

www.thenuehousing.co.uk

www.thenuecommunity.org.uk

Autumn 2021

ON YOUR SIDE WHEN THE GOING GETS TOUGH

It is no exaggeration to say household budgets are under pressure like never before.

At the recent AGM, our Chief Executive Charles Turner described current circumstances as a "perfect storm."

Charles was referring to the difficulties which lie ahead over the winter in terms of pressure on all our incomes.

The scrapping of furlough, the ending of the Universal Credit "£20 uplift" and worries over what our energy bills will cost all pile pressure on our incomes

This edition of Cashpoint seeks to offer a helping hand in a range of ways to ease the financial burden where we can.

And remember that help from our Income Maximisation team is only a phone call or email away.

We are here to help you in a number of ways and you can read more about how you can get help inside.



We have been particularly busy during the difficult 18 months of the pandemic – helping you to claim money to which you are entirely entitled. Now there are new challenges to overcome as mentioned above

So please call us – we're here and ready to help.

Thenue's Energy Advice Project

Our Energy Advice project has been up and running since November 2020 and so far, we have made a big impact in our local communities. We can support you in a number of ways, including:

- Support to manage your fuel debt
- Help deal with your energy supplier complaints.
- Support new tenants to set up energy accounts.
- Show you how to switch to a better energy deal.
- Support you in applying for grants such as Winter Fuel Allowance and Warm Home Discount.

Get in touch for more information by emailing or calling our energy advisor Julie Broadley.

energyadvice@thenuehousing.co.uk 0141 550 9558 07974268974

Julie Broadley energy advisor



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Phone us on 0141 550 9554/9553



Email us on Financial.Inclusion@thenuehousing.co.uk



Through our Mobile App

YOUR GUIDE TO SAVING MONEY AND TAKING CONTROL

PENSION PROBLEMS: Claiming the **State Pension**

It has been brought to our attention by several of our tenants who have or are just about to reach pension age, that they have yet to be contacted by the Pension Service.

Some have already received letters from Glasgow City Council telling them that their Housing Benefit is due to end.

It has been mentioned that there have been delays as long as 4 months before their pensions have been received. It is extremely difficult to contact the Pension Service and after waiting a considerable time on the call being answered, you will frequently be told that you will be called back. This has been brought to the attention of the Glasgow Housing Benefit Manager and there is a promise to liaise with both the Pension Service and the pensioner in question in order to avoid the stress caused when Housing Benefit stops.

If you are having problems with your pension, do not hesitate to contact us and we will liaise with Housing Benefit and the Pension Service on your behalf.

Basic debt guide:



Don't panic, act quickly, seek help, what we do and what we expect from you

Question:

"What is the worst thing you can do regarding your debt problems?"

Answer:

"Try to put them out of your mind and hope they will go away "

Question:

"What should you do if you find yourself struggling to repay your Debts?"

Answer: "Seek help immediately."

The earlier debt problems are dealt with, the easier they are to resolve with your creditors.

Trying to deal with your creditors yourself frequently means you make arrangements that you cannot afford and can often lead to further difficulties. Always seek help and advice first.

You do not need to pay for debt advice. There are several agencies such as Citizens Advice, Step Change, Money Advice Scotland, Law Centres and ourselves at Thenue where we offer a free and confidential Money Advice Service.

Universal Credit additional payment removed and unforeseen consequences



By now everyone will be aware of the reduction in their Universal Credit and the financial difficulties this has caused for so many. However, what nobody seems to have realised is that it can lead to a loss of a discretionary payment to cover for a spare bedroom.

If the only reason you were receiving Universal Credit, was through the additional payment, then when it is removed you will lose any housing element and therefore, any Discretionary Housing Payment for the spare bedroom. A bit of a double whammy indeed!!

For example, let's say you were getting £60 per month of Universal Credit. This would be a housing element payment. You have one spare bedroom for which you were getting £45 per month housing benefit to cover it.

The additional payment ends, your £60 per month is removed, your DHP of £45 is removed, you are now down £105 per month.

If you find yourself in this position, then we can help you to apply for a Discretionary Housing Payment under

Scottish Government Low Income Pandemic Payment

The Scottish Government have introduced a Low Income Pandemic Payment of £130, which will be paid by the end of October 2021, for each household in receipt of Council Tax Rebate, and other households who are exempt from Council Tax.

