

# A YEAR OF ACHIEVEMENT

## Progress being made, AGM is told

**C**adder Housing Association has recorded a year of achievement, our AGM held in September was told.

Several milestones have been achieved in the past 12 months to fully equip the Association for the future.

In what was the best attended AGM of recent times, Members heard of significant progress in a range of areas.

Chairperson Kristina Bowie presented an upbeat assessment of the journey the Association has been on in the last year and forecasts “an exciting year ahead for the Association, our members and our community.”

Some of the stand-out achievements since the last AGM which Kristina listed included:

- **Compliance** During the year we achieved “Compliance” status with the Scottish Housing Regulator which means the Association meets all our regulatory requirements including the Regulator’s Standards of Governance and Financial Management.
- **Recruitment** We have strengthened our staff team at Cadder by completing our recruitment drive for permanent employees and have recruited new Members to our Board.

- **The Community Hub** Our well supported Community Hub continues to go from strength to strength, providing a range of services to residents and the wider community. We would like to say a huge thank you to “Kindness” which runs it in partnership with your housing association.
- **Supporting our community** We are always looking at ways we can support our community. In recognising that the cost-of-living crisis will impact on our rent collection and people’s ability to pay their rent, we have introduced a range of enhanced services to offer additional financial support to our customers.



**STORY CONTINUES  
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# A YEAR OF ACHIEVEMENT

- **Cadder Business Plan** In March, your Board approved the Association's new "Business Plan for 2025-2028." The Business Plan is an important document which sets out Cadder Housing Association's "strategic direction" through our Vision, Values, Mission Statement and Strategic Objectives. A summary of our Business Plan is on our website and printed copies of the summary are available from our office on request.
- **Housing Emergency** Cadder is committed to doing what we can to assist with Scotland's housing emergency and is involved in government schemes to buy properties.

- **Housing Maintenance** We continue to invest in our housing stock and provide an ongoing programme of improvements to our tenants' homes. The new "Maintenance Term Contract" was procured in 2024/25 with the Bell Group being awarded the contract.
- **Customer Engagement** We have introduced a robust approach to customer engagement which has seen the creation of a "Residents' Advisory Group." Recently set up, the Group is now fully engaged in the work of the Association and we thank them for all they have done and will continue to do.

The AGM also heard from the Association's external auditors who gave the organisation's financial position a clean bill of health.

In conclusion, Kristina said: "I would like to thank our Board for their continued support during the last year and for all the time and effort they have put in to help us through this period of change.

"I would also like to thank our Staff for their hard work in delivering excellent services to our tenants and other customers and to thank our members for their continued support and patience.

- **THE AGM** also saw the winners announced of our balconies and gardening competition. Congratulations to everyone who took part!

## YOUR SAFETY IS OUR PRIORITY



### **C**adder Housing Association **ALWAYS** prioritises tenant safety across all properties.

Regular compliance checks include: annual gas servicing; 5-year electrical safety checks; installation/maintenance of smoke & heat alarms; legionella risk assessments; asbestos management.

Safety is a shared responsibility between staff and residents and early reporting prevents risks from escalating.

#### **What we do (Association's responsibilities)**

- Keep homes safe and compliant with all regulations.
- Schedule and complete statutory inspections and servicing (gas, electrical, alarms, water, asbestos, structure).

#### **What you can do (Tenant actions)**

- Allow access for safety checks/appointments.
- Report hazards or unsafe issues promptly.
- Test smoke and heat alarms regularly.

- Keep escape routes and shared areas clear.
- Use appliances safely; don't tamper with fixtures.

#### **Common closes – (Everyone's responsibility)**

- Don't store bikes, prams, or bulk items in stairwells/closes.
- Keep doors and exits clear at all times.
- Report hazards (e.g. damaged lighting, broken handrails, blocked exits).
- Dispose of rubbish correctly to keep closes clean and safe.

#### **Looking out for each other**

If you see a risk (e.g. bulk items in common areas, blocked exits), tell us right away.

Our Property Services team conducts regular fire risk assessments, damp & mould inspections, and asbestos checks to keep homes safe and healthy.



# FAQs - Here are some answers to frequently asked questions:

## Who should I contact to report missed bin collections?

Glasgow City Council have overall responsibility for cleansing and refuse collection. You should therefore report this issue to them directly. You can use this link, to report a missed bin collection and various other enquiries <https://www.glasgow.gov.uk/article/4486/Household-Bins>

## Who is responsible for my gas and electricity meters?

Your energy provider is responsible for your gas and electricity meters. By law, the association is unable to send out contractors to fix any issues with these meters.

## Why do I have to get a Gas Service every year, even if I choose not to use my gas?

Housing Associations have a statutory duty to ensure that any gas appliance (including pipes) in our properties are serviced annually and require a CP12 (completion certificate) to be issued, after completion.

## What should I do if I am struggling to pay my rent?

We are here to help you, so if you are having difficulty affording your rent, please get in touch as soon as possible – don't wait for debt to

build up. It will be a lot easier for us to support you if you tell us as soon as you think you may be in financial difficulty. Please contact on **0141 945 3282** and ask to speak to Carrie who is our Money Advice Officer, or email [enquiry@cadderhousing.co.uk](mailto:enquiry@cadderhousing.co.uk)

## What should I do if I have bulk items to dispose of?

We operate a weekly bulk uplift service, on a Monday, for all residents of Cadder Housing Association. We would ask that you place any bulk items safely and securely in the designated bulk areas, of which there are 10, located throughout the estate (Please contact the office on **0141 945 3282** or email us at [enquiry@cadderhousing.co.uk](mailto:enquiry@cadderhousing.co.uk) and we can let you know where your nearest bulk area is located).

