

Southway Stories

The magazine for
Southway Housing
customers

Summer 2019



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SOUTHWAY'S VOLUNTEERS

Thanking the people
behind our services



Tenant
approved 



Read our
accompanying guide
on **Money Matters** and
how we can help

Welcome to the Summer issue of Southway Stories

We know that with the rising cost of living and a difficult jobs market, plus the prospect of Brexit and the uncertainty that it brings, many tenants may be feeling anxious about money in one way or another.

So in this issue of the newsletter we've focussed on money.

Look out for articles that offer advice and tips to help you make your money go further.

Also enclosed is a pull out and keep **Money Matters** guide. It has advice on everything from banking and borrowing to food support and getting online.

Don't suffer in silence when it

comes to money; please get in touch with us, as we have lots of support available to help you here at Southway.

Karen

HOW WILL BREXIT AFFECT US?

Brexit remains firmly in the headlines, although at the time of writing this edition of Southway Stories we still don't know what the final outcome will be.



Whatever happens, Southway officers are making plans to make sure that there is minimal disruption to our tenants and communities. These include:

- Working with our suppliers to make sure that we have the materials to complete essential repairs
- Taking specialist financial advice so that our assets are protected
- Lobbying the Government so that they don't allow Brexit to overshadow the issues affecting social housing tenants

We know that there are a number of people who come from EU member states that live in Southway properties and have made South Manchester their home.

These residents help to make up and contribute to our diverse community, something that we are all so proud of.

'Over the coming months we will be carrying out work to help us find out which EU countries our residents come from. This will enable us to provide advice and support if and when the situation becomes clearer.



WORKING ON IT

From surveys and your personal feedback, we know that satisfaction with repairs appointments could be better and is something we need to keep working on.

What's been happening with the service?

Satisfaction and performance dipped during the middle of last year; this coincided with a technical fault in the IT systems we use to manage repairs, which had several knock-on effects:

Communication issues

The faulty system sent out some incorrect appointments, so some appointments you were told about weren't attended, or you weren't warned in time.

We also had to create repairs orders manually, which led to lots of time being wasted due to additional travel and admin for operatives and office staff.

Repairs back-log

By September these technical faults were being fixed; but by then jobs had backed up and we had to work hard to catch up. This meant our operatives didn't have the flexibility they used to, for example to do additional repairs to your properties while they attended for jobs.

We know from your feedback that this was frustrating for you, but unfortunately, it was necessary due to the volume of work to do to get back on track.

Where are we now?

Fortunately, the service is now becoming stable again.

We appreciate that regardless of the reasons, your view of the service may have been negatively impacted. We promise to continue to work hard and keep improving.

Right now we are setting up a new Repairs Chase Team within the Connect Customer Hub, which will allow us to communicate about repairs more effectively. We're also rewriting our Landlord Offer to include specific promises to you about repairs and communication. We will use both of these to keep improving the service, and to be accountable.

Satisfaction in April showed a significant improvement and we are confident we can continue to deliver a high quality repairs service.

A JOB WELL DONE

A huge amount of the positive feedback we receive regards our repairs operatives, particularly their workmanship and positive attitude; this was reflected in our most recent Satisfaction Survey, where 77% of the responses offered praise for operatives.

We are really pleased with this result and wanted to share one story that really stood out to us about one of our Multi-Skilled Joiners, Karl, who visited a property on Mauldeth Road, to repair the floor.

Following Karl's visit, the tenant got in touch, and told us:

The worker, Karl, did a great job and was absolutely a gentleman, so respectful and considerate to my needs. Being severely disabled, I had to disrupt his working a few times and he never once complained or pulled a face. For all the above, I'm so grateful to Karl. The great



work is appreciated very much too. Karl is a credit to Southway and I'd like to say a big thank you to him. My repairs are always done to a high standard.

Ms Finley, Mauldeth Road

It's fantastic to hear about how our staff have made a positive impact on our tenants, and we'd also like to thank Karl for his hard work and consideration towards Ms Finley. In the coming weeks and months, we'll be sharing more A Job Well Done stories, so keep an eye on our website for updates.



REPORT YOUR RENT DECREASE WHEN CLAIMING UNIVERSAL CREDIT

On 1st April 2019, all of our tenants in social and affordable rent properties received a 1% rent decrease.

If you are claiming Universal Credit, you must report this rent decrease as a change of circumstances.

