of my query
Those who answer calls have always proved friendly, helpful and professional
I like how helpful and friendly the staff are. Cairn has to be the best housing association I have ever had to deal with, so keep up the good work
Could be quicker at resolving problems. I hope it stays when all is back to normal. At least you get an answer instead of being ignored. I like it all
From experience, I had the problem of my issue not being understood and having to go in circles explaining it

It was great to get some positive feedback about our contact centre team. Our Board are looking at your feedback when they set new targets for how quickly we answer calls or digital enquiries. We'll have more to update you on in the next email bulletin.



HOW TO SAVE MONEY ON EBAY

eBay is a massive marketplace with millions of goods. Try our tips to find yourself a bargain.

1. Wrongly spelled products attract fewer bids because many people miss them. For example, instead of searching for 'nutribullet', try searching for 'nutrabullet'
2. Sellers often start auctions at 99p, hoping a bidding war will start but many items go unspotted and stay at this super-low price. www.lastminute-auction.com/uk hunts for eBay auctions due to finish within an hour, but still cost £1 or less.
3. If you want something very specific or hard to track down, you can 'save' the search so eBay sends you an email each time a seller lists your desired item.
4. Spotted something you want to buy? The last thing you should do is bid on it. Bid early and competing buyers will bid back, forcing the price upwards. Instead, wait until the last 15 seconds, leaving no time for others to outbid you.
5. Ask the seller if you they will accept a lower price. Haggling works best on buy-it-now listings, or auctions with a high start price and no bids.
6. Bid a few extra pence to boost your bid's chances. Most people bid in round numbers so it can pay to increase it slightly For example, if you are willing to pay £40 for an item then put in your bid £40.27. If someone else bids £40, then you've won the item.
7. Never send cheques or cash. Pay by card or Paypal – it means you're covered by eBay's Money Back Guarantee scheme if something goes wrong.
8. Sellers may suggest you do a deal outside eBay for a cheaper price so they can avoid paying seller's fees. But buy this way and you'll have less protection if things go pear-shaped.
9. Missed out on a desired item by pennies? Don't write it off. Sometimes buyers change their minds and don't complete the sale so send the seller a friendly message saying you're interested if the sale falls through.
10. Spotted a pricey jacket, sofa or scooter and want to know if you can find similar on eBay for a cheaper price? Download and open the eBay app, tap the search bar followed by the camera symbol, and take a photo of the item you want – the app will search eBay for matching objects and lookalikes for sale.

Tips taken from moneysavingexpert.com



JOB START PAYMENT

Job Start Payment is a one-off payment of £250 (or £400 if you're the main carer of any children) to help young people with the costs of starting a new job.

You can apply for this benefit if you are aged between 16-24, have been out of paid work for six months or more when you were offered the job and are on certain benefits.

To check your eligibility and to apply, go to mygov.scot/job-start-payment

SELF-ISOLATION GRANT

If you're a low income worker and Test and Protect tell you to self-isolate you may be able to get a £500 Self-Isolation Support Grant.

To be eligible for the grant, all four things must apply:

1. You must be told by Test and Protect to self-isolate because you have tested positive for coronavirus, have been in close contact with someone who has tested positive, are the parent or carer of a child under 16 who has to self-isolate, are caring for someone over 16 who has been told to self-isolate
2. You must be employed or self-employed
3. You will lose income because you cannot work from home
4. You must be on a low income or on certain benefits

To apply go to mygov.scot/self-isolation-grant

SCOTTISH CHILD PAYMENT

Scottish Child Payment is a benefit that helps towards the costs of supporting your family. It's a weekly payment of £10 that you can get for every child you look after who's under 6 years of age. You'll get the payment every 4 weeks if your application is successful.

It's up to you what you choose to spend the money on. You could use Scottish Child Payment for things like:

- travel costs
- nappies and other essentials
- childcare
- family days out

To apply, you need to be on certain benefits and be the main carer for a child under the age of six. You can apply at mygov.scot/scottish-child-payment



ELECTRICAL SAFETY

Where would we be without electricity? We rely on it for everything from cooking and bathing to keeping warm and keeping entertained. But electricity is responsible for 20,000 fires in UK homes every year, so it's important you take steps to protect yourself and your loved ones from electrical dangers. Here's how.

What are the most common dangers?

The five appliances that cause the most electrical fires in UK homes are:



The biggest cause of fires in the home is cooking appliances, When using them be sure to follow these rules.

