

The newsletter of Thenue Housing Association

www.thenuehousing.co.uk www.thenuecommunity.org.uk

OUR COMMUNITY CONFERENCE - WE'RE LISTENING TO YOUR VIEWS

We held a successful "Community Conference" in May at the Calton Heritage & Learning Centre to listen to and understand more fully your views on two vitally important matters.

They are:

- Our *Community Regeneration Strategy.* This is the work we do in your communities to make them better places in which to live. This Strategy sets our priorities for community projects for the next **3** *years.*
- Our Allocation Policy this sets out the rules governing how we allocate available homes. This is to ensure everyone is treated fairly

The Community Conference was extremely worthwhile – the only negative aspect was being indoors on a rare hot and sunny day!

At the Conference we asked those attending questions on *Community Regeneration* such as:

- What is the one thing you would like to change in your community?
- What do you think is a priority for improving the lives of people in our communities?
- What should our priorities be?
- what type of projects should we be developing?

We also asked about how we allocate homes:



- What needs to change in our Allocation Policy?
- Who should get priority for rehousing?
- How should we let new build homes?
- What housing needs do we not take in to account?
- What is the best way to give information to applicants on their position on our Housing List?

We know from our feedback that those attending found the event interesting and enjoyable, but don't worry if you were unable to attend and want to give your views on one or both of these documents before they are approved by our Board. There is still time to tell us your view! You can go to our website www. thenuehousing.co.uk then click on "Latest News" where there are links to short surveys on both documents where you can give your view. It is very important that we hear from as many people as possible. Your priorities are our priorities!

If you do not have access to the internet and want help to complete either survey, please contact us on 0141 550 3581 or visit our office or one of our service/community centres and a member of staff will help you to complete the survey.

In our next newsletter we will be reporting back to you more of what you said.

UNIVERSAL CREDIT UPDATE

A number of tenants have been in touch to say that Universal Credit has stopped again, as they have seen this in the newspaper and on TV.

However that is not the case.

Something known as "forced migration" onto the new benefit is what has been postponed by the Government at this time.

The rollout continues for tenants who experience a change in their circumstances. For example,

- if they become unemployed or submit a medical certificate confirming they're unfit for work;
- move address to a new council district;
- if you're a single parent whose youngest child turns 5

- two separate households claiming legacy benefits, combine as one.
- In each of these cases, the tenants will need to claim Universal Credit

and

 Those already claiming Universal Credit under "live" service will be instructed to claim under "Full Service" by making their claim online and from that point will be expected to conduct their UC transactions via their online account & journal.

Since 16 January this year, if you are in receipt of Severe Disability Premium, you will not be able to claim Universal Credit.

Since 15 May this year, couples already in receipt of pension credit

UC Universal Credit

or pension-age housing benefit are transitionally protected as long as they remain on either benefit.

However if after this date you are a couple and only one of you is pension age or over, you will need to apply for Universal Credit instead of Pension Credit.

If you are a Thenue tenant you can get help and advice on Universal Credit. You can contact us by either registering on the Thenue App, by phoning 0141 550 3581, press option 2 and then option 2, or by emailing financial.inclusion@thenuehousing. co.uk

SEE OUR SPECIAL CASHPOINT SEVEN PAGE INSERT IN THIS EDITION OF YOUR NEWSLETTER FOR MORE FINANCIAL STORIES

UPBEAT AND FEELING GOOD! COMMUNITY TURNS OUT FOR FREE HEALTHY SUMMER EVENT

The Calton community turned out in force for a free community event held on June 13.

Entitled "Upbeat and Feeling Good" the aim was to promote wellbeing with a firm focus on being healthy and staying that way. Stalls featuring Cancer Research UK and the British Heart Foundation provided healthy advice while a delicious and nutritional free lunch was offered to all.

Thank you also to the brilliant drama group "Nae Drama" wh<mark>ose always-</mark>

funny performances proved a big hit with the audience.

Thenue said: "It was a great success. Bringing people together with a firm emphasis on good health proved immensely popular."

THANK YOU BETH FOR 28 YEARS!

WE will be saying farewell to Beth Reilly – our Head of Property Services who will retire at the end of the summer.

Beth has served us here at Thenue for nearly three decades and we want to say a very big thank you to her.

Her long service and commitment to us has contributed greatly to making Thenue the successful housing association it is today.

Like so many housing professionals who have devoted much of their working lives to the housing association movement, Beth personifies the values of communitybased housing and the real difference it makes to people's lives

For Beth the story of her career in housing has its roots in Springburn.

Beth grew up in Edinburgh and met her husband Frank while at the University of St Andrews. After they were married they moved into a flat in Springburn.

At the time a plan was afoot to bulldoze the tenements on the opposite side of their street and being involved in the local residents' association at the time they decided to look into setting up a housing association to save them.

Mansel St Monance Housing Association – named after the two streets and covering 11 tenement closes – was duly set up and the buildings were saved – reflecting the true impact of people power which in so many cases defines the housing association movement.

They later left the community for a house in Coatbridge and despite an original plan to teach, Beth later applied for and got a job in

development (improving tenements) at Govanhill Housing Association. She returned to Springburn to work for the now re-named Springburn and Possilpark Housing Association working with local people to improve their homes and protect their community

It was the ideal opportunity for someone who helped set up a housing association - and in many respects the journey had come full circle with Beth back in housing.

Joining Thenue in 1991, Beth's original role was Development Coodinator.

Beth said: "I have thoroughly enjoyed my time at Thenue but like so many people looking back on their career it seems to have gone by in a flash.

"Making the decision to retire is never easy because you adjust to a new way of life and you undoubtedly miss your colleagues. But on a positive note it is the start of a new chapter in your life.

"Having worked in housing for so many years, I feel very grateful that, like so many others, we have been able to deliver new housing and improve existing ones. Giving people good housing and working to regenerate communities have been the most rewarding aspects of my working life."

Charles Turner, Chief Executive, said: "Beth has made a huge contribution to Thenue over nearly three decades and we remain extremely grateful for her commitment, skill and contribution to our work.

