

The newsletter of Thenue Housing Association

www.thenuehousing.co.uk

WE'RE ON YOUR SIDE!

Testing times bring us all together

BY GARY NAYLOR, CHIEF EXECUTIVE

This is my first message to you as **Chief Executive having succeeded** Charles Turner who has begun a well-deserved retirement after 17 vears at the helm of Thenue.

I want to pay tribute to Charles for his diligent and remarkable stewardship of your Association over such a long period.

He is a hard act to follow but we will ensure that Thenue continues to have the drive and ambition to improve lives, serve our communities and achieve our goals. You can read more about how we have marked Charles' retirement plus a tribute from the Board inside this edition of your newsletter.

Turning now to the economic situation which continues to affect us all, I want to reassure you that your financial wellbeing remains a top priority for us all at Thenue.

When times are tough, it is understandable that tenants look to their housing association - given our deep community roots - for leadership and help when it is needed most. We feel privileged to be able to help when and where we can as we endeavour to shield you from the effects of the cost of living crisis.

That's why this edition not only brings you news about Thenue and our communities but focuses strongly on the current economic challenges in our popular "Cashpoint" section which begins on page 12.

Remember we are here to help, and it might be that you have not previously sought the help of our superb and hardworking "Financial Inclusion Team" who did such a fantastic job during the height of the pandemic and remain actively engaged in helping you with affordability and claiming your entitlements. You may very well be



surprised what we can obtain for you and in many cases these benefits can be backdated. In Cashpoint you can find out the various ways to contact the team.

Service delivery will continue to be really important to both the staff at Thenue and to me on a personal level, and I know how hard our teams across the organisation are continuing to work to deliver quality services.

Meantime, enjoy your copy of the newsletter and as we emerge finally from the pandemic here's to better days ahead.

With Best Wishes Gary



A tribute to Charlotte



Associations



Thank You Charlie!



Cashpoint

War war March

THENUE MOURNS PASSING OF CHARLOTTE LEVY

We are deeply saddened to announce the passing of one of our stalwarts and long-standing former Board member Charlotte Levy.

Charlotte, a much-loved and highly respected member of the voluntary housing movement in Scotland, was first elected to our Board of Management in September 1996.

Paying tribute to Charlotte, Charles Turner called her "one of our most loyal, passionate, faithful and constant supporters".

She served for five years as Thenue's Vice Chair before becoming the association's fourth Chair for a further five years in 2002. Her involvement with Thenue began when the Association acquired around 1500 properties in Glasgow's east end from what was then Scottish Homes. One of those homes which Thenue bought was Charlotte's.

Not unhappy with the transfer from Scottish Homes to Thenue, but very unhappy with the degree of tenant consultation and involvement, Charlotte decided that it was time to let her feelings be known. After taking out housing association membership, she was subsequently invited to participate in our then Management Committee.

Jousting and learning with some formidable characters helped mould her into a strong and formidable character herself, but she was always willing to listen, reason, and when persuaded, happy to concede a point. A key achievement by Charlotte was establishing the principle that the Chair of a community-controlled housing association such as Thenue, must always be a local resident - and it has been that way ever since."

Our Chair Pauline Casey extended her sympathies and heartfelt condolences to Charlotte's family and her local community, describing her as someone who is "genuinely irreplaceable has touched all of our hearts within the Thenue family"

Charles said: "Charlotte liked to achieve things, not for her, but for others, so that in her own words, 'ordinary people get a better deal'. What she thrived on was



ironing out difficulties, reaching a consensus and achieving results.

"She never walked away and liked a challenge. Charlotte was also involved in SHARE for 15 years having joined its Management Committee in 2000, and the picture accompanying this tribute shows Charlotte in happier days when she received the runner up slot in the prestigious Mary Barbour Award in 2017.

Charles added: "Charlotte was one of the most selfless people the voluntary housing sector has ever known. She would never see anyone stuck, and she has helped with the governance of not just one, or two, or three, or four, or five, or six, or seven, but eight voluntary committees, cumulatively spanning over 60 years given to voluntary committees, which is a phenomenal achievement."

"Our thoughts and prayers are with her family, who will after grief, begin to accept and understand the huge contribution Charlotte has made on all our hearts".

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NEW GAELIC SCHOOL FOR CALTON CONFIRMED

Work is getting under way to transform the former St James Primary in Calton into a new Gaelic school.

Residents in Green Street may have noticed barriers being erected and a council sign appearing detailing what's coming.

This is good news not just for children whose parents are keen on a Gaelic education but also enables the restoration of the "B' listed former primary which has lain derelict for 13 years.

Expected to open in 2024, it addresses the rising demand for Gaelic education in the city as set out by Glasgow City Council.

Around £16 million is being spent on the refurbishment and it is anticipated it will have a community role outwith school hours.



Pictured: The school as it is today and the sign showing what's to come

Kitchen and boiler renewals



Pictured: One of the CCG team.....Liam Rae

Our kitchen and boiler renewal programme is gathering pace across various Thenue communities. CCG (Scotland) Ltd are on site following a period of delay due to a reduction in supplies at the start of 2022.

The programme will run into the early summer months and tenants will receive a letter or telephone call from CCG to advise of their installation date to allow you and the company to plan the time needed to undertake the work.

Dates can be changed if required by tenants and CCG will work flexibly to suit any commitments 550 9541 with any questions relating to the contract.

Welcome Back to our Common Rooms!