On the 3rd April, Universal Credit claimants received a prompt on their online account to report this. This would have appeared as a 'To-Do', titled 'Report any changes to your housing costs'. The 'To-Do' then asks the following questions:

Q: Has your rent or service charge changed?

A: Yes, it has decreased by 1%

Q: Do you wish to report any other changes to your housing?

A: If you have had any other changes to your housing, you should report them. If not, simply put "no"

Q: When did your rent or service charge change?

A: 1st April 2019

You will need to complete this change of circumstances as soon as possible. Failing to report this could result in you being sanctioned by the DWP and your payments could even be suspended.

For more information on reporting your rent change, or to discuss your claim, you can contact our Universal Credit Officer, Nadine Currie at n.currie@southwayhousing.co.uk or on 0161 448 4200.

5 STEPS TO YOUR UC CLAIM



STEP 1 GET PREPARED

To make a claim for Universal Credit, you need access to the internet, a mobile phone, an email address and a bank account. These are vital to ensuring you can make a claim, receive your payments and keep in contact with the DWP.

If you need advice on any of these, get in touch with us, we have lots of support available. Remember you can use computers at our office or a community hub for free.

Alternatively, you can make an appointment with your local Job Centre Plus, who will help you in setting up a Universal Credit account. For further face-to-face support, consider visiting your local Citizen's Advice Bureau.

STEP 2 SET UP AN ACCOUNT

Once you get online, visit gov.uk to create a Universal Credit account. To set up your account, you will need the following documents:

- Proof of your address (such as a bank letter or utility bill)
- A copy of your tenancy agreement (you can get a copy from our reception)
- Details of current rent, including service charges broken down separately
- Information about who lives with you, such as a partner, dependent children or lodger
- National Insurance (NI) number
- Bank account details for Universal Credit (UC) payments to be paid into
- Your email address and mobile phone number
- Details of any savings or investments, shares or property that you own
- Details of how much you earn from work (including any recent pay slips) or any other income (such as from an insurance or pension plan)
- Details of any other benefits you currently receive (e.g. Personal Independence Payment (PIP) or Child Benefit)
- A current list of your health conditions (if applicable)

If you are making a joint claim with your partner, you will both need to provide these.

STEP 3 MAKE A CLAIM



STEP 4 PROVE YOUR IDENTITY

During your claim, you will need to prove your identity. You can do this through your online account and will need one of the following:

- A Passport with photo ID (EU or Non-EU)
- An EU identity card
- A residence permit or permanent residence card
- Biometric immigration documents
- An immigration status document
- A UK driving licence with photo ID

If you don't have any of these documents, don't panic. You can make an appointment at the Job Centre Plus (JCP), who will help you to verify your identity. You can make an appointment by calling 0800 328 9344.

If you're making a joint claim with your partner, both of you will need to provide one of the items above. If you've made an appointment with JCP, you will both need to attend.

STEP 5 MAKE AN APPOINTMENT (AND STICK TO IT!)

You should make an appointment with the Jobcentre within seven days of making your claim. Leaving it longer could result in you having to restart your application.

When you call to make your appointment, you'll need to your NI number.

If you have an illness or disability which might make attending the appointment difficult, ask the Jobcentre if they can help to make your appointment easier.

If you cannot make the appointment, you should inform the Jobcentre immediately. You will need to explain why you can't attend and arrange a new appointment; **failure to do this could result in your claim being closed, meaning you will have to apply for UC again.**

REMEMBER



- **By claiming UC, you will have to organise paying your rent yourself.**
- **Council tax support is not included in your monthly payment. If you have applied for UC, you will need to make a separate application for Council Tax Support from Manchester City Council.**
- **If you already receive Council Tax Support, you should tell the council that you've applied for Universal Credit. If you don't, they may end your Council Tax Support once the DWP informs them you've applied for UC.**

For more information and support contact Nadine, our Universal Credit Officer by emailing n.currie@southwayhousing.co.uk or calling 0161 448 4200.



CHANGES TO PENSION CREDIT FOR COUPLES

As of 15th May 2019, a couple's eligibility for Pension Credit is determined by the age of the youngest in the relationship. This means that you will be unable to claim Pension Credit until you and your partner are both at Pension Credit qualifying age. Currently, this is 66 years and above, but is likely to increase in the coming years.