"We are sorry to see Beth go but wish her a long and happy retirement. Thenue remains very grateful for all that Beth has done over so many years."



GOLDEN BOY ROSS!

IN the last edition of your newsletter we told you that Dalmarnock's Ross Sinclair (20) was off to Abu Dhabi to participate in the Special Olympics World Games. And what an athlete he turned out to be! Ross won gold in the football when he and his team mates beat Australia 3-1. We caught up with Ross at his home where he proudly displayed his gold medal. Well done again Ross!



EVERYONE'S CUP OF TEAL PICTURE SPECIAL AS WE GET OUR DANCING SHOES ON

SENIOR citizen tenants got their dancing shoes to celebrate 40 years of Thenue. A tea dance complete with swing band was laid on so over 80 seniors could celebrate the milestone.

Generously sponsored by our repairs contractor Mears Scotland. It took place at St Luke's music and arts venue in Calton and featured the big band sound of "That Swing Sensation".

Mears Scotland Head of Business Improvement Gayle Paterson said: "We are delighted to be supporting Thenue in this very important year for the housing association and wish it continued success." Gayle attended the tea dance with three apprentices who joined in the dancing and handed out free gifts from Mears.

Meanwhile, a key highlight of proceedings was an incredible singing performance from the stage by tenant Annie McKay who is in her nineties.

Her pitch-perfect and spellbinding rendition of "As Long as He Needs Me" from the hit musical "Oliver!" brought the auditorium to its feet earning Annie a well-deserved standing ovation.







A POEM TO CELEBRATE 40 YEARS

Sometimes a few words just sum things up very nicely indeed.

So we thought we'd share this wonderful poem with you - penned by our very own Owen Stewart, former Chair of Thenue and who remains a Board member.

Written in Owen's beautifully-neat handwriting it is his very personal tribute to Thenue and the job your housing association does for YOU - the people we are proud to serve.

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WHAT A GREAT GET A WEEKEND OF FAMILY FUN!

At the end of June some of our communities got together – in common with others across Britain - to celebrate kindness, respect and all that we have in common.

The Great Get Together is inspired by MP Jo Cox, who was killed so tragically on 16 June 2016.

In June 2017 to mark the first anniversary of Jo's death, her family and friends urged people to take part in a weekend of events to celebrate her life and held under the banner of "The Great Get Together". Events included picnics, street parties and concerts.

2019 saw the third anniversary and we believe there is a groundswell of people who reject divisive politics and simply want to bring our communities together and celebrate all that unites us. What could be better than that?

All three of our Area Associations threw themselves into the planning and as our pictures show everyone had a fantastic time!

BRIDGETON & DALMARNOCK AREA ASSOCIATION held a KIDS' FUN FESTIVAL during the day followed by





BRIDGETON DALMARNO

"THE GREAT NIGHT IN" - aimed at anyone over 18 to come together and meet neighbours and friends.

CRANHILL AREA ASSOCIATION held a fabulous COMMUNITY FUN LUNCH

NETHERHOLM AREA ASSOCIATION staged a wellattended FAMILY FUN DAY

Thank you to everyone who took part and helped organise such a fabulous series of events.

CRANHILL





EARS • 40 YEAR



CASTLEMILK

th Birthday

TOGETHE

EVERYONE A WINNER

As part of our 40th birthday celebrations, throughout the year we are making 40 random draws of £60 in gift vouchers.

We have arrived at this sum of \pounds 60 because in 1979 a typical weekly rent was around \pounds 23.38. This is a difference of \pounds 59.30 from our current average weekly rent so we are rounding that up to \pounds 60.

To be in with a chance of winning customers need to be using our self-service app or customer portal. We are pleased to announce that we have randomly selected the next 12 winners to be presented with their prize.

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21 - 23 JUNE 2019

Winners are – B McAughey, D McGlinchey, L Richardson, S McGougan, A Currie, C Marshall, I Yousaf, R Stryjkowski, C Murray, A Martin, C Hoey, M McKenna

We will be picking more winners over the next few months, so make sure you are registered for the selfservice app or self-service portal to be in with a chance of winning!

See page 10 for how to register

TRAMPOLINE FUN TO MARK 40 YEARS

As part of our 40th anniversary celebrations we are giving away 40 "Flip Out" trampoline park vouchers.

WE HAVE NOW OPENED UP THIS COMPETITION TO ALL OUR TENANTS AND FACTORED OWNERS.

What to do: use our special email address for the

40th anniversary which is **celebration2019@ thenuehousing.co.uk** Remember in the email you send us following: YOUR NAME, ADDRESS and your PHONE NUMBER. Mark your email "FLIP OUT" We will then contact the winners from the draw and post the vouchers to you.

THENUE PLANS SMOKE AND HEAT DETECTORS ROLL-OUT

Just over two years ago a fire broke out in the 24-storey Grenfell Tower block of flats in North Kensington, West London. It caused 72 deaths; more than 70 others were injured and 223 people escaped. It was the deadliest structural fire in the United Kingdom since the 1988 Piper Alpha disaster and the worst UK residential fire since the Second World War. The fire is currently being investigated by the police, a public inquiry and a coroner's inquest.

One of the consequences of that tragedy is that the Scottish Government made amendments to the 1987 Housing Scotland Act. All housing associations in Scotland have been given a two year period, (to February 2021), to carry out work relating to smoke and heat detectors.

To ensure best value, we have recently tendered this work, and are pleased to be able to announce that Mears, our reactive repairs contractor, will complete a programme of work in around 1,450 of our properties. Work will be carried out to ensure:-

- At least one smoke alarm installed in the room used most for daily living;
- At least one smoke alarm in the hallway and landing areas on each storey;
- At least one heat alarm installed in every kitchen;
- All alarms should be ceiling mounted and inter-linked
- Carbon monoxide detectors installed in all homes.

The actual number of smoke detectors is determined by the size of property: So for example:-

 Flats will require 2 smoke alarms plus heat detector and CO detector



- Two storey houses: 3 smoke alarms plus heat detector and CO detector
- Three storey houses: 4 smoke alarms plus heat detector and CO detector

Existing hard-wired smoke detectors will be replaced by a new unit which is radio linked to the other units and the new heat detector.