While remaining cautious, we are delighted to be re-opening our common rooms in Calton and Bridgeton for our older tenants living in these communities. If you are a Retirement Housing tenant, you will have received a note of the events we are holding and if there is anything of interest you should have let your Retirement Housing Assistant know. If you are an older tenant living in or around these areas, please do contact us and we can let you know what is available. We have also put information on our website.

Netherholm Community Hall – Conversation Cafe

Every Tuesday and Friday between 2:00pm – 4:00pm some of our older tenants are meeting up in our Netherholm Hall for a chat, a cup of tea and a snack.

Please feel free to join in – no need to book – just arrive and meet other residents and enjoy a cup of tea!

Silver Stories

FOR OLDER PERSONS

Silver Stories is an initiative originally set up in England and involves "Silver Listeners" receiving a telephone call once a week during which a child from school will read them a story over the phone. Some of the "Silver Readers" may be children who are just starting out on their journey of learning to read, and that this will give them confidence and be fun both for them and their Silver Listener. Each call usually lasts between five and ten minutes and the child is at all times supervised by a teacher. We have more information on this and if you would like to join in and we may also be able to organise "group" readings in the common rooms over the coming months. If you are interested in this and would like to find out more about it, please contact your Retirement Housing Assistant or check the Silver Stores website www.silverstories.co.uk

Anticipatory Care Plans

The Scottish Government has published some information about something called Anticipatory Care Plans which are a way of setting down what matters most to you when making plans for your care in the future. You can talk about this with those close to you, and your doctor, nurse or care worker. Should you require care in the future, your care team would want to know what's important to you when they're planning treatment and care with you.

Making plans in advance means there's less to think about if you become unwell. It's never too soon to think about what you'd like to happen if you get ill, or your health condition deteriorates.

Everyone is different so Anticipatory Care Plans will also be different and reflect your own wishes. Anticipatory Care Plans may include:

- personal information about what matters to you and your family
- where and how you can be cared for
- a carer information and support plan
- an emergency treatment and care plan

GPs can hold this information in a secure and confidential setting. More information is available from the NHS website – www. nhsinform.scot Do a search under Anticipatory Care Planning.

Older Persons' Focus Groups

We are looking to re-establish these meetings which were previously held quarterly in our office at 423 London Road to discuss issues of interest and concern to our older tenants, across all of our communities. If you would be interested in joining these groups, contact your Retirement Housing Assistant or Paola Doyle on **550 9548.**

Michael Byrne appointed as our Director of Community Housing Services

We are pleased to announce the appointment of our new Director of Community Housing Services. Michael Byrne has been chosen for the role and took up the post at the end of April.

In a career spanning more than 30 years in housing, Michael is a former Director of Housing at Tollcross Housing Association.

After leaving that role in 2019, for three years he was Founder and Managing Director of Lived Experience Trauma Support Ltd – known as LETs – an organisation

which is pivotal in helping to change workplace culture on mental health.

Prior to his Tollcross role Michael held management roles at Glasgow Housing Association and Barrhead Housing Association.

Chief Executive Gary Naylor said: "We are pleased that Michael is joining us as our new Director of Community Housing Services and look forward to working with him as part of our senior management team. His experience and enthusiasm for the role stood out during the interview process as well as his focus on service delivery and meeting the needs of our tenants."



Pictured: Michael Byrne

Close cleaning

Our close cleaning Contractor CSM have re-branded and are now known as Pro-Tec FM. The Company will continue to deliver the close cleaning services to all properties included in the current contract and the site operatives will remain the same. No change in services should be seen by residents and the new branded vans are already out across our communities with the teams also wearing new uniforms. We are receiving praise for the services which are of a high standard. Contact the Area Services or the Property Services Teams if you have any concerns relating to the service on 0141 550 3581.



Grounds Maintenance

Spring cutting season has begun with the contractor Idverde carrying out grass cutting. The teams will be carrying out visits to maintain the common areas and any Thenue tenants' gardens who are part of the Garden Assistance Scheme. Common areas and back courts included in the contract will be visited for grass cutting with weedkilling, back court works and litter picking continuing. We ask all residents to ensure gardens are kept clear of items including removal of any dog fouling by their pets which prevents works taking place in the area.

Our staff carry out routine visits to check the sites - however if you have any concerns please contact the Property Services Team on **0141 550 9544**.

Paintwork

The BELL Group are currently on site at properties included in the current painter work programme. The programme will continue through the Spring making best use of the hopefully good weather. Properties included in the programme will be contacted directly and notice provided before works begin. An additional programme will be announced in early summer with all tenants and factored owners included in the programme being notified of the potential works.

Area Associations Round Up THANKYOU FOR ALL YOU DO!

PRAISE FOR OUR AREA ASSOCIATIONS

In early Spring we were pleased to host an event for our area associations.

The three associations – in Bridgeton & Dalmarnock, Cranhill and Netherholm in Castlemilk - have been working for many years identifying local priorities and tackling issues that matter to residents.

Their essential role was brought sharply into focus during the worst period of the pandemic as they tirelessly helped local people in partnership with Thenue.

Now the trio – which have the freedom to operate independently of Thenue – were shown how much they are appreciated at an occasion held in the Calton Heritage and Learning Centre.

The occasion had a twin role – first to review our "customer service handbook" and examine if it was communicating effectively the key messages we want tenants to understand. It also considered communications activity in relation to our "service standards".

Secondly, a celebratory lunch was held to thank Area Association members for their ongoing work with Certificates of Commendation presented to all those attending.

