Winter 2022

ospectus

NEWS FROM PROSPECT COMMUNITY HOUSING

INSIDE: PAGE 3 > ARE YOU ENTITLED TO MORE MONEY?

WINTER EDITION



PROSPECT COVID

Following the recent uncertainty arising from the **Omicron Covid variant, we** have made some temporary changes to how staff are working.



From now until the 14 January, more of our staff will be working from home. The office will still be open during normal office opening hours, but most of our staff will be working from home. If possible during this period, we would encourage tenants to phone, text or email us with any enquiries and our staff will be ready to deal with these. We will be reviewing the situation early in January and will provide a further update to tenants.

PROSPECT TAKES DELIVERY OF FIRST ELECTRIC VAN

Prospect have recently purchased an electric van for use by our stair cleaning team.

We have also installed a charge point at our office so the van can be easily charged. As electric vehicles have zero emissions in use, this new van will play a part in improving our air quality locally.

Brendan Fowler, Director at Prospect, says "Buying an electric vehicle makes sense for us. As all of our journeys are local, we were able to buy a van with a limited range at an affordable price. As an organisation this allows us to make a positive impact by cutting emissions while carrying out our daily activities".



HELP AVAILABLE TO MANAGE FUEL BILLS

Prospect has been given access to a charitable fund which can provide vouchers to help with your gas and electricity costs. To be eligible for a voucher you must be able to show you are experiencing difficulty paying for your gas and electricity.

If you think you might be eligible, please contact your housing officer on 0131 458 5480 who can give you further information, or email housing@prospectch.org.uk.



Web:	www.prospectch.org.uk	
Email:	enquiries@prospectch.org.uk	
Tel:	0131 458 5480	
Text:	07860 047548	

@prospectch Twitter:

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Prospect Community Housing is a registered charity. No. SC029797



ARE YOUR DEBTS GETTING

ON TOP OF YOU?!

Get in touch and we can refer you to an experienced independent debt advisor based at CHAI, an established advice charity also based in Edinburgh.

Tenants who are experiencing debt, money management or budgeting problems, can contact the friendly and approachable advisor via their Housing Officer or Welfare Rights Officer, Fiona McLuckie. After receiving the referral, the debt advisor will contact the tenant by 'phone and set up an appointment at a mutually suitable time to talk about the tenants' individual needs and how the advisor can support and help them. Work completed with clients of the service can include working on maximising income, budgeting, contacting & negotiating with creditors, providing information on debt options, managing payment plans together with client and providing advice and guidance and supporting applications to Trust Deeds, the Debt Arrangement Scheme and sequestration (bankruptcy).

Often a referral to a debt advisor and starting to take control of other debts can be the key to helping with rent arrears. If you are struggling with rent arrears or debt, please ask for a referral to the debt advice project and the debt advisor will be in touch to offer nonjudgemental advice and support.

10 reasons to choose Thistle Tenant Risks Home Contents Insurance Scheme

- Covers damage to external glazing for which you are responsible
 Covers lost or stolen keys and freezer contents



KEEPING YOUR HOME SAFE

WITH ELECTRICAL TESTS

To comply with Scottish Government legislation, we are undertaking testing of the fixed wiring in some of our properties.

All our properties require to be tested every five years and we have written to all those affected properties and work has started. We have contracted two companies to carry out this work - Summit Facilities Management and Craig Brown

The work required in your home is to test fixed wiring in the property which includes the fuse board itself as well as any socket outlets and lighting circuits. Any minor work required will

be undertaken during the visit or more extensive work will be planned for a future date.

As the Scottish Government has deemed this work as mandatory for Housing Associations, please make and keep the appointment with the contractor once you are contacted. Your cooperation and assistance to complete this work is greatly appreciated.



ARE YOU ENTITLED

TO MORE MONEY?



ARE YOU OR A MEMBER OF YOUR FAMILY DISABLED?

You may be able to claim disability benefits – **Personal Independence Payment** (PIP) for working age adults, **Child Disability Payment** for children or **Attendance Allowance** for pensioners. Contact **Fiona McLuckie** our Welfare Rights Officer on **07908951297** if you think you might be eligible and would like to apply. If you have been refused disability benefit or are not getting the rate you expected, Fiona can help you with an appeal.

PARE YOU UNABLE TO WORK BECAUSE OF LONG TERM ILLNESS?

You may be eligible to claim new style Employment & Support Allowance or get additional payments with your Universal Credit. Contact Fiona for a benefit check, for help completing Work Capability Forms or for appeals.