The work will be phased in over several months, and will start very soon. We'll be in touch with you individually to organise any work in your property if it is required.

This is an extensive installation programme that will further enhance your safety and continue to improve the quality of housing within all our housing stock. As we progress our plans we'll contact you individually with any additional information as required.

GLASGOW CITY COUNCIL TO DELIVER £20M COMMUNITY HUBS INVESTMENT?

Proposals for the first £20 million phase of new community hubs across Glasgow have been considered by Glasgow's local authority committee.

The hubs will be single locations from which multiple council and partner services will be accessed and delivered. The first phase of the creation of new community hubs will initially focus on six areas, and one of those is Calton.

We understand that a programme of community engagement will take place to identify what services local people and organisations need in their area. These community engagement sessions will link in with existing structures such as local community planning groups and citizens panels.

Calton, where we understand one of the hubs will be established, is an existing pilot area for Participatory Budgeting, focuses on themes to address poverty and inequality and child poverty in particular.

Two specific examples as to how these community hubs will host a range of uses that meet local needs while supporting regeneration can be found in Baillieston and Drumchapel: in Baillieston, the council has a long-



standing commitment to deliver new sports facilities in James Lindsay Park, which will be supported by an additional £6.5m. This presents the opportunity to co-locate/co-create other services relevant to the needs of the local community.

The council has taken ownership of the Dalmarnock Legacy Hub, (above), and will soon begin engaging with the local community on both the best use/s for the building and who will deliver its operation and management.

Councillor Greg Hepburn, chair of Glasgow City Council's neighbourhoods, housing and public realm city policy committee, said: "These proposals would deliver a new model of community service provision that best meets the needs and convenience of Glaswegians, bringing local services together into one accessible space. This £20m investment will be the first stage in transforming how people access these services in Glasgow, and the new community hubs will play a key role in regenerating the six areas identified - as well as providing a sustainable future for the Dalmarnock Legacy Hub. Future hubs in other parts of the city will play a similar role in bringing these social and economic benefits all across Glasgow."

The proposals for the community hubs have been informed by Glasgow City Council's Property and Land Strategy, which can be found at www.glasgow.gov.uk and search for Property and Land Strategy



One of our Calton tenants, Robert Thompson, collects scrap wood and makes it into benches and flower boxes which he then donates to local nurseries and his surrounding neighbours.

What a talent! And what a generous thing to do!

Robert does this in his own time and free of charge. Robert is a fantastic example of how people can support their local community – well done Bobby!

ACCESS THENUE'S SERVICES 24/7 – NO NEED TO WAIT FOR THE OFFICE TO OPEN!!

We reached our target of one third of our tenants using our Self Service App or Web Tenant Portal in December 2018! Our new Target is to achieve 50% of tenants registered by January 2020.

96% of users that responded to a survey give self service a positive rating.

Option 1: Download our tenant app

If you are a Thenue tenant you can download our App by using a QR reader on your device (see QR code below) or searching for Thenue on the Apple App Store or Google Play store to download our app for smartphones and tablets.





Are you online and not yet using the 24/7 convenience of either our Tenant App or Tenant Portal on our website? Experience the benefits and great service that over 1100 of our tenants currently do by downloading our app or registering with our tenant portal on our website (Note – you can register for both the App or the Tenant Portal using the same log in details).

> Option 2: Register with our Tenant Portal at Thenuehousing.co.uk by clicking the My Tenancy button on the Home Page



WOULD YOU LIKE THENUE TO INSTALL AFFORDABLE INTERNET ACCESS IN YOUR BLOCK?

WE have successfully piloted the provision of low cost internet access to tenants in two blocks of flats. We are able to provide good quality internet access (good enough to watch BBC iPlayer and Netflix) for tenants at a cost of £1 per week. The cheapest broadband service available in the market is around £6.50 per week!

We know not everyone needs this and many of you have your own broadband supplied which you do not wish to change.

If, however, after speaking to your neighbours in your block of flats/ houses you feel that there appears to be a strong demand for this service, please contact our CLIC Team on 0141 550 3581. The team will carry out a survey of your block to see if it's feasible to install.

Please note we can only do this where there are no objections to installing this in your block.



HAVE A BROKEN LAPTOP OR DESKTOP COMPUTER?

Our CLIC (Connecting Locally Informing Communities) project has a repair service which can diagnose any issues with your device, and bring it back to working order. Labour costs are free, the only cost being any parts needed for the repair. So far, we have saved tenants over £16,000!

You can also get dedicated tuition from the CLIC team on how to use your device, and even borrow one of our laptops/tablets while yours is in for repair.

To book your device in for repair, or get some tuition for your device contact Simon on 0141 550 9542 or email simon.freeburn@ thenuehousing.co.uk



Cranhill Green Gym[®]

This Green Gym[®] volunteer group will be carrying out practical conservation and gardening work in the grounds of Cranhill Development Trust. From creating wildflower areas, making bird boxes and growing veg!

All sessions will be led and supervised by a fully trained member of staff

Fridays from 10.30-1.30pm Get in touch to book a place or find out more

Juliette Walsh 07483050742 juliette.walsh@tcv.org.uk





CRANHILL DEVELOPMENT TRUST



NEWS FOR OLDER PERSONS...NEWS FOR OLDER PERSONS

NEWS FOR OLDER PERSONS... NEWS FOR OLDER PERSONS...



THE GOOD MORNING SERVICE

The Good Morning Service is based in Glasgow and provides telephone befriending and alert calls to older people. Every morning, 365 days a year, telephone befrienders make a call to members at a pre-arranged time to check that all is well and for a good blether. They take an active interest in people and over time hope to become a good friend on the phone, someone to share a laugh with or simply be there to listen and give emotional support in difficult times.

If your **Good Morning Call** goes unanswered and the person can't be located, the Service will alert nominated contact persons or the emergency services to a potential health problem.