Households who are exempt for Council Tax include:

- all the occupants are under 18
- all the occupants are care leavers
- all the occupants are severely mentally impaired

- Where there is a joint tenancy, each joint tenant will receive a Council Tax rebate, if they qualify as mentioned above.
- Where an eligible tenant dies before receiving the payment, the payment will go to the estate.

If you qualified for this payment and moved home, you may not receive a letter from Glasgow City Council. You will need to go to the Glasgow City Council website and look for "chat" in the bottom right-hand corner. You can enquire through the chat if you qualify. No application will be accepted after 31/10/2021. So act fast!

Post Office Payments Change Delayed

Some good news for those tenants who were worried about their benefit payments which are paid into their Post Office Accounts.

Post office accounts where your benefits are paid into, were due to close in November 2021. However, the DWP have extended this until November 2022 because of the pandemic.

Fuel Poverty rearing its head again - Rising fuel prices and the household budget

The large increase in the cost of gas along with the increase in the cost of food and the increase in National Insurance contributions, could see a very difficult winter for low income households.

A number of smaller energy suppliers have already gone out of business.

If your energy supplier goes bust, OFGEM will appoint a new supplier for you. However, their costs will likely be higher than those you were previously under.

You need not stay with this supplier, shopping around and comparing energy deals is still important, although with so many prices rising it is likely to be a much tougher task than usual.

It is more important than ever to check if you qualify for a Warm Home Discount and or a Winter Fuel

Our Energy Advice service – which you can read about elsewhere in this edition of Cashpoint - can help you with this.

Furlough ending what are your rights?

- Furlough ended on 30/09/2021

Employers are required to give employees on furlough reasonable notice that they are required to return to work from either full or flexible furlough and details of any new working pattern, or confirmation that they will return on normal working days/hours.

This should be confirmed in writing.

For any changes to your contract of employment or working hours, employers must consult with you in advance.

The employer must also address any difficulties, concerns, or anxieties you may have in returning to the workplace and discuss how these could be overcome.

Your employment rights are not affected by you having been on

If you find yourself in the position of losing your job or on reduced hours, we can carry out a benefit check for you.

Glasgow's Pre-loved School Uniforms Winter Coats Campaign

We want to bring to your attention an initiative which will help keep out the chill this winter.

The brilliant organisation Glasgow's Pre-loved Uniforms provides school uniform to all families who need it, ensuring that children and young people can wear warm school uniform, shoes and jackets regardless of their family's financial situation.

Now there is a winter coats campaign as our picture shows and you can donate at the Co-Op store Alexandra Parade

If you would like to donate, pick up one of these items or would simply like more information please call Call 07565 726446.



NEWS ABOUT OUR TEAM



Mum's The **Word** For Sophie

Some of you may know Sophie as your Income Maximisation Officer.

Sophie took maternity leave in mid-September and is now a proud mummy to her gorgeous little girl Nuala born on 26th September and weighing 6.9lbs. Both are doing great and Sophie is now



taking some time away from work learning her important new role as a Mum!

Meet Nicola Rankine

Nicola has joined the Income Max Team and will be covering for Sophie until she returns around April 2022.

Nicola has many years' experience of working as the housing association's Factoring Officer and mainly dealing with the owner occupier properties which benefit from our factoring service. If you need to get in touch with Nicola you can contact her on



nicola.rankine@thenuehousing.co.uk or on 0141 550 9513.



Did you know that paying by Direct Debit has great benefits for you as a tenant? We can set your Direct Debit up weekly, fortnightly, four weekly or monthly and on any date that suits you.

QUICK AND SIMPLE SET-UP PROCEDURE

Organising a Direct Debit is simple as the set-up procedure is quick and

CONVENIENT AND FLEXIBLE

Benefit from greater convenience, knowing that your rent is paid on time, every time, with no missed payments.

ACCURATE, SAFE AND SECURE

The Direct Debit Guarantee protects against any incorrect payments and ensures refunds are made if a mistake is made.

Direct Debit saves you time & effort and only requires to be set up once. For you, this would mean:

- No more having to remember when payment is due
- No more trips to the bank to set up or amend standing orders
- No more trips to the local shop when payment is due
- No more having to phone us to make a payment with your Debit

• No more logging into online banking to make payment

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Direct Debit is Thenue's preferred payment method. We think you'll find it easier to pay your rent and it helps our business too. It means we can save time managing your payments and this time will be reinvested into continually improving our service to

All you need to do to get started is email us on incomemaximisation@ thenuehousing.co.uk or call us on **0141 550 3581**- choose option 2 followed by option 1 and we will get you set up. You can also send a request to set up a Direct Debit through our Mobile App