Do not:

- let leads from other appliances like kettles and toasters trail across your cooker
- use the area on top of your microwave for extra storage
- dry towels on or near your cooker
- hang items above your cooker, such as utensils
- put metal, including foil, into your microwave
- leave cooking unattended
- let fat and grease build up on or in your cooker, especially in the grill pan where it can easily catch fire

Make sure you turn your cooker off when you have finished.

What else can I do to prevent a fire?

- Keep portable or storage heaters away from flammable materials like paper, curtains and furniture. Never use one to dry your clothes and always follow manufacturers instructions.
- Turn off any electrical appliances that you are not using, particularly at night, when a fire can quickly spread unnoticed and cause more danger and damage.
- Before plugging your appliances in, check flexible cables for damage, wear and tear, and that the plug is fastened securely to the cable. Don't use the appliance unless it and the cable are in good condition.
- Only use equipment that has the British kite and CE marking:



- Never leave charging laptops, phones or tablets unattended or on top of combustible materials such as beds and sofas. Always use the correct certified charger for your device.
- Always register your appliances to receive information on product recalls.
- Get in touch with your local fire service - they will be happy to carry out a free home fire safety visit

What about electrical adaptors?

Only use 13 amp 4-way multi bar adaptors (extension leads) with surge protection rather than a block adaptor as this will put less strain on the wall socket.

Some block adaptors don't have a fuse, which increases the risk of overloading and fire.

Only use one 4-way multi bar adaptor per socket and **NEVER PLUG ONE EXTENSION LEAD INTO ANOTHER.**

DO NOT overload electrical adaptors by plugging too many appliances into one socket, especially those with a high electrical current rating such as kettles, irons, heaters and hair dryers.



How do I know how much power my appliances use?

Just because your extension lead can squeeze in four plugs doesn't mean it's safe to do so.

Surprisingly, some of the smallest appliances in our homes actually use the most amounts of power.

As a guide, you should only load one plug socket with a maximum of 3,000 watts.

If you're not sure about how much power your electrical appliances use, then you can use a handy online calculator to find out:

www.electricalsafetyfirst.org.uk/guidance/safety-around-the-home/overloadingsockets/

You can find out more information in our Electrical Safety leaflet, which is available on our website.

DOES YOUR COMMUNITY GROUP NEED FUNDING?

Over the last year we saw a rise in grassroots projects springing up in our communities that were formed to support people who were isolated or vulnerable because of the impact of the coronavirus lockdown.

Our Community Fund was able to support 16 projects since the first lockdown, including foodbanks meal services and nature walks, which

has helped countless people across Scotland. The fund has now been topped up and is available again for applications.

Our fund can provide grants of up to £1000 for community groups or charities, who seek funding to develop events or services in our communities. For more information please visit www.cairnha.com/your-community or give us a call.

UNIVERSAL CREDIT AND RENT

Is your rent paid through Universal Credit? If so, then you need to tell the DWP of any change to your rent on 1 April (or as soon as you can after this date). Cairn cannot do this for you, only you can.

You should receive a note in your ‘to-do’ tab to complete. You can also do it by going to: Home / Report a change / Where you live and what it costs.

You must list your rent and service charges separately. Put £0.00 if you don’t pay a service charge.

If you need help doing this or need confirmation of your housing costs, please get in touch.



RBS PROVIDES £55M FUNDING PACKAGE

We have welcomed a £55 million funding package from Royal Bank of Scotland to re-finance existing loans, enhance the inside of our homes and build new homes.

More than half – £30m – of the funding has been earmarked to upgrade 1,200 kitchens and bathrooms, as well as improve the energy efficiency of 700 homes with renewable energy initiatives and new heating systems that will reduce fuel poverty.

The remainder will be used to support the construction of more than 600 new homes across the highlands and central belt.

Derek Adam, Director of Finance and People, said: “The funding has helped accelerate our future growth plans as we press ahead with the development of new housing across Scotland, creating much-needed affordable housing. We’re now primed for a strong future with confidence that we can upgrade the homes of our tenants.”

DEVLIN COURT WALK THE WALK

Caroline McMaster and Anthony Sullivan at Devlin Court in Stirling have aimed to walk 300,000 steps for Maggie’s in Forth Valley. Every day they have been walking around the court with the Court Coordinator, Amanda Hiddleston.