The Service is available FREE OF CHARGE to those aged 55+ years. For more information you can contact the Service on 0141 336 7766 or 0333 101 0036, Email: info@goodmorningservice.co.uk

20TH ANNIVERSARY OF CALTON COMMITTEE



Some of our current Committee members

This year sees our Retirement (Sheltered) Calton Tenants Committee reach its landmark 20th anniversary. To celebrate this fantastic achievement, a lunch was arranged for current and past members of the committee. The lunch took place on 26 June and on 28 June a celebration took place at Tureen St for members of the local community.

A huge congratulations and thanks to everyone who has helped along the way. Here's to the next 20 years!



FOOD TRAIN

The Food Train provides a range of services delivered by volunteers to older people across a number of areas in Scotland. Services available include grocery shopping home deliveries, household support services and befriending. Food Chain currently has 2475 customers and 1234 volunteers.

If you would like to know more about using Food Train services or volunteering with Food Train, please contact them on **0141 423 1722**, Email to: glasgow@ thefoodtrain.co.uk

SUMMER BUS RUNS

Both Bridgeton and Calton retirement housing tenants are heading to Ayr in August for their annual bus trip. More information is available on these trips from Dot Murray – tel – 0778 631 2143 (Bridgeton) or Linda Malone – tel – 0796 937 4811 (Calton).

OPEN MEETINGS – **RETIREMENT HOUSING**

Our open meetings will take place this year on Monday 19 August (Bridgeton) and on Thursday 22 August in Calton.

NEWS FOR OLDER PERSONS...

TUREEN STREET GROUPS – WHY NOT COME ALONG?

A new "Knitting and a Natter" group meets on a Wednesday morning/ afternoon in Tureen St . Loom knitting is the order of the day and so far, the group has produced a number of items including woollen dolls.

If you are interested, just come along to Tureen St and join in the fun! We're also hoping to get our sewing machine up and running shortly so why not bring along all those sewing jobs which you've been meaning to do for a while!

Don't worry if you don't know how to do it – there are plenty of helping hands to show you the ropes!



71 MAIN STREET – NEW LIFT INSTALLED



We are delighted to announce that the lift at our older persons' property at 71 Main St has recently been renewed. The lift is working well and has been fitted with a CCTV camera to enhance security. Thanks to the tenants for their understanding and patience whilst the lift renewal was underway.

CALLING ALL BOOK WORMS!

With the support of the Mitchell Library Mobile Unit, we have set up a book lending club at Tureen St. This is proving to be very popular so why not come along and take your pick of the most up to date books available!

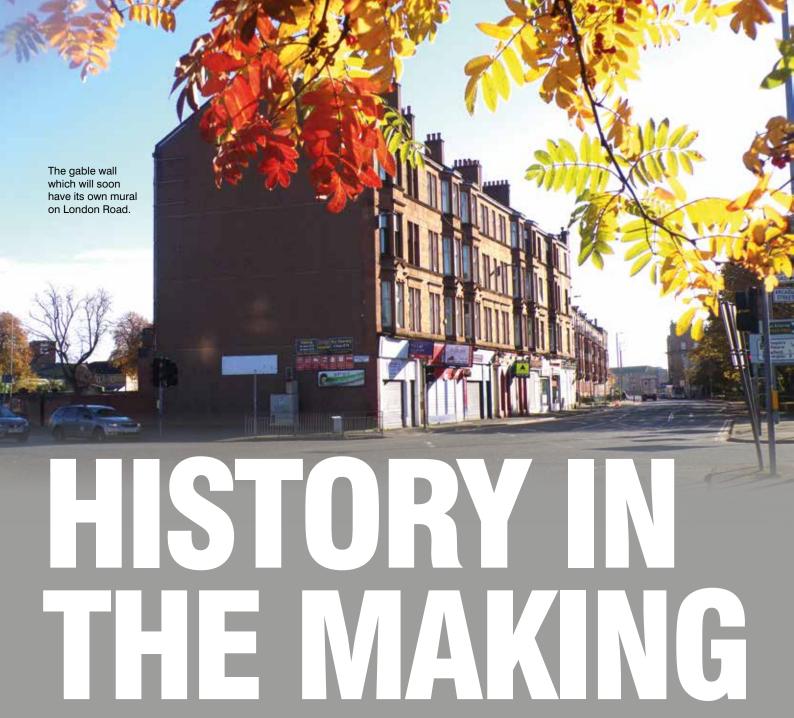


SEEKING VOLUNTEERS TO JOIN OUR FOCUS GROUP – CASTLEMILK, CRANHILL / BLACKHILL

Are you an older tenant living in one of the above communities? Interested in discussing and taking forward issues affecting older persons in your area? Contact Paola Doyle 550 9548 for more information.



SUMMER 2019 NEWSLETTER NEWS FOR OLDER PERSONS...



We have always been proud of our historic connection to the great City of Glasgow.

After all, we are named after the mother of St Mungo - widely recognised as Founder and Patron Saint of Glasgow. St Thenue was also known as St Enoch – a name even more familiar to Glaswegians.



St. Enoch Mother of St. Mungo, Patron Saint of Glasgow

The High Street mural

Recently we have been talking to Catherine McMaster, Chair of the

Mediaeval Glasgow Trust which does such inspiring work to ensure Glasgow's history is not forgotten.

According to Catherine there has been a "surge of interest" in St Thenue/St Enoch since a mural appeared last year at the top of High Street near the city centre. Catherine has praised Thenue for featuring this story in a previous newsletter.

The mural has drawn many admiring glances and positive comments from members of the public.

It depicts St Thenue cradling infant St Mungo in a modern day context.

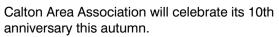
We are looking at ways we can work with the Mediaeval Glasgow Trust to ensure our rich connection to Glasgow is celebrated and never forgotten. We believe that YOU – our tenants and factored owners - fully support our attempts to do this and engage with others like the Trust who do such brilliant work.

Meanwhile, you may remember in an earlier newsletter we told you of our plans to create our own mural on a gable end not far from our office on London Road. This is an important part of our 40th anniversary celbrations.