In his final address to Area Association members, outgoing Chief Executive Charles Turner praised their "resilience and passion" and



Getting together......Gary Naylor addressing the Area Associations' event

said they were a vital part of the relationship between the housing association and tenants.

Charles said: "I want to thank our three Area Associations for all they have done and will continue to do. There is no doubt their work provides an essential connection with communities which helps Thenue enormously. It is important that this selfless hard work is recognised and we appreciate everything that is done in the Netherholm, Cranhill and Dalmarnock & Bridgeton communities."

New Chief Executive Gary Naylor added: "Thenue Housing recognise the role that our Area Associations play in the work of our organisation. So much of their commitment, time and effort is often unseen but at the heart of it all is a strong commitment

to improving local communities and guiding the decisions that we make as a housing association. It is right and proper that we held this event not just to again listen carefully to what they had to say but to celebrate and reward their valuable work."

*There was a special mention at the event for the late George Alexander, a stalwart of our Association and the Netherholm Area Association who recently passed away. A former Chair of Thenue, and lifelong community activist, he was instrumental in helping create the Netherholm Hall after a 20 year campaign - a triumph for the community and a focal point for community cohesion in Castlemilk. We are working on a way of remembering George in the form of a commemorative plaque – details of which will be announced in due course.

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Area Associations Round Up

Thenue prides itself in the work that we do with the Area Associations, and we have been overwhelmed by the support they have given to their communities and continue to provide. Each of these groups are a credit to their neighbourhoods and Thenue. Without their knowledge, commitment, dedication, and passion, we would not be able to develop and deliver the projects and services that Thenue HA provides. As well as supporting Thenue, the Area Associations directly develop and deliver projects in their own communities, specific to the needs of local people. The groups seek and apply for funding to enable individuals and local groups to engage in activities that positively impact their lives. We would like to say a massive THANK YOU to all the members involved for your remarkable contributions to your communities.

Cranhill Area Association:

Cranhill Area Association support the need for digital inclusion and secured funding from Glasgow City Council's Area Budget to provide a "short life project" in their area. The group enlisted the expertise of FUSE Youth Café who have significant experience of delivering digital inclusion activities. The project known as Cranhill Digital Buddies was funded from January 2022 - March 2022 with varying levels of digital support. The funding enabled the Area Association to support local people who wanted to learn more about going digital. Some people who accessed the service were supported to use their own devices for connecting with family and friends, handling information safely online and learning basic

digital skills. One participant said: "I have learned how to contact my family by video call which has made me feel more connected".

As well as this project, the Area Association have organised a winter pantomime for 2023 and a summer trip for 2022 all for local people. The group have also provided a community grant to the Church of Scotland to enable it to deliver the "Family Matters" project for a further 6 months, supporting local people with food provision.

If you would like more information head over to the group's Facebook page @cranhillareaassociation

Netherholm Area Association:

Netherholm Area Association managed to secure various grants to deliver projects and activities in the community - based on feedback from local people. These grants have enabled the group to provide wellbeing training and activities, children and young peoples' services and emergency food provision to those who may need it.

The wellbeing sessions have been well received from those who participated and has seen a group of local people successfully achieve their Level 1 in Reiki, enabling them to practice on themselves, friends and family. A massive well done to you all! The group hope to deliver more Wellbeing activities in the future and would love to see you coming along to get involved.

Netherholm Area Association have developed a 3D printing and homework club for children and young people which has



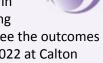
seen a huge number of local kids being supported. The group delivers this every Sunday in Netherholm Community Hall where young people can come along and have some breakfast and learn how to use different programmes to physically create their own projects using the 3D printers. The group have between 14 and 20 people attending each week and hope to secure further funding to keep this project going.

If you would like more information head over to the groups Facebook page @netherholmarea

Bridgeton and Dalmarnock Area Association:

Bridgeton and Dalmarnock Area Association have successfully set up and established the Dolly Parton Imagination Library across both communities and have recently secured funding to compliment this project with an adults' book club. The group secured grant funding from the Glasgow Mental Health and Wellbeing Fund to set up and deliver the "Be Well Book Club." This is a project which will span 6 months and will see 15 local people participate in reading and reviewing a book each month on wellbeing. They will also be involved in

writing their own stories with the support of a creative writer and will participate in "mindfulness sessions" with the amazing



"10 for Zen". The group are excited to see the outcomes of this project which will start in May 2022 at Calton Heritage and Learning Centre.

If you would like more information head over to the group's Facebook page @ bridgetonanddalmarnockareaassociation

Area Associations Round Up CALTON AREA ASSOCIATION NEWS

Over the last few months
Calton Area Association's
"Golden Club" has continued to
thrive with a host of activities
undertaken including history
classes, walks of interest and
reminiscence days.

A highlight of these has included not just family and memories of specific places but incredibly, a tablecloth made out of a world war two parachute! All of these things help us to look back with fondness as we remember the good old days.

During the coming year we will hopefully be organising cinema days plus afternoon teas with our popular swing band plus "tribute" events. More details will follow in due course.

We have also had pottery classes where bowls, dishes and jugs have been created – not without the laughter associated with first timers making such things!

During the summer months we will be going to places of interest including the recently re-opened Burrell Collection, coastal days out and going "doon the watter", fish teas and country days out.

Starting in September we will have art classes and relaxation classes and more still to be finalised.