If you are in a couple where one partner is of pension credit qualifying age, but the other is not, and you are currently claiming Pension Credit, you will continue to receive this credit and these changes will not impact your claim.

Aside from your eligibility for Pension Credit, it's important to know that the following changes also came into effect on 15th May:

- If your entitlement is stopped, you can only start receiving Pension Credit again if:
 - ❖ Both you and your partner have reached Pension Credit qualifying age, or
 - ❖ You are entitled to Housing Benefit for people who have reached Pension Credit qualifying age.
- If you claim Pension Credit as a couple and your entitlement to either of the above stops, you may be entitled to claim it again, as long as the other benefit is still in payment.
- If your entitlement to both Pension Credit and pension-age Housing Benefit stops, you will be unable to claim either of the benefits again until you both reach Pension Credit qualifying age.
- If you are single and receive Pension Credit, you will no longer be eligible if you form a couple with a partner who is under Pension Credit qualifying age.

Couples who are not eligible for Pension Credit because one partner is below Pension Credit qualifying age may be eligible to claim Universal Credit instead. However, Pension Credit offers higher rates than Universal Credit.

If you are worried about how the changes to Pension Credit may affect you, please don't hesitate to contact the Advice Team via connect@southwayhousing.co.uk or 0161 448 4200.



Old, sloppy, badly fitted slippers are a major cause of accidents in the home

Are you over 65 and live in South Manchester?

Contact us now to exchange your old slippers for a new FREE pair of safer ones

POSITIVE PARENTING

If you're having difficulties with parenting, know that you're not alone.

Many of us struggle with it but don't know where we can get help. Positive Parenting offers 1 to 1 or group-based support with:

rewards arguments positive relationships listening calm boundaries choices realistic behaviour understanding your child positive discipline



FREE • FRIENDLY • CONFIDENTIAL

If you need help or support with any of these, please drop in to our weekly parenting group.

We meet at: Westcroft Community Centre, 26 Westcroft Rd, Manchester M20 6EF on Tuesdays from 12-3pm

For further information, please contact **Chariss Worthington** at referrals@southwayhousing.co.uk or 0161 448 4200

M
Minehead
STYLISH LIVING | WITHINGTON

A new community of one and two bed apartments for rent for people over the age of 55.

33 one & two bedroom apartments



age friendly
Southway Housing Trust

Who can apply?

Preference will be given to Southway and other social housing tenants who live within 3 miles of Minehead and will be moving from a larger home. If you are in receipt of Housing Benefit and are affected by the under occupancy charge (Bedroom Tax), we can prioritise you for a one bedroom apartment.



Benefits of moving

- ❖ Age Friendly community with a range of regular activities and events
- ❖ Links to existing health, care and support providers
- ❖ On site community café and treatment room
- ❖ Reduced home and garden maintenance
- ❖ Energy efficient with savings on utility and other bills
- ❖ Excellent links to public transport with a bus stop on Dermot Murphy Close and Withington Metrolink stop nearby

COMING SOON EARLY 2020

THE BEAUTIFUL SOUTH FUND



**NOW OPEN
TO THE
COMMUNITY**

The Beautiful South Fund offers an exciting opportunity for you to bring your projects to life and make a real difference to your neighbourhood. It's a pot of money totalling £25,000 a year, which local groups and individuals can apply to to support community projects.

The theme of the fund is "neighbourliness", which means projects should be aimed at benefitting Southway tenants in some way.

All applications will be reviewed by the Beautiful South Decision-Making Panel, a group of tenant

volunteers who assess applications and award funding based on a set criteria.

They receive support from Southway staff in making these decisions.

Once approved, each project can receive a maximum of £2,500 from the fund, to set them up for success.

If you have a project that you think fits the fund's neighbourliness theme, you can apply for funding by completing the application form on our website. Alternatively, you can request a form by contacting Maureen Ward at connect@southwayhousing.co.uk or 0161 448 4200.

We look forward to receiving applications from all across the community.

FREE SUMMER ACTIVITIES

JUNE

RSPB's 130th Anniversary Celebration Event
Saturday 1st June
12pm-4pm
Fletcher Moss Gardens



AUGUST

Big Wild Sleep Out
Saturday 3rd & Sunday 4th August
Chorlton Water Park



We're holding lots of events this summer which you can come along to to get outdoors, meet your neighbours and entertain the kids during the school holidays, for free!