We are making good progress on this and in the autumn we will be unveiling it. We are keen to keep details of it literally "under wraps" for now but we are sure you won't be disappointed.

And we can give you a hint – it will have a strong historic connection to all that we have mentioned above!

10TH ANNIVERSARY FOR CALTON AREA ASSOCIATION



Founded in October 2009, the Association is - and always has been - made up of volunteers with a deep desire to improve the whole Calton community.

Over 10 successful years, many things have been achieved including:

- Planning and developing the Calton Heritage and Learning Centre
- Helping to make the case for a supermarket in Calton by working with Morrisons
- Revitalising Elcho Gardens which was an unused space now established as a community area. This has been enhanced with the purchase of two large shipping containers for the community's use.

Over the years the Association has delivered activities such as Gala Days, the Christmas Lights Switch on, strawberry teas, tea dances, plays, pantomimes, bingo, craft workshops and much more.

Recently the Association announced it was seeking ideas for a "bucket list" of things local people would like to achieve.

These included: bus runs, themed nights, dog racing at Shawfield, big band nights, the "Gallus Ball", Christmas Extravaganza, "Calton's Got Talent", movie nights, spa days, afternoon tea dances, gardening, cabarets related activities and craft workshops.

We are always keen to hear from local people with ideas to help our community. You can contact Calton Area Association at the community flat, 231 Stevenston Street any Monday between 10 and 1 pm tel 0141 387 6136.

CLYDEBANK WINDOW TRAGEDY - KEEP YOUR WINDOWS SAFE

Sadly, back in April this year a oneyear-old girl who fell from a third-floor flat window in Clydebank died. She fell from a building on Dumbarton Road, near Boquhanran Road; was taken to the Royal Hospital for Sick Children in Glasgow where she later died. A report was submitted to the procurator fiscal. The little girl's family have been left devastated by the loss of their child. It's so sad and tragic.

Serious injuries and fatalities continue to occur when people have fallen from or through windows. There are three broad categories of falls. They are:-

- Accidental these are a minority, but occur where people unintentionally fall through or from windows. This can happen where people sit on and fall from sills.
- Falls arising out of a confused mental state – a significant number of reports refer to the mental state of individuals. In particular, senility, dementia, reduced mental capacity, mental disorder and the effect of drink and drugs can

all cause anxiety and confusion. Sometimes in these cases people have often tried to escape or used a window, believing it to be an exit.

• Deliberate self-harm or suicide –a recognised risk for people with certain health conditions, particularly those with a history of self-harm or mental disorder.

Here at Thenue we always want you to be safe. One way we might achieve this is with window restrictors - a method of ensuring that nobody is able to fall out of a window thanks to it opening too far, (around 100mm).

In cases across the UK involving falls from windows, most are attributable to missing or defective window restrictors. We will have, at the start of your tenancy, carried out both a risk assessment and a check. We check all windows to ensure safety catches are operational and windows don't fully open unless the catches are pressed. If not, they are fixed. If there is a 'fire window' (smaller square windows), which, if needed, can be fully opened if



there was a need to escape. Here if you have a fire window, a catch will be fitted to stop anyone easily fully opening them. These are checked and catches fitted if required. If the windows have locks, keys are supplied. We do that that because it's our job.

It's your responsibility throughout your tenancy, to tell us if you have any windows where the restrictors are not working properly. Tell us if you think something is not right. We will send someone round to fix or replace them. Even if you are not sure – just let us know, and again we'll send someone round to inspect it and talk it through with you.

Above all - be safe.

MAKING THE RIGHT CHOICES FOR OUR CHOICES FOR CHANGE PERSONAL DEVELOPMENT COURSE

Our personal development course is proving a hit with its participants.

Choices for Change delivers opportunities to people to improve confidence, self-esteem and learn new skills.

Now 13 participants in *Choices* for *Change* have completed their 10- week course and celebrated their success. Jointly delivered with Glasgow Kelvin College, we secured £227,000 last summer to finance the project.

The lottery-funded project has built on the success of our awardwinning Learning Works initiative which helped hundreds of longterm unemployed people obtain new skills to equip them for work or further learning opportunities.

We have taken the best learning opportunities from Learning Works, such as computer skills and personal development and added new activities focused on health and wellbeing, including health talks, mindfulness, relaxation sessions, creative writing, drawing sessions, arts and drama sessions.

Participants even visited the Emirates Arena in Glasgow's east end for cycling lessons, got access to the Velodrome and a gym tour.

Ruth Adam, our Community Regeneration Manager, said: "Choices for Change is yet another example of the work we



Time to celebrate......course three's participants with our staff

are doing to help our communities – delivering real benefits at grass roots level and improving people's lives.

"We congratulate the participants of course three and thank them for their enthusiasm shown during the 10 weeks. We also want to thank Glasgow Kelvin College who are our partners in delivering this important community initiative."

Since completing the course, participants have applied to

College, have started other community courses, begun work or volunteering and some are returning to support future Choices for Change participants as "peer mentors."

One of the 13 is Yvonne (58). Yvonne said: "I am not going back to a situation where I was feeling depressed and staying at home. This course has got me out and learning new things, and I just want it to keep happening."

thenue Cash point then

www.thenuehousing.co.u

www.thenuecommunity.org.uk



ETAT'S HOW MUCH WE'RE HELPING



By Gail Shearer Income Maximisation Manager

 \pounds 1.7 MILLION! That's a lot of money! And it represents the amount of cash we have obtained – on both new and continuing benefits – for our tenants.

Our **Financial Inclusion Service** is here to help you and as the figure above shows we are making good progress in getting you the State benefits – and support from other sources – that you are entitled to. The figures represent what we call "financial gain" for our customers between 1 April 2018 and 31 March this year.

And they represent a huge boost to our tenants who we are here to help on financial matters.

Taking a closer look at the figures we achieved the following "gain" for you:

- Housing Benefit/Local Housing Allowance £1 million
- Attendance allowance -£19,813
- Personal Independence Payment - £214,000
- Discretionary Housing Payment - £59,755
- Universal Credit £57,000

Behind every one of these figures lies a story of success and remember we are here to help. Please make use of this service if you need it. Everything is done confidentially.