Elcho Gardens continues to be a vital green space in our community where we will offer gardening tips and classes and other gardening related events. We will also be focusing on gift ideas during the summer and as the year rolls on we will



turn out focus to making Christmas decorations in November including table decorations and wreaths.

We would remind you of our Monday night Bingo sessions at 7.30 – 9 pm which are always popular. Everyone is very welcome so come along for a game of bingo, meet new people and enjoy a cuppa.

Something else for the future is our engagement with an arts centre called "Platform" from Easterhouse which runs classes and workshops. It is hugely popular in that community. Platform who have been very encouraging of our classes – again more details will follow.

As the Platinum Jubilee approaches we will be organising a "Queens Tea" in June (date to be finalised) with "gladrags and handbags at the ready"!

Fortnightly Wednesday classes continue from 1 to 3.30 at the Calton Heritage and Learning Centre and it is worth remembering that members of the Golden Club are given priority when it comes to events so why not come along and enjoy a variety of activities which help bring our community together.

All of the events take place at the Calton Heritage and Learning Centre, Elcho Gardens or for big events at St Luke's.

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AN UPDATE ON OUR NEW **HOMES PROGRAMME**

We continue to build homes for rent and this summary outlines where and when this is happening.

Abercromby Street

11 houses and 66 flats due to be completed between May and August 2022.

Landressy Place (pictured)

27 flats for retirement housing due to be completed by January 2023.

Craighead Avenue

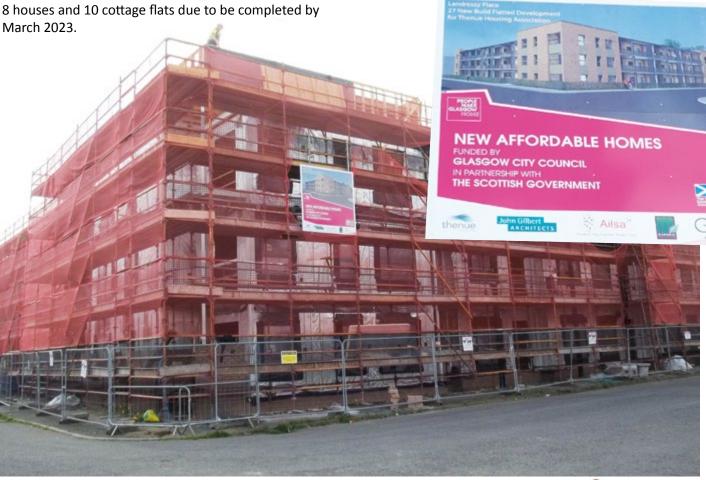
44 Dalmarnock Road

Tenders have been received to build 10 flats at a gap site. We hope to be on site later this year.

Connal Street/Transport Mall, Dalmarnock

We have purchased the site and hope to develop 22 houses and 19 flats. We propose to be on site later in

We will continue to assess the demand and viability of future opportunities to allow us to continue to deliver quality homes to our existing tenants and tenants of the future.



Tenancy Support Service

We provide help to any tenant who may be struggling to manage at home. If you find yourself in this position or know of anyone who may need our help, please contact our Tenancy Support Officer, Avril McLaughlin tel 550 9550 or email avril.mclaughlin@thenuehousing.co.uk





By Pauline Casey, Chair of the Board and Maureen Dowden, Vice Chair

When we were asked to write this article reflecting on the huge contribution our retiring **Chief Executive Charles Turner** has made to the Association, we genuinely didn't know where to begin.

Charlie has been such a

huge part of Thenue and as such it is difficult to capture the impact of his input in a short article. In saying that, on behalf of the Board we would like to take this opportunity to acknowledge the

outstanding contribution he has made to Thenue and to the lives of our tenants and communities over the past 17 years as Chief Executive. He is a hard act to follow.

Charlie's commitment to social housing throughout his long career has been remarkable. He has been responsible for overseeing the growth and development of Thenue including our successful new build programme, significant investment in our homes and compliance with the Scottish Housing Standards and Environmental Standards designed to ensure that our tenants live in good quality homes which are well maintained, warm and safe and meet your needs.

Charlie has also delivered sustained improvements in all areas of Thenue and, through his leadership, staff roles

have evolved with everyone focused on delivering excellent services for tenants with a key emphasis being affordability and value for the rent you pay. Our impressive community regeneration activity such as digital inclusion has delivered some real, tangible outcomes for our tenants and communities.

There are too many examples of Charlie's achievements to list in this article but you will see from some of these images over the years how he has led the organisation with distinction.

While we will be sorry to see Charlie retire we are confident that he leaves Thenue in good shape. We wish him a well-deserved long, healthy and happy retirement. Thank you Charlie for a job well done.

CHARLES!





Man of the people.....Charlie chatting to Thenue members at one of our AGMs which are always well attended



Kindness in the community... Charlie at the handover of a community benefits cheque from builder Cruden



Media star....Charlie being interviewed on STV about the new homes in the former Commonwealth Village



Investors in People... celebrating the awarding of "Gold" status. Under Charlie's leadership Thenue went on to achieve the rare "Platinum" status



Brought back to life....Charlie at the opening of the former Monteith Hotel which, along with an adjacent new build, was turned into new homes



Good enough to eat....Charlie with the cake presented to him at his final Board meeting. This cupcake feast had the theme of his beloved Middlesbrough FC



Saying goodbye.....Charlie at his retirement celebration event as he said farewell after 17 years



Admiring our new homes..... Charlie with former housing minister Kevin Stewart MSP as they inspect newly-built Bridgeton homes

STAMP OF AUTHORITY!