They are smashing their steps so far and it has given a real boost to tenants at the court seeing them walking around the garden waving as they pass.

So far they have raised £750, with Cairn contributing £250 through our charity match fund. A spectacular effort!



CLAIM TAX RELIEF WHILE WORKING FROM HOME

Did you know that you can claim tax relief for costs if you work from home on a regular basis? This includes if you have to work from home because of coronavirus. You can’t claim tax relief if you choose to work from home.

Additional costs include things like heating,

contents insurance, business calls or broadband. They do not include costs that would stay the same whether you worked elsewhere such as your rent or council tax.

To apply, go to gov.uk/tax-relief-for-employees/working-at-home

COME AND 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 tenants to join them in shaping the future of the organisation.

Board members come from all walks of life. Diversity is so important; it allows us to utilise the countless skills and experiences that different people acquire over time. And the experience of a Cairn tenant is incredibly valuable to us. After all, no one knows our services better than you.

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

If 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 for an informal chat and more information.

LIVE RETIREMENT TO THE FULL

Did you know that we have sheltered and retirement housing available to move into right now?

It is specifically for those aged 50 and over and is perfect for those who want to move to a property better suited to their needs and embrace a whole new way of life. You can live as independently as possible, while having the peace of mind that comes with living amidst a friendly community.

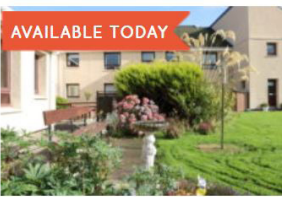
Each court differs, but residents can enjoy a range of on-site facilities such as a communal lounge and garden, fully equipped laundry room, lift, guest room for family and friends, library and 24/7 pull cords.

Our court Coordinators, who are located at most of our developments, offer not only a friendly face but are also responsible for looking after the security of the building and carries out regular health and safety checks to give residents peace of mind. Repairs and maintenance, garden upkeep and window cleaning are all taken care of as part of your service charge.

To find our list of properties available to move into now or to add your name to our waiting list, go to



Cluny Court, Blairgowrie
1 Bedroom
Rent: £419.11 pcm
[View property](#)



Frank Jack Court, Peterhead
Studio
Rent: £352.40 pcm
[View property](#)



Douglas Haig Court, Hawick
Studio
Rent: £423.67 pcm
[View property](#)

WANT TO STOP SCAM CALLS?

Following an increase in the number of phone scams being reported since the start of the pandemic, Trading Standards Scotland are launching the roll out of free call blocking devices to vulnerable individuals who are most at risk from scammers and rogue traders.

They only have a limited number of devices available and priority will be given to those most at risk of being scammed including those with dementia, autism, mobility problems, or serious physical and mental health issues.

To apply, go to tsscot.co.uk/call-blockers



BIRDS EYE VIEW

Black Isle Images sent us this glorious photo taken by their drone of 34 new Cairn homes that are being built at Avoch in the Black Isle. The homes, which are a mix of semi-detached houses and cottage flats, are expected to be completed in June.

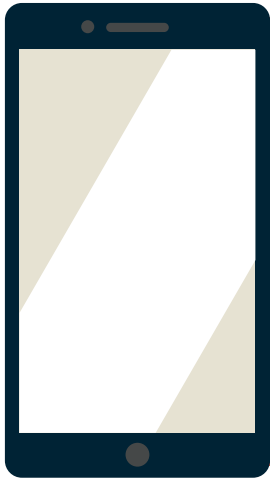


MY CAIRN, YOUR TENANT PORTAL

Last year we launched a new and improved My Cairn.

It helps you to manage your tenancy in an easy to use way, that's just right for you. You can do things like pay your rent and view your balance, report repairs and update your details, and we're adding new features all the time.

To sign up, you need an email address and your 18-digit tenancy number. Don't worry if you don't have this to hand. You can start the registration process online and then our contact centre team will help you complete it. Or, you can contact us, and we'll send you a link to activate your account.



OUR HEAD OFFICE:

Bellevue House,
22 Hopetoun Street,
Edinburgh, EH7 4GH

OUR WEBSITE:

www.cairnha.com

OUR PHONE NUMBER:

0800 990 3405

OUR EMAIL:

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、布萊叶盲文、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 或致电 0800 990 3405 获取。

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 یا اس نمبر پر فون کریں: 0800 990 3405

هذا المستند متوفر على أسطوانة مضغوطة، بلغة برايل 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.

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