You can contact us in the following ways:

ASHPOINT • CASHPOINT • CASHPOINT

Email: Financial.inclusion@ thenuehousing.co.uk

Phone: 0141 554 9554

or register with our mobile app and you can contact us that way, too.

Page 20 – Severe Disability Premium Page 21 – Help To Save: Top 10 Page 22 - Universal Credit and OAPs Page 23 - Help For Jobseekers

YOUR GUIDE TO SAVING MONEY AND TAKING CONTROL

SCOTTISH Exception of the comment of

On 10th December 2018, Social Security Scotland launched the first section of the 3 part Best Start Grant.

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The Best Start Grant

has been designed as a package of three payments that will give extra money to lower-income families during the early years of a child's life.

1. Pregnancy and Baby Payment is a one off payment of £600 for a first child or £300 for a second or subsequent child. It is to help with the costs of pregnancy or having a baby and to assist with purchases such as maternity clothes, a cot or a pram etc.

- 2. Early Learning Payment is a one off payment of £250 to help with the costs associated with a pre-school child for example the costs of day trips, books or toys for home learning.
- 3. School Age Payment is a one off payment of £250 to help with the costs of having a school age child for Items such as a new school bag, pay for school trips or after school activities etc.

Pregnancy and Baby Payments started on 10th December 2018

You can usually apply for a Pregnancy and Baby Payment from the end of the 24th week of pregnancy up until your baby is six months old.

Pregnancy and baby benefit will not jeopardise immigration status.

Young asylum seekers are now eligible to receive financial support on the birth of their children.

Those aged under-18 can apply for the Best Start Grant Pregnancy and Baby Payment after the Scottish Government reached agreement with the UK Government that it would not jeopardise their immigration status.

For applicants over the age of 18, their immigration status must be resolved during the process of establishing eligibility for the qualifying benefit.

Best Start Foods

12th August 2019 will see the introduction of Best Start Foods.

Best Start Foods will provide weekly payments worth £4.25 to eligible families where the mother is pregnant and/or has children aged under three years of age. These payments will be pre-loaded on to a smartcard every four weeks and can be used to purchase a range of healthy foods. To qualify, families must have been awarded at least one of the qualifying benefits.

Early Learning Payment started on 29th April 2019.

You can apply for the Early Learning Payment if you or your partner is responsible for the child on the day that you apply. This means that:

- You are responsible for the child you get Child Tax Credit, Child Benefit, the child addition part of Pension Credit or the child element of Universal Credit for them
- You are responsible for the child in some other way – for example, you have adopted a child, are the guardian of a child or are a kinship carer for the child.

Child tax credit, Universal Credit and the two child limit

If you have more than two children, you may not be getting any Child Tax Credit or Universal Credit for your third or subsequent children. This is because of the 'two child limit' in these two benefits. As long as your Child Tax Credit or Universal Credit award recognises that you are responsible for the child that you are applying for, it won't matter if you are not actually getting any benefit for them.

School Age Payment

Remember! You have been able to apply for this payment from June 2 this year. See above for more details on this

Funeral Expense Assistance

A new benefit providing help for people on low-incomes to meet the costs of a funeral is on course to be delivered by the Scottish Government through Social Security Scotland by summer 2019.

The payment has three elements:

- Burial or cremation costs
- · A flat rate payment towards other expenses for example, funeral director fees, coffin, flowers.
- Certain transport costs

Who can get a funeral support payment?

You will be able to get a funeral support payment if:

You normally live in Scotland.

- You have accepted responsibility for the funeral and it is reasonable for you to have accepted responsibility.
- You are getting a qualifying benefit.
- The funeral takes place in the UK.
- Funeral Support Payment or a Social Fund Funeral Payment has not already been paid in respect of the person who has died.
- The person who has died usually lived in the UK
- You are not a 'person subject to immigration control'
- You claim within the time limit.

To qualify for a Funeral Support Payment, you or your partner must be getting one of the following:

- Universal credit
- Income support
- Income-based jobseeker's allowance
- · Income-related employment and support allowance
- Housing benefit
- Child tax credit
- Working tax credit which includes the disabled worker or severe disability element
- Pension credit

Confusing Rules on Students and Universal Credit.

Universal Credit if you're studying full-time

You may be able to get Universal Credit if you are a full time student and any of the following apply:

- You are responsible for a child.
- · You live with your partner and they're eligible for Universal Credit
- · You are disabled with limited capability for work and are getting:
 - Personal Independence Payment
 - **Disability Living Allowance**
 - Attendance Allowance
 - Armed Forces Independence Payment

Aged 21 or under, in non-advanced education and do not have parental support.

This includes if you've left care provided by the local council or you are without parental support.

You may be eligible for Universal Credit if:

- You are on a full-time course of non-advanced education or training that started before you reached age 21.
- You reach age 21 while you're on the course

You can continue to get Universal Credit until:

- · The end of the academic year in which you reach age 21
- The end of the course, if it ends before you reach age 21

Examples of full-time courses of non-advanced education:

Non-advanced education is any qualification up to A Level, or equivalent.

Full-time courses include:

- National Qualification Framework level 3 or the Scottish Qualification framework level 6
- General Certificate of Education Advanced level (A Level)
- AS Level

- Advanced Diploma
- National Diploma, Certificate or Award
- Level 3 NVQ, Award, Certificate or Diploma

Examples of full-time courses of advanced education

Full-time courses of advanced education include those leading to:

- 1. A postgraduate degree or comparable qualification
- 2. A first degree or comparable qualification
- 3. A diploma of higher education
- 4. A higher national diploma

Any other course of study of a standard above:

- 2. A Scottish higher or advanced higher national qualification

If you want more comprehensive and detailed information, you should go to your local library and ask if they have the latest edition of the Benefits For Students in Scotland Handbook.

THE SEVERE DISABILITY PREMIUM

Severe Disability Premium is an extra amount that is included in some means-tested benefits to help with the cost of disability.