A unique handover took place in April immediately prior to the retiral of Charles Turner.

Charles undertook the formal handover of a traditional "stamp" – an intricately-manufactured and ornately-decorated traditional method of certifying documents of importance relating to Thenue.

An example is where a major contract has to be formally agreed between your housing association and a contractor undertaking work on our behalf.

Suggestive of a bygone age, it is an important link with the past when such traditional undertakings are too often forgotten.



Now this is yours......Charles (left) presenting the stamp to Gary in one of his last acts before leaving office. Pictured behind them is a painting by the artist Janey Godley given some years ago to Thenue and depicting St Thenue, mother of St Mungo after whom the Association is named.



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Spring 2022

CASHPOINT • CA

BEATING THE SQUEEZE

"Unprecedented" level of support for tenants on fuel bills



Julie Broadley energy advisor

CASHPOINT • CASHPOINT



We have stepped up our efforts to help YOU tackle the increasing costs of fuel bills.

The commitment comes soon after the energy price cap soared on April 1 - freeing fuel providers to send bills rocketing – especially gas.

Worryingly, worst case predictions say bills could then take off again in the autumn when the cap is lifted further.

Housing associations like Thenue are leading the way with ways of helping tenants withstand unprecedented energy bill pressure.

At Thenue's AGM last September Chief Executive Charles Turner warned of the 'perfect storm' approaching led by rising energy bills, changes to Universal Credit and an impending National Insurance rise expected in April.

For some time we have been supporting tenants with energy advice and income supported advice through our Energy Advisor Julie Broadley (pictured) and colleagues on the Financial Inclusion team.

Since November 2020 Thenue has received 528 appeals for help. From energy top ups to practical measures to encouraging energy saving behaviour, Thenue's "Energy Advice Project" has supported 354 households.

Our Chief Executive Gary Naylor said "Fuel poverty is a huge issue for many people and the situation shows no sign of improving in the short term. We recognise those on low incomes face incredible difficulty in heating their homes and coping with the energy price hike.

"In addition to the help we are already providing we will continue to focus on delivering increased advice with energy conservation tips to keep the heat inside people's homes."

We secured funding from the Scottish Government's Social Funding Housing Fuel Support Scheme administered by the Scottish Federation of Housing Associations and have provided thermal curtains, draught excluders and energy top ups to households struggling with their energy bills.

Additionally, we are helping tenants access fuel vouchers through the Fuel Bank Foundation.

MORE ADVICE ON HELPING YOU BEAT THE SQUEEZE FOLLOW IN THIS EDITION OF CASHPOINT.

Struggling to pay your rent? Don't worry! We are here to help

Everyone will now be feeling the impact of the recent rise in energy costs – at the same time as a host of other increases. It is also predicted that we will see a further increase in energy prices around October this year.

We completely understand the worries and concerns our tenants will be experiencing during this very difficult time.

Our experienced Financial Inclusion Team are here to help you with budgeting and any financial concerns you may have. We can also work with you to ensure you are receiving all benefits which you may be entitled to. If you would like a chat, see below for how to contact us.

Willie Sinclair 0141 550 9553 william.sinclair@thenuehousing.co.uk

Ashley Frame 0141 550 9555 ashley.frame@thenuehousing.co.uk



Payment of rent should always be considered a priority and we have several ways of making this as easy as possible for you. For more information on our payment methods please visit our website.

How paying by Direct Debit would benefit you

Did you know that paying by Direct Debit has great benefits for you as a Thenue 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 easy but also completely accurate.

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 Card
- No more logging into online banking to make payment

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

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

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THE IMPORTANCE OF BUDGETING

It's never easy making do with less money. Whether it's temporary or permanent, managing on a reduced income can be difficult and stressful.

It can seem like most of the budgeting advice out there is geared toward people earning higher salaries who may have many options for where to put their money. Can you budget when you feel like you have nothing to budget with?

You can, and in fact it's an important way to see exactly where your money is going and can help you make adjustments when your income or finances change.

What Is a Budget?

If you want to become more financially stable, the first step is to get your financial life organised. One of the best ways to do this is to make a budget. The idea of budgeting can sound intimidating, but a budget is just a way of understanding where

your money is coming from and where it's going. A solid budget can help you prioritize what's important in life as you plan for your future and set goals.

Even if you think you won't have any extra money at the end of the month, it's still important to see where that money goes. There are different budgeting strategies out there to suit different personalities, but the important thing is to just try one.

What do you do if your budget shows your expenses are more than your income?

The general rule of thumb is you can either spend less money or make more money—but that's easier said than done.

Even if you're on a very low income, budgeting is worth the effort. It may seem difficult to create a budget and impossible to get in financial shape, but with a little effort, you can improve your

financial outlook and work toward achieving your goals.

Need and Want

This is an important part of budgeting. You should always ask yourself; do I really need that, or do I just want that?

You will be surprised how much that simple question can save you and give you more to spend on what you actually need.



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SCOTTISH CHILD PAYMENT

The Scottish Child Payment helps towards the costs of supporting your family. It's a weekly payment of £20 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.

Who qualifies?

You may be able to get Scottish Child Payment if all of the following apply:

- you live in Scotland
- you or your partner are getting certain benefits or payments
- you or your partner are the main person looking after a child who's under 6 years old

The main person looking after your child (if any) might want to complete the application form, or use their bank details for payment.