Bulk items should only be brought out the day/evening before collection (Sunday or on a Monday where there is a bank holiday). Please note that the following items will NOT be removed, as recycling centres will not allow us to dispose of:

- Car batteries
- Gas cylinders
- Oil or oil containers/drums
- Paint
- Food waste or household refuse
- Glass
- Building materials (Bricks, rubble, concrete, slabs, soil, trees, garden waste)
- Tyres

## Do you hire rooms in the Community Hub for private functions / events?

Yes – if you would like to enquire about the availability of a room / hire, please email [info@kindnessglasgow.co.uk](mailto:info@kindnessglasgow.co.uk) with your enquiry. You can also pop into the hub and complete a booking form at our reception area.

## How do I join the Gym?

If you are interested in joining our gym, you will need to, pick up a gym application form from our main reception area (you can also call the office on **0141 945 3282** or email us at [enquiry@cadderhousing.co.uk](mailto:enquiry@cadderhousing.co.uk) and we will send you an application form).

Once complete, you should text Lewis Miller (contact details are on the application form) and he will arrange a suitable date / time to meet with you to complete your gym induction.

## How much does it cost to use the Gym?

For local residents living in the G23 post code area you will pay £8.00 per month. If you live out with the local area (out with G23) the membership costs £10.00 per month. If you don't want to commit to a monthly subscription, you can also pay for each session, at a cost of £2.50.

# Cadder's 2025 Garden Competition: *A Blooming Success!*

**C**adder was in full bloom this summer as residents embraced the spirit of community, creativity, and cultivation in our **2025 Garden Competition**. From 14th July to 11th August, green fingers across the neighbourhood transformed their outdoor spaces into vibrant havens of colour and charm. Whether it was a sprawling garden or a petite balcony bursting with

**And the winners are...**

**life, the entries showcased the incredible talent and dedication of our local gardeners.**

Judging took place on 29th August, with our panel visiting each nominated space to admire the efforts and sheer tranquillity that each space offered. The winners were announced at our Annual General Meeting in September, where applause and admiration filled the room.



**Best Garden: CJ from Tresta Road** - a beautifully curated outdoor space that exemplifies both elegance and community spirit. Thoughtfully arranged seating areas, potted plants, and hanging planters create a welcoming atmosphere for relaxation and social gatherings. The harmonious blend of greenery and design transforms the space into a peaceful retreat, while the clever use of textures and colours add to the warmth and charm.

**Runner-Up Garden:  
Josephine from Skirsa Street**

- The space is thoughtfully arranged with a harmonious blend of greenery, floral displays, and decorative elements that reflect both creativity and care. Hanging baskets and planters/pots overflow with colourful blooms, while cheerful pinwheels and ornamental statues add a playful touch.



**Best Balcony: Lily Mae Silver from Skirsa Street** - A stunning display of greenery and blooms, this balcony transforms a small space into a vibrant, peaceful retreat through clever use of vertical planting, warm wooden flooring, and beautifully arranged pots. Every inch of the balcony reflects care, creativity, and a passion for gardening, making it a standout example of how small spaces can be turned into flourishing sanctuaries.



## A Huge Thank You to All Our Garden Competition Participants

We would like to extend our sincere thanks to all the residents who took part in this year's garden competition. The creativity, care, and effort shown in every entry made judging incredibly difficult, with so many beautiful and inspiring spaces to choose from. Your contributions have truly brightened our community and showcased the pride you take in your homes and surrounding environment.

We'd also like to give special thanks to the Bell Group, who generously donated gifts for every entrant. Their thoughtful gifts were a wonderful way to recognise and celebrate the hard work of all participants. Thank you for helping make this year's competition such a blooming success!



# Cadder Gala Day 2025

## – A Celebration of Community Togetherness



**S**aturday 23rd August 2025 marked a milestone for Cadder as the annual Gala Day blossomed into yet another successful event which is organised by the Cadder Gala Committee, chaired by Jim Hamilton and supported by local residents, Cadder Primary School, Cadder Housing Association, and Kindness Homeless Street Team.

For the first time, the celebration truly embraced the spirit of community by taking place across two locations – Cadder Primary School and Cadder Community Hub.

This dual-venue approach brought new energy and inclusivity to the day, allowing more residents to take part in the fun, activities, and entertainment. From lively performances and games to

creative workshops, stalls, and refreshments, there was something for everyone to enjoy. Families, friends, and neighbours came together in record numbers, creating a warm and welcoming atmosphere that reflected the heart of Cadder.

A special thanks goes to Bell Group, who generously donated juice, crisps, and a sweet treat for the 500 free packed lunches given to children attending the event. Their contribution helped ensure every child felt included and cared for. We also extend our gratitude to James Frew, who also kindly donated £250 towards the day, contributing to this memorable event.

Both companies are contractors appointed by Cadder Housing Association, and their support

through their Community Benefits Programme is a shining example of how partnerships can positively impact local communities.

The success of this year's Gala Day is a testament to the power of collaboration and local pride. Volunteers, staff, and community groups worked tirelessly to make the day run smoothly, and their efforts did not go unnoticed. The feedback from attendees was overwhelmingly positive, with many praising the variety of activities and the joyful, inclusive spirit of the event.

As Cadder continues to grow and strengthen its community ties, this year's Gala Day stands as a great example of what can be achieved when we come together. Here's to many more celebrations that unite and uplift our community!



# WINTER MAINTENANCE PROGRAMME

## Each year we undertake a winter maintenance programme across Cadder

Here are the things we will be doing this year:

- De-weeding and de-mossing of hardstanding areas in backcourts
- Pruning of trees and shrubs in backcourts
- Backcourt bin-set clearance
- Leaf and debris clearance from paths, gullies, and drains
- Gritting of Cadder-owned common-area paths during icy conditions
- Assist where possible with gritting on council-managed paths
- Monitoring grit bin levels
- Re-barking of shrub beds
- De-weeding and de-mossing of hardstanding in common areas
- Pruning of trees and shrubs in common areas
- Litter-picking across common areas
- Removal of fallen branches and storm debris
- Bulk uplift service (year-round)

**Are you ready for a change? We can support your family.**

**The first step is speaking to someone who is there to listen.**

We offer free one-to-one mentoring to families living in Glasgow City, North Lanarkshire, South Lanarkshire, Renfrewshire, Inverclyde and Scottish Borders.