Fun Day
Tuesday 6th August
11am-3pm
Westcroft Community Centre & Green Space

Summer Wild Challenge
Wednesday 14th August
11am-4pm
Chorlton Water Park



Summer Wild Challenge
Wednesday 21st August
11am-4pm
Fletcher Moss Gardens



Fun & Feedback
Saturday 31st August
11am-3pm
Arrowfield Gym Area



You can now add your own Community Events to our calendar! If you have an event for the community that you'd like us to promote on our website, submit it at www.southwayhousing.co.uk/events.

WANT TO HAVE YOUR SAY? GET INVOLVED!

We're striving to make it easier for you to provide feedback on our services, which is why we've launched a new monthly blog series from our Chief Executive, Karen.

On the second Wednesday of each month, Karen publishes a blog post on our website which will cover topics that are important to you. Getting your feedback to help us continually improve our services is a priority to us and we're really keen to hear from more of you.

If you have any topics you'd like Karen to cover, or have any thoughts on a topic she's already addressed (such as Anti-Social Behaviour), you can reply directly to Karen at chiefexecsblog@southwayhousing.co.uk.



There are so many other ways that you can get involved!

Working groups that meet on a regular basis include:

TENANT SCRUTINY PANEL

The Tenant Scrutiny Panel is a group of tenants who take a detailed look at our services, to ensure they are being delivered in the best way for you as tenants.

The Panel meet every fortnight to look at performance and costs, ask our staff any questions, and meet with and talk to other tenants. A report containing recommendations to improve our services is then written and presented to our Directors, Chief Executive and People and Places Committee.

All members have out of pocket expenses reimbursed.

RESIDENTS' CONSULTATIVE GROUP

The Consultative Group is made up of tenant group representatives, two leaseholders, two owner-occupiers, tenants and Southway staff. The group meets every three months to discuss policies and current issues. They influence decisions and help to shape services. Group members meet new staff to learn about their role and what their priorities are.

If you're interested in current issues and Southway's performance, we always welcome new members.

COMPLAINTS SERVICE IMPROVEMENT GROUP (SIG)

This group looks at a selection of real complaints from tenants, to check that they were handled by Southway effectively and within target. The group discusses how the complaint could have been better resolved and any lessons learnt as a result. They meet once every three months on a Friday morning.

See page 10 for details of our next SIG, on ASB.



FIND OUT MORE

If you want to discuss any of these groups, please email or call Southway's Customer Hub to be put in touch with the relevant contact:

TENANT SECURITY PANEL

Maureen Ward or Jim Hutton

RESIDENTS' CONSULTATIVE GROUP

Maureen Ward or Tina Murphy

COMPLAINTS SERVICE IMPROVEMENT GROUP (SIG)

Maureen Ward

ANTI-SOCIAL BEHAVIOUR (ASB)

SERVICE IMPROVEMENT GROUP (SIG)

Lai Chan

**WE LOOK FORWARD TO
HEARING FROM YOU.**

HAVE YOUR SAY ON ASB

If you are committed to your neighbourhood and have an opinion on how to shape the Anti-Social Behaviour (ASB) service for our tenants and local residents, we want to hear from you!

On Tuesday 11th June, we will be holding an ASB Service Improvement Group (SIG) meeting from 6 - 7.30pm. As you may have read in our Chief Exec's Blog, ASB is a key priority for us this year, and so we are reaching out to all our residents, to gather perspectives on ASB and our current approach to resolving it.

The group will include managers and staff who deal with ASB and other residents in our community. We would like to invite you to get involved and become someone who can make a real difference in improving our service.

To take part in the SIG, you must be:

- A tenant or resident who has used Southway's ASB service
- Committed to meeting with the group every three months

For more information, please contact Lai Chan or Maureen Ward at connect@southwayhousing.co.uk or on 0161 448 4200.



CLAMPING DOWN ON OFF-ROAD BIKES

With the light nights of summer fast approaching, we are aware of the concerns that residents have about Anti-Social Behaviour (ASB) caused by off-road bikes. We want you to know that Southway is working with the Police and the Council to address the problem.

The Police have the authority to issue fixed penalty notices and confiscate the bikes being used. They also have a specialist off-road motorcycle unit, who focus on the problem. Meanwhile, Manchester City Council can issue different types of order to the perpetrators, such as an ASBO, Community Protection Notice or an injunction.