Before applying, you'll need:

- the dates of birth of any children you have
- your partner's details, if you have a partner
- your bank details, if you have an account

What benefits can you or your partner receive?

You can apply whether you're in work or not, as long as you're getting one or more of the following benefits:

- Universal Credit
- Child Tax Credit
- Income Support
- Pension Credit
- Working Tax Credit
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)

You can apply online at

https://applications.socialsecurity. gov.scot/help-supporting-yourfamily?source=SCP#before_you_ apply_for_scottish_child_payment

Or by calling 0800 182 2222 The opening times are Monday to Friday 8am to 6pm.

Council tax reduction and rebate – do you qualify?

Due to the large increase in energy costs and the cost of living crisis, it could be the right time to check if you qualify for a council tax reduction or rebate. There are a number of ways this can happen.

Medically Adapted Property:

A reduction in council tax may be obtained where the property is the sole or main residence of someone who is a substantially and permanently disabled adult or child.

The property must have extra facilities, or space, which are essential or of major importance to the disabled person's wellbeing by the nature and extent of their disability.

If your property is larger because of the needs of a disabled person, the discount allows your Council Tax Bill to be reduced to take account of those needs.

 For example a room that is solely used by the disabled person although a letter from a carer/ social worker or occupational therapist confirming reason for this room is needed

You do not get a discount on your current council tax but your council tax band will reduce by one band, unless you are already in band A.

You can apply online at https://www.glasgow.gov.uk/CHttpHandler.ashx?id=2492&p=0

Severely Mentally Impaired.

An exemption or discount on your Council Tax bill may be obtained:

- If every adult in the house is severely mentally impaired
- If all but one adult in the house are severely mentally impaired, a 25% discount can apply.

Severely mentally impaired is defined by UK legislation as someone who has "a severe impairment of intelligence and social functioning (however caused) which appears to be permanent". This can include people who are severely mentally impaired as a result of:

- Degenerative brain disorder (e.g. Alzheimer's disease);
- A stroke;

- Other forms of dementia;
- Learning disability;
- Severe or chronic mental illness.
- You or your appointee (someone you have agreed to act on your behalf) need to apply for a discount. It will not automatically be granted.
- In order to give an exemption or discount, you will need to provide details of who lives in the house, and who are severely mentally impaired.
- You must provide proof you are in receipt of a qualifying benefit (these are listed on the application form) and a registered medical practitioner must complete Section 2 of the application form.

The online application form can be found at https://www.glasgow.gov.uk/CHttpHandler.ashx?id=10447&p=0

Single Person Discount.

- This may be obtained if you are over the age of 18.
- You are the property's sole adult occupant.

You can apply online at https://www.glasgow.gov.uk/index.aspx?articleid=22502

Student Discount

A student discount or exemption is where the city council will reduce some or all of the Council Tax Bill for your tenancy.

For the purposes of Council Tax a student is:

- Someone undertaking a specified full time course at a college or university in the UK for 21 hours or more per week for at least 24 weeks; or
- Someone under 20 in non-advanced education undertaking a course or courses lasting at least 12 hours or more a week for at least 3 months.

If everyone in your tenancy is a student, you can apply for a council tax exemption.

If there is one adult in the house who is not a student, you will receive a 25% discount in your council tax bill.

You can apply for a student discount online at: https://www.glasgow.gov.uk/index.aspx?articleid=18905

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New Child disability benefit is now available

Child Disability Payment is tax-free and made up of 2 components:

- care
- mobility

Children:

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- 3 months old or over may qualify for the care component
- 3 years old or over may qualify for the mobility component

If the child is terminally ill:

- they qualify for the care component from birth
- they'll also qualify for the mobility component if they're 3 years old or over

A child's care and mobility needs are not only about their physical ability. They can include:

- emotional difficulties
- behavioural difficulties
- mental difficulties
- developmental difficulties
- learning difficulties

Child Disability Payment is now open for applications:

By Telephone: Freephone: 0800 182 2222 (8am to 6pm, Monday to Friday)

Online: To apply online you need to have a myaccount. This lets you save the application as you go so you can come back to it when it suits you.

If you do not already have an account with myaccount, you'll need to:

 register with a username and password give some personal details

To create a myaccount, you need to go to https://portal. socialsecurity.gov. scot/sgdashboard/ startpage/register-orsign-in.

You can see a copy of the Child disablement payment form which will show you the type of questions you will be asked.

It can be found here: https://tinyurl.com/f8j5xk43

Adult Disability Payment

The Scottish Government will be taking over Personal independence Payment and Disability Living Allowance from this spring. The name will change to the Adult Disability Payment.

This change will not take place for Thenue tenants until August 2022.

Who will move to Adult Disability Payment?

You do not need to apply for Adult Disability Payment if you currently get either of these benefits:

- Personal Independence Payment (PIP)
- Disability Living Allowance (DLA) for adults

Social Security Scotland will:

- move you without you having to do anything
- begin to move clients to Adult Disability Payment from summer 2022
- send you a letter telling you



what will happen when you transfer

The Department for Work and Pensions (DWP) will continue to pay you Personal Independence Payment or Disability Living Allowance for adults until Social Security Scotland start to pay you. You do not need to contact the DWP to have your benefit stopped.

Who can apply?

You can apply for Adult Disability Payment if you have either a:

- physical or mental health condition or disability
- terminal illness

You need to be between 16 and State Pension age.