To get a Severe Disability Premium you have to be getting an income related benefit such as:

- Income Support,
- Income-related Employment and Support Allowance,
- Income-based Jobseeker's Allowance,
- Guaranteed Pension Credit or Housing Benefit.

You also must be getting one of these benefits:

- Attendance Allowance (or Constant Attendance Allowance paid with Industrial Injuries Disablement Benefit or War Pension)
- Disability Living Allowance care component at the middle or highest rate
- Personal Independence
 Payment daily living component
- Armed Forces Independence
 Payment

If you are single:

 No one must be getting Carer's Allowance or Carer's Element of Universal Credit for looking after you, and

- You must be the only adult in the household. If you live with a flatmate who you split bills with, you will probably be treated as the only adult in the household.
- If you live with another adult who is not your partner, you might still be entitled to a Severe Disability Premium. This can be complicated and you should seek our advice.

If you are a couple:

- Both you and your partner must each be getting one of these benefits:
- Attendance Allowance (or Constant Attendance Allowance paid with Industrial Injuries Disablement Benefit or War Pension)
- Disability Living Allowance care component at the middle or highest rate
- Personal Independence Payment daily living component
- Armed Forces Independence
 Payment
- No one must be getting Carer's Allowance or Carer's Element of Universal Credit for looking after you
- If someone gets Carer's Allowance or Carer's Element of Universal Credit for looking after just one of you, you can still get Severe

Disability Premium at the single rate.

- You must be the only adults in the household
- Sometimes you can get Severe Disability Premium even if there are other adults in the household. This can also be complicated and you should seek advice.

Qualifying for a Severe Disability Premium in other situations

If you are part of a couple and your partner is registered blind, you can still qualify for SDP paid at the single rate even if your partner does not get a qualifying benefit.

Severe Disability Premium and carers

It is important to talk to the person who cares for you about whether they get Carer's Allowance or the Carer's Element in Universal Credit.

If the person who cares for you is thinking of claiming Carer's Allowance or the Carer's Element in Universal Credit, you should get advice. If your carer is paid Carer's Allowance or Carer's Element of Universal Credit, it will stop you from getting a Severe Disability Premium.

SEVERE DISABILITY PREMIUM AND UNIVERSAL CREDIT

At the moment, people who are entitled to Severe Disability Premium cannot claim Universal Credit.

If you are entitled to a Severe Disability Premium, you can still make new claims for the benefits Universal Credit replaces. These are known as the legacy benefits.

If you were entitled to a Severe Disability Premium and

claimed Universal Credit before 16 January 2019, you will be entitled to compensation at some point in the future.

If you were entitled to a Severe Disability Premium and claimed Universal Credit after 16 January 2019 you can go back onto the benefits Universal Credit replaces.

You will remain on Legacy benefits,

unless you have a change of circumstances that causes you to lose the Severe Disability Premium, until the forced migration of benefit claimants onto Universal Credit.

DWP's intention is to take remaining tax credit claimants (and other legacy benefit claimants) through the managed migration process between November 2020 and December 2023.

HELP TO SAVE TOP 10: WHAT YOU NEED TO KNOW

1. With Help to Save you get a 50% bonus on your savings. So you can earn 50p for every £1 you save.

Help to Save is a new government saving scheme to support working people on tax credits and Universal Credit build their savings.

You can save between £1 and £50 every calendar month and accounts last for four years from the date you open the account. Within these limits how much you save and when you pay in is up to you. You don't need to pay in each month for the account to remain open, and they will only close the account if you tell us to.

After two years, you'll get a 50% tax-free bonus on your savings. And if you continue saving you could get another 50% tax-free bonus after four years. This means you could receive tax-free bonuses worth up to £1,200, to spend how you like.

2. Help to Save is available for working people who receive tax credits or Universal Credit

You can open a Help to Save account if you live in the UK and you're either:

- entitled to Working Tax Credit and receiving Working Tax Credit or Child Tax Credit payments
- claiming Universal Credit and your household income in your last monthly assessment period was £542.88 or more. Payments from Universal Credit won't be considered part of your household income. (Figure correct in 2018.)

Also if you and your partner have a household award of tax credits or Universal Credit and are eligible for Help to Save you can each open individual accounts.

3. Opening an online account is simple

Eligible customers can open an online account within minutes. You can do this at gov.uk/helptosave or through the HMRC app.

To set up your account all you'll need is:

- your National Insurance Number
- your bank account details the bonus and any withdrawals will be paid into this account
- a Government Gateway account. If you don't have a Government Gateway account you can create one as part of your application.

4. Paying in is easy

You can set up a standing order to make regular payments into your Help to Save account on a weekly, fortnightly or monthly basis to the way that you manage your money. That way you won't have to remember to make the payment.

You can also make one-off payments by debit card when you are in your online account.

To make the most of your £50 monthly deposits and get the maximum bonus make sure your payments, including standing orders, arrive in your account before the last working day of the month to ensure they are credited that month. Don't get caught out by weekends and public holidays.



5. You can withdraw money if you need to

You can withdraw money at any time from your account.

6. You can continue to receive tax credits or Universal Credit while saving with Help to Save

If you receive Working Tax Credits you will not see a reduction in the support you get.

Your Universal Credit award will only be affected if all your total savings are over the current \pounds 6,000 savings limit.

7. If your situation changes and you stop receiving Working Tax Credit or Universal Credit, you can still save

You don't need to inform them of this and can still keep your account, pay in money and get any bonuses you're entitled to.

8. Help to Save is backed by the government

This means that the money you save is secure.

9. Help to Save accounts will be available to open from September 2018

Eligible customers can apply from September 2018 and up to September 2023.

10. If you don't have access to the internet, you can still get an account

Call 0300 322 7093 and the helpline advisers will help you get set up.

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A GOOD NEWS STORY

We often like to bring you good news stories where we have been able to help people with such things as Benefits.

One tenant came into see us for a benefit check. She was off sick from work and was still paying full rent even though her income was halved. The tenant had always paid full rent so was not familiar with the benefits system.