COULD YOU USE SOME EXTRA MONEY TO HELP COVER THE COST OF LIVING?

There is a local charity, The Edinburgh Trust, who provide grants to help with living costs and household or garden items for Edinburgh residents who are in need. Anyone with an income of less than 16K a year can apply. Contact Fiona on the above number for more information.

? ARE YOU CARING FOR SOMEONE WHO IS DISABLED?

If you are over 16, you may be entitled to claim certain benefits for carers, depending on your circumstances. Contact Fiona for more information.

ARE YOU GETTING COUNCIL TAX REDUCTION?

This is a helpful benefit that many people forget to claim. If you are receiving Housing Benefit or Universal Credit or are on a low income, you may be eligible. Check your bill to see if Council Tax Reduction is included (note: this is not the same as Single Occupancy Discount which may also appear on your bill). If you think you might be eligible contact Fiona on the number above.

ARE YOU STRUGGLING TO PAY YOUR RENT?

Did you know that you can get an additional payment (a Discretionary Housing Payment) from the Council to cover the cost of any spare rooms or (if you are struggling financially) to give you some more money towards your rent? You may be eligible for this if you receive Housing Benefit or Universal Credit.

For more information or to apply contact Fiona McLuckie on 07908951297 or email fiona.mcluckie@prospectch.org.uk

Get 50p for every £1 you save Apply now for Help to Save if you work and receive Working Tax Credit or Universal Credit.

HELP TO SAVE

The Help to Save scheme helps low-income earners claiming universal credit or working tax credit to save. Help to Save pays a 50% bonus on the amount saved, up to a maximum of £1,200 over four years.

HOW IT WORKS:

- Save up to £50/month. It's easy-access, so you can withdraw cash if you need it.
- First 50% bonus paid after two years. Based on the highest balance during the first two years (max £600 bonus).
- Second 50% bonus paid after four years. Based on the difference between the highest balance in years three and four and the highest balance during the first two years (max £600 bonus).

HOW DO I QUALIFY FOR HELP TO SAVE?

- You need to be a UK resident (or posted overseas as a crown servant or with the armed forces) and either:
- Receive universal credit and have had employment income of £617.73+/mth in the last monthly assessment period; or...
- Be entitled to working tax credit and receive working or child tax credit.

HOW DO I APPLY?

 Online at Help to Save on <u>Gov.uk</u>. It'll need you to sign in to your Government Gateway account (the same details you use for your personal tax credits account) - or you can call HMRC on 0300 322 7093.

CATCH UP WITH PROSPECT

Come along to meet with Housing and Property staff to look for any issues and answer your questions.

Street	Date	Time
Walkers	Wednesday 2 February	2рм - 3рм
Barn Park Crescent	Thursday 3 February	2рм - 2.30рм
Dumbeg Park	Thursday 3 February	2.30pm - 3pm
Morvenside Close	Thursday 3 February	3рм - 3.30рм
Clovenstone Park, Drive and Gardens (starting at No.12 Clovenstone Park)	Wednesday 9 February	11am - 12.30pm
Westburn Village & Morvenside (starting at Prospect's office)	Monday 21 February	10am-11.30am





KEEP PROSPECT UPDATED

ON WHO LIVES IN YOUR HOME

Last year we sent out an update on the information we hold on who is living with you.



Please remember to complete and return it to us, either on the paper form or via the text survey. This is important for you to be able to benefit from all your tenancy rights.

• Everyone who responds by 31 January 2022 will be entered into a prize draw to win £30 Love to Shop Vouchers.





PROSPECT OFFERS HELP TO

TENANTS WHO WISH TO DOWNSIZE

Did you know that tenants who are under-occupying their property can be considered for a Management Transfer to move to a smaller property?

This means that they can be offered a property without it being advertised.

Tenants who are downsizing, either through an internal transfer or to another social landlord (including Mutual Exchanges) can be considered for our Downsizing Assistance Scheme of £500. This is a fund that helps to pay for removal costs, decoration, disconnection/reconnection of appliances etc. It is available on a first come first served basis as there is only a limited budget available for this scheme. For more information and to discuss your housing options, please contact your Housing Officer.

FACEBOOK

Prospect is now on **Facebook!**You can find us at **Facebook/ prospectch**. There's information, news, and advice for tenants which we hope everyone finds useful.



OUR VISION:

PROVIDING
HOMES AND
BUILDING
COMMUNITIES
TOGETHER

OUR VALUES:

PIONEERING RELIABILITY LISTENING FAIRNESS PARTNERSHIP