You will be able to apply:

- online
- over the phone
- by completing a paper form

Thenue will provide more information around the date of the change so keep an eye out on our website and social media.

Important! Post Office Accounts Ending

If you have benefits paid into a Post Office account you should have been notified that these accounts will be closing in November 2022. If you have not responded to the Department of Work and Pensions yet, you will be sent a reminder letter in the summer.

Please do not ignore these letters.

Closing your Post Office card account

Once the DWP has stopped making payments into your Post Office card account, the Post Office will be asked to close it. It's very important that you claim any remaining balance before they do. The Post Office will write to you giving two months' notice of your account's closure. They will include a form you can use to request your remaining account balance to be sent to you. You can also use your card during this time to withdraw your remaining money at Post Office branches or ATMs (subject to daily limits).

When that two month notice period ends, the Post Office will close your account and you'll no longer be able to access your money using your card. Any remaining balance will be held safely until you contact them to claim it.

What do I need to do now?

You will have three options to receive pensions and benefits payments in the future:

- 1. Use an existing account you have with a bank, building society or credit union
- 2. Open an account with a bank, building society or credit union
- 3. Payment Exception Service (does not apply to payments received from HMRC)

If you're receiving payments from DWP and are unable to use or set up a bank, building society or credit union account, the Government will get in contact with you about their new Payment Exception Service. If you are receiving payments from HMRC you can contact HMRC's helplines (0345 300 3900 for tax credits or 0300 200 3100 for child benefit) or use your Personal Tax Account to provide alternative account details.

You can search online for "Payment Exception Service"



As more and more of our employed tenants are making claims for Universal Credit, this is a reminder of how UC payments work.

Universal Credit is paid in arrears, on a monthly basis in a single payment. Your personal circumstances will be assessed to work out the amount of Universal Credit you are entitled to.

Your circumstances include things like:

- your earnings
- · who you live with
- if you have any savings or capital

Your first assessment period will start

on the date of your claim.

You will usually receive your first payment 7 days after the end of your first assessment period. Universal Credit will then be paid on the same date each month. The amount will not change to take account of 31, 30, or 28 day months. If your payment is date is on 29, 30 or 31 of a month, you will paid on the last day of the month for months with fewer days.

If you're paid monthly by your employer on the same date each month, you will get one payment of earnings within a Universal Credit assessment period.

As long as your earnings and

personal circumstances stay the same, then your Universal Credit payments should stay the same.

If your income changes from month to month then your Universal Credit payment will change to reflect that

If you're paid every 4 weeks by your employer, you will get one payment of earnings for each Universal Credit assessment period for most of the year. You will usually get 2 payments of earnings within a Universal Credit assessment period once a year.

You will need to be prepared for a month when you get 2 salaries in one assessment period and dependent upon your earning, you may not receive a Universal Credit for that month.

You would have to reclaim Universal Credit the following month.

If you receive a discretionary housing payment for a spare bedroom, this may stop and you would need to reapply again for this.

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Essential Broadband for benefit claimants

Two of the largest broadband providers offer special rates for people claiming benefits.

Here we highlight what's on offer from Virgin and BT.

Virgin Essential Broadband (for Universal Credit claimants only)

If you are a Virgin customer and you receive only broadband from this provider, you can ask to be put onto this lower payment amount. Your current contract would end and your new payment rate would start.

If you are a Virgin customer and you have TV, Phone and Broadband, you would need to give up the TV and telephone service to get this cheap broadband deal.

If you have a telephone alarm system in your house then this is not for you, as you would lose the telephone service.

BT Essential Broadband

Who can get a BT Home Essentials Plan?

Home Essentials Plans are available for anyone on one or more of these state benefits:

- Universal Credit (all claimants)
- Pension Credit (Guarantee Credit)
- Income Support
- Jobseeker's Allowance
 You need to be receiving
 income-based Jobseeker's
 Allowance to qualify for
 Home Essentials. People on

contribution-based only JSA are not eligible. If you receive both income and contribution-based JSA, your income-based JSA must be higher.

Employment and Support
Allowance
You need to be receiving
income-related Employment
and Support Allowance to
qualify for Home Essentials.
People on contribution-based
only ESA are not eligible.
If you receive both income
and contribution-based ESA,
your income-based JSA must
be higher.

The person in receipt of one of the above state benefits must be the BT Account Holder of the Home Essentials Plan.

THENUE COMMUNITIES ROUND UP

Thenue Communities Green Volunteers Project has now come to an end and we are sure everyone would agree it has been a remarkable success.

The effort of those involved has helped keep our community looking great and their hard work and commitment to the project has been inspiring – led, of course, by our Gardening Development Officer Jane Burdass. Our thanks go to The National Lottery Community Fund who have supported our work over the last three years.

Sadly as a result of the end of the project we can no longer help tenants with gardening and hedges.

But the good news is we have managed – thanks to funding from the Glasgow Mental Health & Wellbeing Fund - to deliver a gardening and wellbeing project at Elcho Gardens in Calton until December this year.

We are busy engaging with the wider community to develop activities which will be delivered on Mondays, Wednesdays and Thursdays at the garden and hope to involve local residents, community groups, voluntary sector organisations and schools/nurseries/colleges. Jane will return to deliver these sessions for us.

Meanwhile, Thenue Communities is working with



Netherholm Area Association, Glasgow Centre for Population Health and Glasgow City Council to carry out what's known as a "Place Standard" exercise locally. This will involve the local community facilitating an event where the wider community are invited to assess the quality of the place where they live/work and develop an action plan for improvements.