We ran a benefit check for the tenant and advised her that she would be entitled to substantial help with her rent.

We made a claim for Universal Credit and this helped her pay her rent and importantly, keep her rent account at a zero balance.

The tenant was very happy with this and felt a huge weight had been lifted off her shoulders.

The tenant has health problems and is not sure if she is able to return to work. We were able to tell her we wanted to make a claim for Personal Independence Payment as this will help with her current finances and also h

her current finances and also help relieve financial pressure if she was unable to return to work due to her health problems.

The above story is yet another example of how our Financial Inclusion Service is helping the people we serve. We can help you - all discussions are confidential and you can contact us in a variety of ways - by email incomemaximisation@thenuehousing. co.uk or by telephone 0141 550 9554 or through our Self Service App or Customer Portal'

UNIVERSAL CREDIT AND PENSIONERS

The government recently introduced a change in the way pensioners are treated under Universal Credit.

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This change took place on May $15^{\rm th}$ this year.

Previously if you are a member of a couple and one of you reaches the Qualifying Age for State Pension Credit, you can make a claim for Pension Credit.

The change means that if you are a member of a couple and only one of you have reached the Qualifying Age for State Pension Credit, then you will be required to claim Universal Credit instead.

It would only be possible now to claim Pension Credit when both of you have reached the Qualifying Age for State Pension Credit.

To find the age you qualify for your State pension, here is the link www. gov.uk/state-pension-age/y

If you are already receiving Pension Credit as a couple, you will not be affected by this change.

What does this change mean to you?

I'm already getting Pension Credit but my partner has not reached the qualifying age – will the changes

22

from 15 May 2019 affect us?

If your Pension Credit started on or before 14 May 2019 you'll carry on getting it for as long as you continue to qualify for it without a break. If you stop being entitled to it on or after 15 May 2019 for any reason, you will not normally be able to start getting it for yourself and your partner again before your partner reaches the qualifying age. But you may still be able to start getting it again if, on the day you want to start getting Pension Credit, you and your partner are entitled to Housing Benefit for people who have reached the qualifying age.

If I've not applied for Pension Credit before 15 May 2019, will the new rules for couples apply to me?

If you apply for Pension Credit to start on or after 15 May 2019, the new rules will apply. If you think you may be eligible for Pension Credit before 15 May 2019, you should not delay making your application. You can backdate an application for Pension Credit for up to 3 months, provided you would have been eligible for Pension Credit on the earlier date. You'll need to apply by 13 August to be eligible from 14 May – the day before the new rules apply. I'm a single pensioner – will I still get Pension Credit if I start living with a partner who has not reached the qualifying age?

From 15 May 2019, if you start living with a partner who has not yet reached the qualifying age, your Pension Credit will stop. If you're also getting Housing Benefit, this will stop as well. This is because new rules that apply from that date mean that both partners must have reached the qualifying age before a couple can get Pension Credit. These rules also apply to Housing Benefit for people who have reached the qualifying age.

What if I cannot get Pension Credit because, although I've reached the qualifying age, my partner has not?

You and your partner may be able to get Universal Credit instead. Both of you will need to apply, but as you're over State Pension age, you will not have any work-based conditions applied to you.



HELP FOR JOBSEEKERS



HELP 1: GET BACK ON BOARD WITH STAGECOACH -HALF PRICE TICKETS FOR JOBSEEKERS

Stagecoach is proud to offer jobseeker discounts to help people get back on board and back into work. If you're a jobseeker who has a Jobcentre Plus travel card, you can get half price single and return tickets.

How to get your discount

Simply show your Jobcentre Plus travel card to the driver when you buy a single or return ticket. You may also be asked to show your travel card during your journey. You'll get 50% off the full ticket price to the nearest 5p.

Apply for a Jobcentre Plus travel card

You can apply for a Jobcentre Plus travel card if you claim:

- Jobseekers Allowance (JSA) or
- Incapacity Benefit or
- Employment and Support Allowance (ESA) or
- Income Support
- Universal Credit for 3-9 months (18-24 year olds) or 3-12 months (over 25s). and if:
- you're 18 and over
- you've been unemployed between three months and one year
- a Jobcentre Plus Advisor is helping you to find work

You'll need to apply for a Jobcentre Plus travel card at your local Jobcentre Plus office.

When you can use your travel card

You can use your Jobcentre Plus travel card for most single and return journeys.

You won't be able to use your travel pass on Megabus, Supertram or Citylink services. A few local services may be excluded and some areas don't accept passes for return journeys.



Timpson is helping people to look their best when times are tough. So if you're unemployed and going for an interview the dry cleaning business will clean an outfit free of charge.

This is available from 500 Timpson locations nationwide.

You don't need a voucher to receive this support just pop into



you on your way.



HELP 3: SCOTRAIL

ScotRail Alliance is setting jobseekers on the fast-track to work with the offer of free travel.

- Two free return journeys a month for jobseekers attending an interview
- A free ScotRail travel ticket for the first month of a person's return to work

To be eligible for any of these offers, the customer must have been claiming Jobseeker's Allowance or Universal Credit for 3-9 months (18-24 year olds) or 3-12 months (over 25s).

Jobcentre Plus Travel Discount Card

Cardholders are entitled to a 50% discount on selected rail tickets.

Tickets for travel to interview

For jobseekers to obtain up to two free return tickets per month to attend interviews, their local Job Centre issues them with a completed authorisation form which should then be taken to a local station where staff will issue a ticket (valid only when travelling with a JCP card as photographic ID).

One month ticket once employment secured

If the jobseeker secures employment and wishes to apply for a free month's ticket, their local Job Centre will issue them with a completed authorisation form which should then be taken to a station where staff will issue a ticket (valid only when travelling with JCP card as photographic ID). CASHPOINT • CASHPO

THANK YOU TO OUR SUPPORTERS!

We would like to say a big thank you to our suppliers and contractors for supporting us over the years. Their contributions to our 40th anniversary celebrations are gratefully received and much valued by the Association. Thank you once again!