We can help your family overcome challenges through:

- One to One tailored support
- Confidence and Motivation
- Life Skills & Goal Setting
- Planning for the Future
- Introducing you to resources in the Local Area
- Connections to other services and support
- Improving or gaining employment skills

Your Life, Your Goals, Your Support  
Take the first step. Reach out today.

Delivered by the Wise Group on behalf of The Scottish Government

0141 303 3131 (option 8)

[www.rms-thewisegroup.co.uk](http://www.rms-thewisegroup.co.uk)

[relationalmentoringscotland@thewisegroup.co.uk](mailto:relationalmentoringscotland@thewisegroup.co.uk)

**Mentoring to lift people out of poverty**

# NEW STAFF NEWS

**Lee Docherty** joined us in June as **Property Services Officer**. Lee is responsible for carrying out property inspections, managing void properties, estate inspections and manages repair contractor relationships.

Lee previously had a trade then moved onto working with the council before joining us. His recruitment means the Maintenance Team are now at full capacity with Charlie Wood as Head of Asset Management, Derek Ralston as Senior Property and Compliance Officer and Mya Moffat as Property Assistant.



Lee



Mya

# Legends Wanted!



Glasgow 2026 Launches search for more than 3,000 Volunteers



provided so that volunteers can help the Games run seamlessly.

Applications are now open to be a volunteer at Glasgow 2026. To find out more and apply, visit [www.glasgow2026.com](http://www.glasgow2026.com).

Applicants must have turned 16-years-old by 1 September 2025.

Registration Form – <https://workforce.glasgow2026.com/>



**T**he search is on to find more than 3,000 volunteers to provide the first hello and the final goodbye at Glasgow 2026 Commonwealth Games, as the application portal is now OPEN!

From supporting athletes on venue during competition, through to being a welcoming and friendly face to hundreds of thousands of spectators and media, volunteers

will be at the heart of the action next year when the Games return to Glasgow from 23 July to 2 August.

Glasgow 2026 is calling for people to 'Get In!' and bring the Games to life, encouraging former volunteers and first-time applicants from all backgrounds across Glasgow, Scotland and the UK to apply. No experience is necessary, and full training will be

## Better Resident Engagement with New Notice Boards for Every Close

**A**s part of our ongoing commitment to strengthening community engagement and improving communication, we are committed to installing notice boards in every close - 109 in total. These boards will serve as a central hub for residents to stay informed about local developments, upcoming events, maintenance schedules, and other essential updates.

The decision reflects our dedication to ensuring that every resident feels connected, heard, and well-informed. By placing notice boards in

communal areas, the Association aims to make communication more accessible and visible, especially for those who may not regularly engage with digital platforms.

This initiative is part of a broader strategy to build trust, encourage participation, and ensure that residents have a clear line of sight into the work being done on their behalf.

Stay tuned for updates as the rollout begins and keep an eye on your close's new notice board. It's your window into everything Cadder!



# Annual Report 2024 - 2025



# How We Performed in 2024 - 2025



All social landlords in Scotland are required to publish an annual performance report for their tenants. The report is a summary of the Key Performance Indicators (KPIs) collected by the Scottish Housing Regulator via the Annual Return on Scottish Social Housing Charter (ARC).

The Charter was introduced by the Scottish Government in 2012. It sets out a series of outcomes and standards that all registered social landlords (RSLs) are expected to deliver for their customers. These fall under 5 themes:

- Customer / landlord relationship
- Housing quality and maintenance
- Neighbourhood and community
- Access to housing and support
- Getting good value from rents and service charges

Where we have access to the information, we have compared our 2024/25 performance to the average of three local social landlords performance. These landlords are:

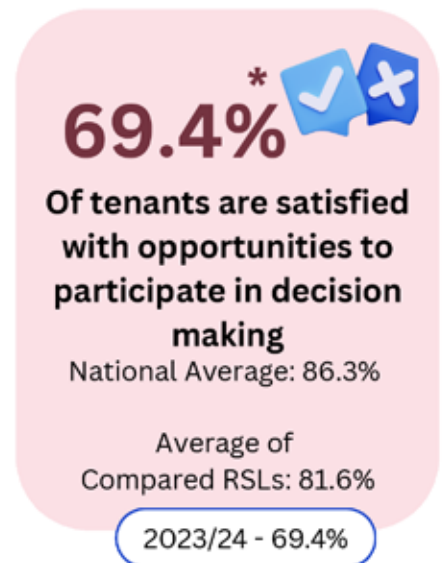
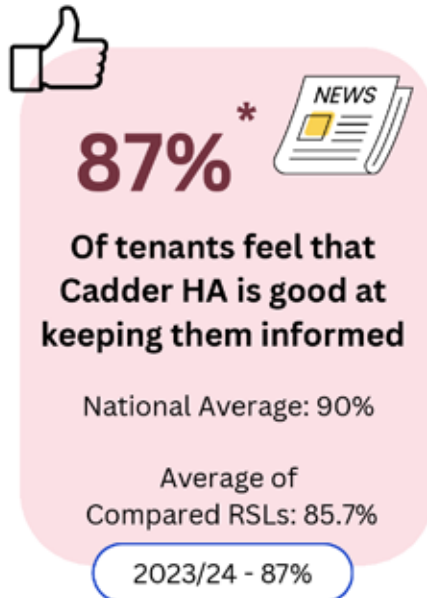
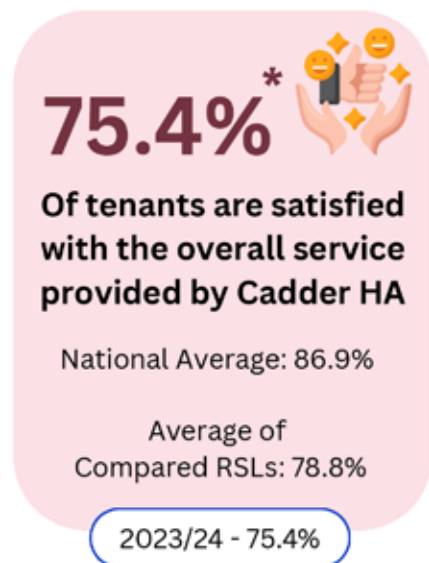
- Maryhill Housing Association
- NG Homes
- Queens Cross Housing Association