It will take place on Tuesday 17th May at Netherholm Community Hall and is yet another example of how this active and inspiring community is hard at work making life better for all residents.

ENVIRONMENTAL HEALTH

Glasgow City Council's Pest Control Service is back up and running now so if you see rodents outside on the pavement or street or on a common pathway or area, please call them direct on 0141 287 1059 and give them as much information as you can.

If you have issues in your own home or within the confines of the common close or backcourt, please call our Repairs Team on 0141 550 3581.



SCOTTISH WATER

7.5M WIPES ARE FLUSHED DOWN THE TOILET EVERY DAY IN UK!

Scottish Water have an important new campaign which benefits everyone and is easy to sign up to concerning the use of wet wipes and the problems they cause to our drains and to the environment

What happens when you flush non flushable wipes down the loo? What happens if you pour fats, oil or grease down the sink? Most wipes contain plastic so they never really break down. Instead, they block sewage pipes by binding together with discarded fats, oil and grease.

Climate change is causing extreme weather. Sewers, choked by wipes, are overwhelmed by a deluge of storm water. Filthy water and wet wipes are then forced back out of the wastewater system. That's bad news for you, your neighbours and nature.

Wipes spoil riverside walks and litter our beaches. They harm fish and birds, leaking microplastics into their habitats. Ultimately, they're messing with Scotland's precious natural landscape.

FIRE PREVENTION IN THE HOME

There is some concern that the recent increase in energy costs will mean that people cannot use cookers, lights or gas heating as they should be used and may even consider shortcuts



including using cheaper forms of cooking and lighting which can result in an increase in fires.

Our properties have smoke and heat detectors, but it is still important that you are not tempted into using tealights or candles or an unsafe form of cooking or heating as they can all cause problems when left unattended.

If you have any concerns at all please give us a call or, Scottish Fire and Rescue Service are available to visit you at home and discuss this and any other safety issues you have. Give their Headquarters a ring on 01698 300999 and they will direct you to the correct team.

You can get more useful information on their website: www.firescotland.gov.uk/your-safety/at-home/

SOME USEFUL NUMBERS TO KEEP HANDY

EMERGENCY REPAIRS

CTS Out of Hours Call Centre
(Heating & Hot Water)

Spie Out of Hours Call Centre
(Close Doors or Intercom)

Mears Out of Hours Call Centre
(All Other Emergency Repairs)

UTILITY COMPANIES/COUNCIL SERVICES

•	
Scottish Power (Emergency)	0845 2727 999
Scottish Gas (Gas Leak/Emergency)	0800 111 999
Scottish Water	0800 0778 778
Stair Lighting	0800 595 595
Environmental Health (Pest Control)	0141 287 1059
Cleansing Department	0141 287 9700

Electrical safety in your home

Changes in regulations from the end of March 2022 result in all tenanted properties requiring an Electrical Safety Inspection visit within every 5 years. The Scottish Housing Quality Standard is a measurement of housing quality in Scotland and ensures tenants' properties are kept safe, secure and in good condition. The need to check electrical installations in tenanted properties ensures Thenue homes are meeting this Standard and tenants are safe from electrical faults which can be a risk for tenants and your neighbours.

Thenue have employed the contractor MEARS to visit properties during every 5 year period to carrying out an electrical installation test. The visit will take around 2 hours and is essential to ensure the electrics

in your property are safe to use. Should you receive an appointment date please ensure you or another adult are at home to give access or call Thenue or MEARS to re-arrange the visit. Appointments can be made to suit your circumstances - however you must respond to any correspondence relating to this essential work.

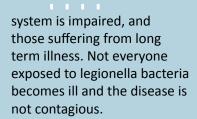
Where a tenant refuses to allow access for electrical testing works or is continually not at home for prenotified appointments, they will be notified of a forced access visit during which a joiner will force open the door to allow an Electrician to carry out the essential checks. Tenants may also be charged the costs relating to the forced access visit.

If you have any questions relating to the electrical testing, you can contact the Property Services Team on 0141 550 9547/3581.

Water safety

Legionnaires' disease is a potentially fatal form of pneumonia, which can affect anybody. It is caused by inhaling very small droplets of infected water suspended in the air which contain the bacteria. All hot and cold water systems in residential properties are a potential source for legionella bacteria growth.

Everyone is potentially susceptible to infection but Legionnaires' disease most commonly affects people over the age of 45, smokers and heavy drinkers, those suffering from chronic respiratory or kidney disease, people whose immune



The risk of Legionnaire's disease is very low. But there are a number of ways in which you can prevent any risk of the disease:

- Run through showers and taps for a period of 10 minutes if they haven't been used regularly
- Clean your shower head regularly
- Run outside hosepipes before use
- Flush toilets with the lid down following a period of non-use

Gas Service

City Technical Services continue to deliver the Gas Service and Maintenance Contract on our behalf. The annual Gas Service visit is a legal requirement and City Technical Services must access tenanted properties to carry out essential checks on the boiler, pipework and the meters.

You must get in touch with City Technical Services or Thenue if you receive an appointment date which is not suitable. Thenue will force access to tenanted properties should the service not be completed by the legally due date and tenants may be charged for all costs for this visit. Please do not ignore any correspondence from Thenue and call the Property Services

Team on Tel: 0141
550 9547 should
you have concerns
regarding the service
taking place. Evening
and Saturday
appointments
are available
on request.

