

CATHCART STANDARD



The Newsletter of Cathcart & District Housing Association

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KEEP ON TOP OF YOUR RENT – IT'S VERY IMPORTANT!

We will assist with rent management in every way we can... if we contact you please don't ignore us we are really intent on helping you...

We can....

- Offer you welfare benefit advice and ensure you are getting the necessary assistance with your benefit applications.
- Refer you to our new money advice service, who will assist with debt management or budgeting problems.
- Visit you and help with payment plans
- In some cases look at management moves to a smaller home if that would help with rent difficulties.

When you sign up for your new flat you are entering into a contract with us.

Paying your rent is the number one condition of that contract and we understand that sometimes that can

be difficult. There are many ways in which to seek assistance and some are listed above. Along with that here are some tips to help keep on top of your rent.

- Pay by direct debit or standing order – you won't have to remember to make your payment once it is set up it will automatically be debited as long as you have enough credit in your bank account.
- If you wish you can overpay when you can afford it and build up a reserve for times in the year when you find difficulty in paying your rent e.g. Christmas

- Keep on top of your benefits. If you receive an update form from Housing Benefit make sure you fill it in and return it immediately. It could be better to take it in person to the benefit office so it doesn't get lost. This may be inconvenient at the time but once that has been done your benefits will come through for another year unless there is a change of circumstances.
- If your circumstances change you should notify any benefit provider immediately. This will avoid overpayments being clawed back and you having to find funds to bridge a gap in your rent account at a later date.

We are here to help you!



UC Universal Credit

When is it being introduced?

Universal Credit is due to be rolled out in Glasgow in June 2015, but initially this will be to single Jobseekers

Which benefits is it replacing?

Universal Credit brings together six benefits and Tax Credits and replaces them with a single monthly payment.

It is replacing the following:

- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

How will it be paid?

Universal Credit will be paid once a month into an account nominated by the claimant. This can be a bank account, credit union current account or post office card account.

When someone first claims, their first payment will be made one calendar month and 7 days later, and then calendar monthly after that. If someone thinks that they will find it difficult to manage while waiting for the first payment they

can ask the DWP for a 'new claim advance'. This will need to be paid back out of their Universal Credit award.

If they think that they may find it difficult to manage monthly payments they can ask the DWP to consider paying their Universal Credit more frequently, usually twice monthly explaining why they cannot manage with monthly payments.

What is happening to Housing Benefit?

Most Universal Credit claimants will have the financial support they are entitled to, to help them pay their rent, included in their Universal Credit payment. This will be paid directly to them into their nominated account. They will need to pay their full rent to their landlord to ensure that they do not fall into rent arrears.

If, however, they are two months or more in rent arrears, their landlord can request that an amount be taken out of the Universal Credit award and paid to their landlord to prevent their arrears from increasing.

Additional payments to reduce the arrears can also be taken. If the claimant is not two months in arrears but feels that they would be unable to cope with paying the rent themselves they can ask the DWP to consider paying it to their landlord – but they will need to explain why they would find it difficult to pay the rent themselves. **Discretionary Housing Payments** – can be paid to someone on Universal Credit if their assessment includes a housing costs element, but these would have to be claimed separately from the Local Authority.

What are Alternative Payment Arrangements?

These are generally made at the DWP's discretion, where it is in the best interests of the claimant and/or family:

- Paying UC more frequently – generally twice a month.
 - Splitting the UC payment between a couple.
 - Housing costs paid directly to the landlord.*
- *The landlord can also request this where the claimant has 2 months or more of rent arrears.

How Much? For most claimants it pays the same amount as the benefits it replaces but there are some winners and some losers. The Benefit Cap may reduce someone's UC award. A couple or lone parent can have no more than £2167/month in benefits, and a single person no more than £1517/month, unless exempt: DLA, PIP, AA, LCWRA, IIDB, War Pension, or earning £430net+/month.

Universal Credit Sticks! Once someone is on UC they stay on it (as long as they remain entitled to it). If they take on a partner, the couple claim UC together. If they split up, they both get UC as single claimants.