Additionally, we have included the national average and performance from 2023/24 for each indicator, where we have access to the information, to further compare our performance against the sector.

Look out for the  symbol!

When you see the thumbs up symbol it means our 2024-25 performance is better than one of the comparison figures provided. For example, better than the National Average, better than our 2023-24 performance or better than the average of the 3 compared RSLs.

# Tenant Satisfaction



\*Source - Residents' Satisfaction Survey carried out in February/March 2024.

The work we've been doing with our Residents' Advisory Group has been nothing short of inspiring! Meeting on the first Wednesday of every month, this group: made up of both tenants and owner occupiers, has become a cornerstone of collaboration and community spirit. Through open dialogue and shared ideas, we've created a two-way process that strengthens the relationship between the Association and our residents. Whether it's shaping services or considering new initiatives, the group's input continues to drive meaningful improvements that reflect the real needs and aspirations of our community. It's a brilliant example of what happens when people come together with purpose and passion!

# Complaints



We aim to continuously improve our complaints handling process to enhance communication with residents. Led by our Head of Housing, new procedures are being put in place to do so.



# Repairs

We continue to invest in our housing stock and provide a programme of improvements to our tenants' homes.

During 2024/25 planned improvements and cyclical works included:

- 12 kitchen replacements
- 12 bathroom replacements
- 17 heating/boiler replacements
- 265 electrical safety checks



Reactive repairs are an important part of our service and one which we continually aim to improve. Once the repair is complete, our maintenance team will send the resident a text with a quick satisfaction survey.

This allows the Association to gauge residents feelings towards the service and will highlight any areas which require improvement or which areas are excelling.

We ask any resident who receives a repairs satisfaction text to please take the time to complete this so we can aim to continually improve the service.



Average time to complete an emergency repair

**2.6 Hours**

National Average: 3.9Hours

Average of Compared RSLs: 4 Hours

2023/24 - 2.4 Hours



Average time to complete a non-emergency repair

**5.2 Days**

National Average: 9.1 Days

Average of Compared RSLs: 5.5 Days

2023/24 - 5 Days



**90.9%**

Percentage of repairs completed right first time

National Average: 88%

Average of Compared RSLs: 88.1%

2023/24 - 89.9%



**100%**

Of gas safety checks were completed on time

Average of Compared RSLs: 100%

2023/24 - 100%



**99.3%**

Of our properties meet the Scottish Housing Quality Standard

National Average: 87.2%

Average of Compared RSLs: 92.5%

2023/24 - 99%



**100%**

Of our properties meet the Energy Efficiency Standard for social housing

2023/24 - 99%

## Satisfaction with Repairs & Improvements



80%\*



Of tenants are satisfied with the quality of their home

National Average: 84.2%

Average of Compared RSLs: 73.6%

2023/24 - 80%



91%\*



Of tenants are satisfied with the repairs and maintenance service

National Average: 86.7%

Average of Compared RSLs: 78.6%

2023/24 - 82.4%

\*Source - Repair Satisfaction Surveys conducted throughout 2024-25

## Anti-social Behaviour



100%\*



Of Anti-social behaviour cases were resolved

National Average: 93.4%

Average of Compared RSLs: 96%

2023/24 - 97%



79%\*



Of tenants are satisfied with our contribution to the management of the neighbourhood

Average of Compared RSLs: 76.5%

2023/24 - 79%

\*Source - Residents' Satisfaction Survey carried out in February/March 2024.



## Factored Owners

40.6%\*



Of factored owners are satisfied with the factoring service

National Average: 57.9%

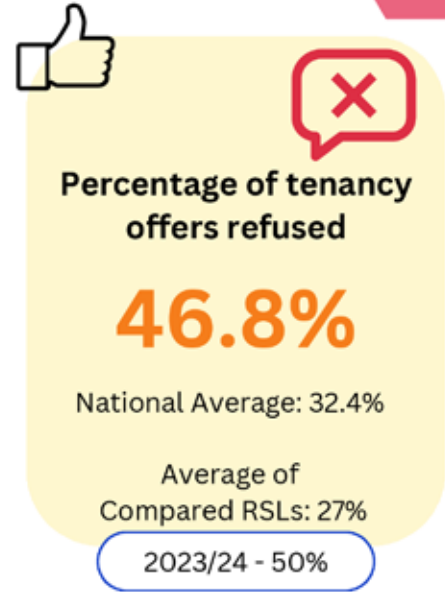
Average of Compared RSLs: 67%

2023/24 - 40.6%

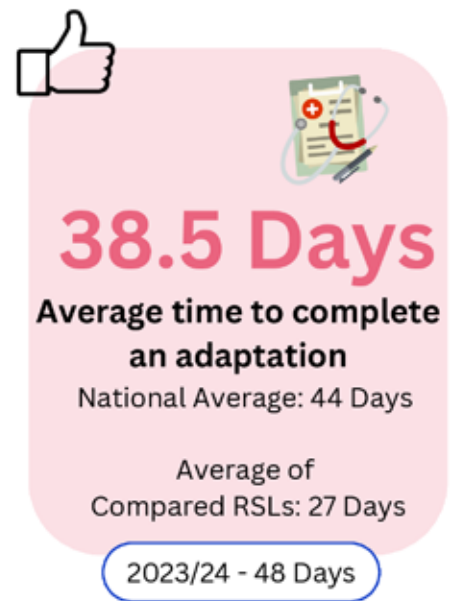
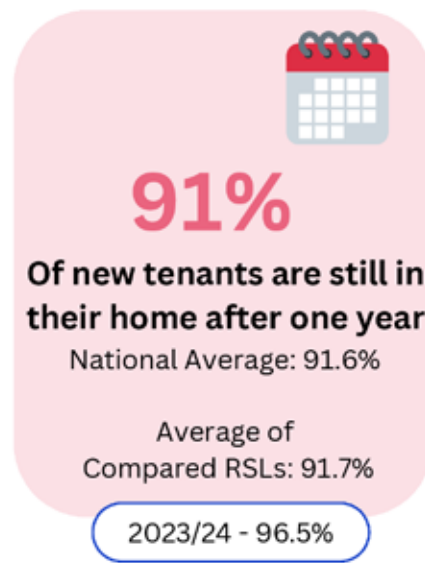
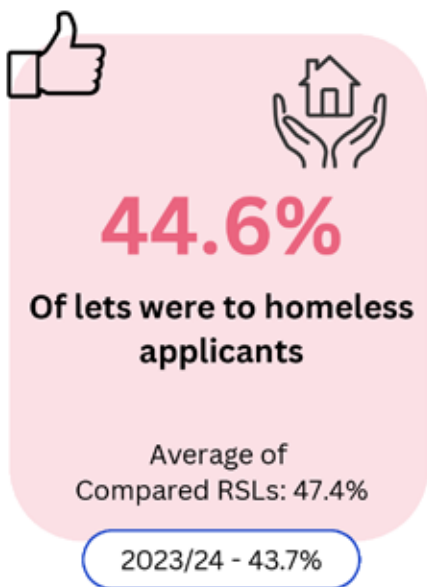
We have recently launched our new Business Plan for 2025–2028, driven by our Vision, Values, Mission Statement, and Strategic Objectives. As part of our commitment to continuous improvement, we're gearing up for a comprehensive review of our factoring service in Q4 (March 2026). The wheels are already in motion after commencing discussions with a specialist consultant and completing an internal audit that's already driving positive change. This is just the beginning.

\*Source - Residents' Satisfaction Survey carried out in February/March 2024

# Letting Our Homes



# Access to Housing & Support



Our Money Advice Officer supported residents through 362 welfare rights appointments, resulting in an outstanding £642,360.11 in financial gains.

The work of our in-house Money Advice Officer continues to make a real difference in people's lives, helping to ease financial pressures and unlock vital support across our community.

Last year, our Money Advice Officer undertook 321 Welfare Rights appointments and secured £441,596.42 in financial gains.



# Rent Collection



Rent collected as a percentage of rent due

**100.7%**

National Average: 100.1%

Average of Compared RSLs: 100.7%

2023/24 - 98.6%



Rent arrears owed at the end of the year as a percentage of rent due

**7.76%**

National Average: 6.17%

Average of Compared RSLs: 3.84%

2023/24 - 6.86%



**55.8%**

Of tenants think their rent is good value for money

National Average: 81.7%

Average of Compared RSLs: 72.6%

2023/24 - 55.8%

\*Source - Residents' Satisfaction Survey carried out in February/March 2024

## Average Weekly Rents

On average across the sector, social landlords increased their weekly rent by 4.68%. It is a challenge for all social landlords to keep rents affordable whilst also ensuring their statutory obligations can still be met.

	Weekly Rent Increase Applied	Average Weekly Rent 2 Apartment (1 bedroom)	Average Weekly Rent 3 Apartment (2 bedroom)	Average Weekly Rent 4 Apartment (3 bedroom)	Average Weekly Rent 5 Apartment (4 bedroom)
Cadder HA	3.2%	£93.94	£100.90	£115.94	£131.35
Maryhill HA	5%	£94.85	£100.91	£104.48	£109.47
NG Homes	4%	£99.85	£108.04	£118.42	£130.79
Queens Cross HA	3.1%	£98.41	£99.34	£110.65	£128.55
Average of Compared RSLs	4%	£97.70	£102.76	£111.18	£122.93

# Our Plans for Improvement



We continue to look for ways to improve our performance and the services we provide within the community. This year, we are focussing on the following areas for improvement:

**Rent Arrears** will always be a priority for us as the money we collect from rent is used to fund all the services that we provide. We offer a range of help and support, including a money advice service, for those who are struggling with their bills, including rent payments. We will however, continue to pursue all debt that is owed to us, including legal action.

We will continue with the comprehensive review into the provision of **Factoring Services** including consultation with owners.

Strengthening the membership, expertise and outcomes of the **Residents' Advisory Group** to support improvements in customer service and scrutiny.

Ensure delivery and reporting outcomes associated with the **Resident Engagement Strategy**.



Improve our approach to managing our **reactive repairs** and estate services by applying lean management principles to ensure that we 'do more for less'.

Enhance our **communications** and raise our profile with key stakeholders.

Advance our **technology** to increase efficiency and customer focus of our services.

Other information about the Association and our performance can be found on the Scottish Housing Regulator's website: <https://www.housingregulator.gov.scot/landlord-performance/landlords/cadder-housing-association-ltd>

If you wish to discuss the contents of this report please contact the office on 0141 945 3282 or email [Lauren.McClure@cadderhousing.co.uk](mailto:Lauren.McClure@cadderhousing.co.uk)



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0141 945 3282



[enquiry@cadderhousing.co.uk](mailto:enquiry@cadderhousing.co.uk)

# Our staff and our customers have the right to be heard, understood and respected

**A**t Cadder Housing Association, we believe that exceptional service starts with a shared purpose.

Every time our staff step through the door, they do so with a clear mission: to place your needs at the heart of everything they do.