Claiming Universal Credit

Claims for Universal Credit are made online at: www.gov.uk/apply-universal-credit

Claimants who do not have access to the internet at home can use the computers in the Jobcentre or local council offices where someone will be available to help them claim. Computers may also be available at a library or local community centre. If you have difficulty accessing computers to make a claim the Advice team at Cathcart Housing Association can help.

Claimants who cannot make a claim online or at the Jobcentre or local council offices can make a claim over the phone tel: 0845 600 0723, Mon-Fri, 8am–6pm. Charges: from BT landline: 4p per minute plus 15p call set up charge. From mobiles up to 40p a minute – so claimants should ask to be called back.

A claim is not made until all the questions have been completed. Claimants should therefore be advised to have the following information with them when they claim.

- Their (and their partners) NI number
- Their postcode
- Their landlord's name and address
- Their rent (and for people living in social housing this is their eligible rent)
- Details of any children / relatives / friends that live with them including their name, date of birth and income.
- Account number and sort code of the account in which they would like their UC paid
- Details of any savings
- If working, their estimated gross wage
- Details of any income they receive
- Email address, landline/mobile phone number.

Once they've made their claim they will need to go into the Jobcentre to sign it, sign a 'claimant commitment', provide documents as requested by the DWP and discuss their personal budgeting needs.

What is the Claimant Commitment?

Every claimant (and their partner) will need to sign a claimant commitment to be entitled to Universal Credit.

Claimants who are fit for work will be expected to work 35 hours a week. If they are not working they will be expected to spend 35 hours a week looking for a job. If they are working but not earning what they could be by working 35 hours a week, then they will be expected to look for extra hours / more pay.

Some people eg those with caring responsibilities, will be able to limit the number of hours they are expected to work. For example a parent whose youngest child is aged between 5 and 13 will be able to limit their expected hours of work to take account of school.

Some people will not be expected to work, but if not working will be expected

to attend interviews at the Jobcentre. For example a parent whose youngest child is aged between one and five.

And some people will not be expected to work or prepare for work. For example parents with a child under one, some carers, some severely disabled, those earning their 'potential'.

Failing to keep to their claimant commitment will mean losing some (or all) of their Universal Credit – this is called a sanction.

Some sanctions can last for up to 3 years.

Hardship payments are available to those people affected by a sanction who can demonstrate that they are suffering hardship. But these hardship payments will need to be repaid, and need to be claimed on a monthly basis.

What are monthly assessment periods?

Every Universal Credit claimant will be given a 'monthly assessment period' based on the date they made their claim.. The amount they receive for that month is determined by their circumstances on that

date* (and if working on the earnings they received during that monthly assessment period). *Unless it is the addition of a limited capacity for work addition which will be added from the following month.

What happens when someone on Universal Credit has a change in their circumstances?

When someone on Universal Credit has a change in their circumstances, they must notify the DWP immediately. In the pathfinder areas this is done by calling: 0845 600 0723, Mon-Fri, 8am—6pm. Charges: from BT landline: 4p per minute plus 15p call set up charge. From mobiles up to 40p a minute- so claimants should ask to be called back. The change will be actioned

from the beginning of the monthly assessment period in which it occurred* – unless it is a change that would mean more benefit and it was reported in a later assessment period. Late notification can lead to overpayments. * unless it is the addition of a limited capacity for work addition which will be added from the following month.

Tenant Participation Policy Review

Tenant Participation is a two-way process involving the sharing of ideas and information to allow tenants to help make decisions about the services we provide. We want as many tenants as possible to get involved.

We have developed our Tenant Participation Policy over a number of years.. The strategy outlines the various ways in which individuals and groups can get involved.

A tenant's right to participate comes from a reasonable expectation that our housing services and policies should, as far as possible, meet your needs and expectations within the resources we have available. We strongly believe that effective tenant participation will lead to better and more responsive management by CDHA and this will help inform decisions about how we could improve services and provide you with better value for money.