This commitment is guided by our Customer Service Charter; a promise built on five core values:

These aren't just words—they're the principles that shape every interaction, every decision, and every service we deliver. Because at Cadder, you matter.

We understand that facing challenges related to your home can be stressful, and at times, overwhelming. It's completely natural to feel frustrated when things aren't going right.

As we work together to resolve these issues, please remember the way you express yourself has a real impact on our staff's wellbeing.

We have a zero-tolerance relating to abuse towards our staff and have empowered them to take action where they feel a customers' behaviour is unacceptable.

This applies to all areas of our work and to all methods of contact including telephone, face-to-face, letters, e-mails, social media and other digital channels.

## Unacceptable behaviour includes:

- Using bad language or swearing at our staff
- Any physical violence or threats of physical violence
- Language that is designed to insult or degrade, e.g. racist, sexist or homophobic
- Verbal abuse
- Sexual harassment in any form

Depending on the nature and severity of the behaviour, this may result in calls being ended or communication methods being restricted. In more serious cases, we may be required to involve Police Scotland or seek advice from our legal representatives.



## CUSTOMER SERVICE CHARTER



### RESPECT

- Communicate with customers in polite & friendly manner
- Listen to customers and respect their views
- Behave respectfully and professionally



### INCLUSIVE

- Be approachable, welcoming and friendly
- Ensure that everyone we engage with feels respected
- Take time to listen to customers & get to know their needs
- Provide information in a range of formats
- Provide access to translation and/or interpretation
- Be aware of and understand our communities cultures and beliefs



### INTEGRITY

- Speak honestly and be open
- Help wherever possible
- Do the right thing, even if it isn't the easiest thing to do
- Take responsibly and proactively resolve issues
- Do what we say we're going to do & communicate updates
- Ensure information you share with CHA will be treated confidentially



### IMPROVEMENT

- Be committed to providing good quality homes
- Work with residents to make Cadder an attractive place to live
- Seek to do our best
- Strive to improve what we do for customers
- Listen to you and take positive action to improve
- Look for ways to make a positive difference



### SUPPORT

- Have a "how can I help" approach
- Show consideration and understanding
- Listen to customers concerns and help resolve issues wherever possible

# Staying Safe This Bonfire Season:



SCOTTISH  
FIRE AND RESCUE SERVICE  
Working together for a safer Scotland

## Advice from the Scottish Fire and Rescue Service

**A**s Bonfire Night approaches, the Scottish Fire and Rescue Service (SFRS) is urging communities across Scotland to prioritise safety when celebrating with bonfires and fireworks. While these events can be a source of joy and tradition, they also carry significant risks if not handled responsibly.

### Bonfire Safety: Best Practices

SFRS strongly recommends attending organised bonfire and firework displays, which are safer and better managed. However, if you choose to host a bonfire at home, follow these essential safety tips:

- Location matters: Keep bonfires well away from buildings, vehicles, trees, and hedges.
- Stay alert: Never drink alcohol while tending to a bonfire.
- Burn responsibly: Use only untreated wood and paper. Never include pressurised containers.
- No fireworks on bonfires: This is extremely dangerous and strictly prohibited.
- Avoid accelerants: Never use flammable liquids to ignite a bonfire.
- Supervise and extinguish:

Always monitor your bonfire and ensure it is fully put out afterward.

Bonfires that pose a danger or involve irresponsible behaviour may be extinguished or removed by authorities.

### Legal Considerations

Under Section 56 of the Civic Government (Scotland) Act 1982, it is illegal to light a fire in a public place that endangers others or causes alarm. Additional legal points include:

- Under-18s cannot possess fireworks.
- Public use of fireworks (outside your own garden) is illegal.
- Fireworks must only be used between 6pm and 11pm, except on:
  - 5 November (until midnight)
  - Hogmanay, Chinese New Year, and Diwali (until 1am)

Adults may only supply F1 category fireworks (e.g., party poppers, novelty crackers, certain sparklers) to minors.

### Tackling Fly-Tipping and Deliberate Fires

Fly-tipping is a common cause of deliberate fires during Bonfire

Season. You can report fly-tipping to Glasgow City Council via <https://www.glasgow.gov.uk/article/4250/Report-Environmental-Issues>.

### Environmental Issues

If you suspect deliberate fire-setting, you can contact Police Scotland on 101 or Crimestoppers anonymously at **0800 555 111**.

### Firework Safety: Protecting People and Pets

Fireworks can be dangerous, especially for children and pets. SFRS advises:

- Attend organised public displays whenever possible.
- Follow the Firework Code before purchasing or using fireworks.
- Ensure only adults handle fireworks, and children observe from a safe distance.

### Consider the Impact

While fireworks are festive for many, they can be distressing for others:

Neighbours and pets may be frightened or disturbed.

People with sensory impairments or neurodiversity differences, such as autism, may find fireworks overwhelming.