Registered Tenant Organisations (RTOs)

Registered Tenant Organisations are a stringent part of the Housing (Scotland) Act 2001. Tenants have the right to form resident groups for specific purposes in order to share ideas and bring suggestions to the board for consideration. At present we don't have any RTOs but if anyone is interested, in the first instance please contact your housing officer.

Register of Interested Tenants

If you don't want to be involved in a group, but still want to be active in CDHA's service provision, you can join our organisation by taking out a membership and then being eligible to attend the AGM in September.

Getting Involved online or in surveys

We aim to use our website to keep customers informed about our activities and will occasionally put surveys on our website where you can comment on our services. When we do this we will make the same survey available in hard copy as we know not everyone is online. We will send out information by e mail whenever possible and would appreciate if you would contact the Association with your e mail address in order to be kept up to date with our latest information.

If anyone would like to discuss any part of our tenant participation strategy more fully please contact the office.

Roads and Lighting Faults (RALF)

RALF is a fault reporting system set up by Glasgow City Council to enable you to quickly and easily report defects and hazards affecting the following:

- Roads
- Pavements
- Street lighting
- Cycleways
- Traffic signals
- Pedestrian crossings
- Road drains and gullies
- Bridges
- Railings and sea safety barriers
- Road signs
- Street furniture
- Road markings
- Manhole covers.

It is seen as every citizen's responsibility to report issues directly to Glasgow City Council. Through past experience this usually helps to get the issue dealt with quickly and especially if many people report the same problem. When you report a repair to the council you will be given a timescale for this to be resolved. If

the repair is not completed within this timescale you may wish to contact your local councillor to report the service.

Staff at the housing association will work with tenants and owners to resolve matters with the council services.

Reporting RALF by phone

To report any of the above by phone you can call 0800 373635 free from a land line or 0141 276 7000 (chargeable)

Get the App!

You can also download the Glasgow City Council smart phone app. To download the app go to www.mycouncilservices.com/download on your phone with will open a new window. You then select the link appropriate for your phone and select Glasgow City Council's app. Once you have downloaded the app and registered you can submit requests and report incidents to the council.

Contents Insurance

We cannot stress enough the benefit of having contents insurance. Whilst the Association insure the fabric of your building i.e. if there is a leak our insurance will cover redecoration, and damage to walls etc. but it will not cover for example damage to your suite or carpets. Contents cover is available at very reasonable costs. Although we don't promote any particular company as it is always better to shop about for quotations using comparison sites like moneysupermarket, we know that the undernoted companies have provided keen quotations for housing association tenants in the past.

- Diamond
- Aviva
- Crysta
- Thistle
- GHA (you don't have to be a tenant of GHA)

Be protected it does help to alleviate a drama during a crisis!

FLY TIPPING IS A CRIME

During recent estate management visits and during our estates assistants rounds it has been noticed that there is a build-up of rubbish in some common areas and lanes around our properties.

Residents have been advised on numerous occasions to ensure that if bulk items are being disposed of they should be placed in the back court for uplift by the Council. The Council time scales for bulk uplift has been getting longer owing to cut backs in council budgets and we would urge everyone when putting bulk

items out to continually pursue the council on the number below until all items have been picked up.

If bulk items are spotted in lanes then again the free phone 0300 number should be used.

Fly-tipping is a commonly used term for rubbish that is illegally deposited on land without permission from landowners or without a licence to allow the deposits of waste. Fly-tips often contain the following items:

- Large domestic items such as fridges and mattresses



- General household waste and garden refuse
- Litter and refuse accumulation
- Commercial waste such as builders rubble and tyres

**CALL FREE ON 0300 343 7027
OR REPORT ANY FLY TIPPING
THROUGH THE myGLASGOW APP.**

How to contact us: Cathcart & District Housing Association Ltd, 3/5 Rhannan Road, Cathcart, Glasgow G44 3AZ. Tel: 0141 633 2779 or e-mail info@cathcartha.co.uk

www.cathcartha.co.uk