**STAY SAFE!!!!!!!!!!!!!!**

# WHAT'S ON IN CADDER COMMUNITY HUB



**Cadder Community Hub** –  
Your local hub for connection,  
creativity, and care  
110 Tresta Road,  
Glasgow, G23-5AE



**Little Cup of Kindness Café**  
Mon–Fri | 9am–2pm  
Tuesday Late Opening | Until  
6pm



**Gym Opening Hours**  
Mon | 9am–2pm & 5pm–7pm  
Tue–Thu | 9am–2pm  
Fri | 9am–2pm & 5pm–6pm  
Sat | Closed  
Sun | 10am–12noon



**Hair by J-Lee**  
**Nails by Terry**  
Local beauty services  
available weekly!



**Community Development  
Course with Donna**  
Tuesdays | 10am–12noon



**ASN Club**  
Tuesdays | 5pm–6pm  
All children must be  
accompanied by an adult.



**Moo Music**  
Wednesdays | 9:30am  
Fun music class for  
newborns to 5-year-olds



**Joe's Boxing Club**  
Mon, Tue & Thu |  
6:30pm–8pm  
For Primary 5 to adults



**Pensioners Club**  
Thursdays | 12noon–3pm  
Pop in and chat with Mary if  
you're interested in joining!



**Slimming World**  
Fridays | 9am–10:30am



**Serenity Classes (Free!)**  
Sunday | 10am–12noon  
Includes meditation,  
movement, yoga & dance  
Message Donna:  
**msdonaaross@gmail.com**



**We also host private events so if  
you need a hall & catering for a  
birthday party, communion or  
anything else just get in touch.**



Throughout the months of October & November, we have a special promotion for kid's parties: 2-hour hall hire, with food for 20 children – all for £185.00 – if you are interested, please pop into the hub and speak to the staff in the Café.

## Upcoming events to look forward to -

**Inclusion Lunch** – Friday 7th  
November 2025 from 12noon  
– 2pm the event is free with a  
3-course meal, game of bingo and  
entertainment. You can pop into  
the hub (café) to book your place,  
or message us via Facebook (QR  
CODE below).

**Kindness Christmas Market** on  
Sunday 30th November 2025 from  
4pm – 8pm with lots of goodies  
on offer for Christmas presents  
and a free visit from Santa for all  
kids attending! The café will be  
open during this event and will be  
offering a Christmas Dinner!



**Festive Special Inclusion Lunch**  
– Friday 19th December 2025  
12noon – 3pm. Tickets are  
£5.00 which includes a 3-course  
Christmas lunch, bingo and a wee  
gift from the Kindness Santa!!!!  
Everyone is welcome.

**Follow  
Cadder  
Community  
Hub on  
Facebook to  
keep up to  
date on all  
activities /  
events –**



SCAN ME

# Peace of Mind at Home: Affordable Contents Insurance for Social Housing Residents



**C**adder Housing Association is pleased to offer tenants and residents access to the Thistle Tenant Risks Home Contents Insurance Scheme: this is a simple, affordable way to protect your belongings and gain peace of mind. This scheme is specially designed for people living in social housing, helping ensure that everyone has the opportunity to safeguard their possessions against unexpected events like burglary, fire, or flooding.

## Why Choose Thistle Home Contents Insurance?

According to the Association of British Insurers, those without insurance are often the least able to recover financially when the unexpected happens. That's why this scheme is such a valuable option—it's accessible, practical, and tailored to your needs.

Here are just a few of the benefits:

- **Protection when it matters most:** If your home is affected by burglary, fire, or flood, the insurance will help replace or repair your damaged or stolen items.

- **Comprehensive coverage:** Most household goods are covered, including furniture, TVs, clothing, carpets, electrical items, and general household contents.
- **Extra peace of mind:** The policy includes cover for lost or stolen keys (including lock replacement) and even the contents of your fridge and freezer (excluding deliberate power cuts).
- **Flexible options:** You can choose to add extra cover to suit your individual needs.

Even if you're careful, accidents and thefts can happen. Contents insurance helps protect the things that make your house a home. It's worth reviewing what's covered and considering whether this kind of protection is right for you.

## Ready to Learn More?

Getting started is easy. You can:

- Contact Thistle directly on **0345 450 7286**
- Or visit **[www.thistletenants-scotland.co.uk](http://www.thistletenants-scotland.co.uk)**





# INVESTING IN YOUR HOMES

**P**lanned Investment projects are a fundamental part of our business strategy to ensure that our buildings and their components function adequately, preserve the value of the property, comply with legal obligations, meet relevant standards and contribute to achieving best value throughout their life. The Association has programmed the following investment works for the next four years:

Component Replacement	2026-27 Properties	2027-28 Properties	2028-29 Properties	2029-30 Properties
Fascia/Soffits/Gutters	14	15		
Central Heating Boilers	10	10	10	10
Central Heating Systems				15
Front Access Doors	6	10	16	16
Rear Access Doors				6
Replacement Secondary Fencing/Walls	5	5	5	
Replacement Front Common Entrance Doors	10	10	10	10
Replacement Rear Common Entry Doors	10	10	10	10
Replacement Front Door Entry Systems	10	10	10	10
Paved Area and Path Improvements	24	20		
Bin Store Upgrades	12	12		
Common Area Decoration	10	12	12	10
Replacement Gutters	14	10	11	
Replacement Windows		24		
Replacement Primary Fencing/Walls				15
Electrical Upgrades	4	3	3	3
Replacement Kitchens	10	10	10	10
Replacement Bathrooms	5	5	8	9
Internal Finishes Upgrades	12	12	12	12

# Pension Age Winter Heating Payments to begin in November

**We are pleased to update our senior citizen customers on winter heating support.**

The Scottish Government has now announced that from November, eligible people of State Pension age will get a payment between £101.70 and £305.10 depending on their circumstances. Most people will receive their payment automatically and no action is needed.

For pensioners **with a taxable income of over £35,000**, the payment will be repaid through the tax system during the 2026/27 financial year.

An eligibility checker has been created to help people find out how much they are likely to receive.

It can be found at [www.mygov.scot/pension-age-winter-heating-payment](http://www.mygov.scot/pension-age-winter-heating-payment)

Social Security Scotland will send a letter to everyone who will receive a payment. Payments will start in November and continue throughout the winter.

Pensioners set to receive the payment will have been born on, or before, 21 September 1959 and living in Scotland during the qualifying week which was Monday 15 September to Sunday 21 September 2025.

How much people will get paid will depend on:

- their age
- the age of anyone they live with who is also eligible for Pension Age Winter Heating Payment
- if they receive certain benefits from the Department for Work and Pensions (DWP) as a joint award
- if they live in residential care

Social Security Scotland will send the payment to the same account as an individual's State Pension, or any Social Security Scotland benefit received.

Find out more on Pension Age Winter Heating Payment at **Pension Age Winter Heating Payment - mygov.scot**

The public should beware of scams around winter heating payments. Social Security Scotland will NEVER request any personal information via email or text message.



**wise group**  
mentoring people out of poverty

## HEAT STRUGGLING WITH FUEL PRICES?

Are you struggling with fuel prices and need some advice?

If you, or someone you know, is struggling with their energy bills, we may be able to help

Our dedicated mentors can provide advice by visiting you at home and continue support through further visits or remote assistance to help you save money on your energy.

We may be able to help speak to your supplier about any questions you may have regarding billing issues or outstanding debt.

We can support you with:

- ENERGY CRISIS & ADVOCACY SUPPORT
- ENERGY SAVING AWARENESS
- INCOME MAXIMISATION
- ENERGY EFFICIENCY ADVICE

PLEASE CONTACT OUR HOME ENERGY ADVICE TEAM TODAY!

HEAT@THEWISEGROUP.CO.UK  
0800 092 9002

# Migration to Universal Credit

**T**he UK Government is transitioning people on certain legacy benefits to Universal Credit (UC) through a process called “managed migration”. If you receive a “migration notice” letter, you must claim UC by the deadline specified in the letter to avoid losing your benefits. In Scotland, as in the rest of the UK, you will need to make a claim for UC if you receive a migration notice, and transitional protection may

be available if you claim by the deadline.

Please ensure you claim housing costs (which is for your rent) when you make your claim as UC replaces housing benefit and your housing benefit WILL STOP.

If you are unsure of what your current rent charge is, please contact a member of the team here at Cadder Housing Association on **0141 945 3282** who will be happy to provide you with this information.



If you need help making a claim you can either book an appointment with our Money Advice Officer, or can contact Citizens Advice who have a helpline and can support you through this change – **0800 023 2581**.

## YOUR HOME: The Importance of Paying Your Rent

**W**e understand that you may experience financial difficulties at some point in your life and you may struggle to pay your rent. This can happen for a number of reasons, and it can be difficult to know where to turn to and what help might be available to you.

If you fail to pay your rent, you are risking losing your home and it is important that you work with us if you are experiencing financial difficulties or if you are unsure what assistance you can get to pay your rent.

The Association relies on rent payments so that we can continue to maintain your homes, provide a repairs service, deliver improvements and investment works, and carry out legal health and safety checks. It is vital that as a tenant your rent payment is made in full and on time each month.

If you are finding it difficult to pay at any time during your tenancy with the Association, please make an appointment to speak to your Housing Officer.

### Why is it important that I pay my rent?

When you accepted your tenancy, you signed a Tenancy Agreement (a legal agreement) to ensure that your rent is paid on time. If you do not pay your rent, you have broken that agreement and we can take action against you that could put your home at risk.

### What should I do if I miss a rent payment?

It is important that you contact your Housing Officer immediately and arrange to bring your account up to date. If you are unable to do this, your Housing Officer will discuss your financial circumstances with you and give you information on benefits that you could claim for and can refer you to our Money Advice Officer for further assistance.

### Can I get help to pay my rent?

You may be entitled to support paying your rent; however, this will depend on the amount of income you receive or the number of hours

you work. If you need help or advice about benefits or applying for benefits, we can advise and assist you.

### What will happen if I do not pay my rent?

The Association has a Rent Arrears Policy which sets out how we will manage non-payment of rent as an organisation. We also have a procedure which our Housing Management Team follow to manage non-payment of rent. At all stages of our procedure, our Housing Management Team will always try to work with you to find solutions to support you to pay your rent, but ultimately payment of the rent is your responsibility.

Our key message – We are here to help!

**Stay connected – Follow us on Facebook**



Cadder Housing Association

# HOLD THE BACK PAGE!

## A Fond Farewell to Rani & Harwans

**W**e celebrate not just a milestone, but a legacy! After 45 remarkable years at the heart of our community, Rani and Harwans have officially retired from running Cadder supermarket. Their departure marks the end of an era, and we couldn't let it pass without offering our deepest thanks and warmest wishes.

Since opening their doors in the late 1970s, Rani and Harwans have been more than shopkeepers—they've been confidants, cheerleaders, and friendly faces to generations of Cadder families. Their store wasn't just a place to pick up essentials, it was a place where stories were shared, advice was given, and smiles were always free.

Over the decades, they've watched toddlers grow into parents, and parents become grandparents. Their commitment to the community has been unwavering, and their presence has helped shape the very fabric of Cadder.

Now new adventures await - retirement comes as a well-earned reward for years of tireless work. As Harwans said: "When you work for yourself, you don't really get time off. So we wanted to retire while we can and while we are still fit."

Now, the couple look forward to ticking off long-awaited holidays and spending cherished time with family.



**Cadder Housing Association Ltd** 20 Fara Street, Glasgow, G23 5AE

Telephone: 0141 945 3282 • E-mail: [enquiry@cadderhousing.co.uk](mailto:enquiry@cadderhousing.co.uk) • [www.cadderha.co.uk](http://www.cadderha.co.uk)

 **Cadder-Housing-Association**

OPENING HOURS: MON-THUR (9 AM TO 4.30 PM) FRI (9 AM TO 4 PM). WE ARE CLOSED ON THE LAST WEDNESDAY MORNING OF EACH MONTH FOR STAFF TRAINING AND OPEN FROM 1 to 4.30 pm.