To assist the Police and the Council, we are asking you to give us as many details about the problem as possible, so that we can understand what action and resources are needed to tackle the issue of off-road bikes. The most effective way we can address it is if we know who the culprits are, as all legal powers available depend on this.

If you have any information about who is riding bikes illegally, or using them to carry out ASB, it is vital that you report them. Details about which properties the bikes are taken to, what the riders look like, and a description of the bike and location concerned are all very helpful. Previous reports from residents stating 'they have heard' the bikes are unfortunately not actionable and, in some cases, mistaken for other vehicles.

You can report off-road bikers by calling the Police's non-emergency line, 101, phoning **Crimestoppers** anonymously on **0800 555 111** or by phoning Southway on **0161 448 4200**. When we know the identity of the culprits, we can collaborate with the Police and the Council, and do all that we can to clamp down on off-road bikes for good.



HEALTHY GARDEN, HEALTHY NEIGHBOURHOOD

To support residents who are older or disabled, Southway offers concessionary gardening, a basic gardening service to help tenants maintain a healthy garden.

Many of our tenants have lovely, well-maintained gardens that help our communities look great. As summer approaches, now is the perfect time to get out and start working on your garden to prepare for the growing season, when lawns and hedges begin to flourish again.

The concessionary gardening service will be provided throughout the growing season and will consist of one visit every month. Tenants will need to demonstrate that they meet the criteria to receive this service for eligibility through an application.

If you'd like to find out more about our concessionary gardening service, please visit the [Garden & Fencing](#) page on our website.

OVERGROWN OR UNTIDY GARDEN?

With the summer months approaching, we'd like to take the opportunity to remind all our residents that maintaining your garden is your responsibility. Allowing your garden to become overgrown and untidy is a breach of your tenancy agreement. Our officers have been busy inspecting and responding to complaints of overgrown gardens and have carried out a number of enforcement actions. On a few occasions, we have had no option but apply to the courts to obtain injunctions and undertakings.

There have also been instances where we have employed our contractors to carry out gardening work and recharged the costs back to the tenant. When this happens, we will follow up with enforcement action if the tenant still fails to maintain their garden. All legal costs will be recharged to the tenant. This also applies to rubbish and unused vehicles dumped in gardens. There is no excuse for dumping rubbish and unwanted items in your garden and at no point should vehicles that are not roadworthy be stored in your garden.

Your garden is your responsibility; by maintaining it, you can help to keep your home safe and your neighbourhood looking great.

For more information or tips visit the [Garden & Fencing](#) page on our website.

GET CURIOUS & CREATIVE

Didsbury Art Festival returns in June with 100s of fantastic events over nine days.

This festival's theme is Curiosity – and there is plenty to be curious about. Live music, theatre, visual arts and comedy are just some of the exciting performances you can see and get involved in. Most of the festival is completely free and suitable for all the family.

Southway has teamed up with the festival and Z-Arts to run a series of creative workshops for residents of the West Didsbury estate and pupils at Ladybarn Primary, Green End Primary and Parrs Wood High School, on creating stage props and

devising theatrical performances.

Here are some of the festival highlights:

GET CURIOUS!

Sat 22nd June 2019

12pm – 4pm

Didsbury Library

Workshops, storytelling and creative crafts for all ages.

TALES OF THE MESMERIST

Sat 22, Sun 23, Sat 29 and Sun 30 June 2019

12pm, 1.30pm and 3pm

Didsbury Parsonage Gardens.

A family-friendly enchanted afternoon!

THIS IS WHERE IT HAPPENED, POWDER KEG

Satu 22 and Sun 23 June 2019

12pm and Starting

at Withington Baths.

A theatrical storytelling adventure.

Free, registration required

CURIOUS PICNIC

Sun 30 June 2019

12pm – 5pm Didsbury Park.

Bring a picnic and enjoy the show!



For a full list of events, prices and booking info, visit the festival website: www.didsburyartsfestival.org. Pick up a free festival brochure from Didsbury Library and other local venues and follow:



didsburyArtsFestival @DidsburyArtsFest



SPRING INTO WORK SUCCESS

This April Southway hosted Spring into Work, a season of friendly and welcoming employment events to help South Manchester residents connect with exciting new opportunities.



AIRPORT EXPANSION

Spring into Work began with an engaging employer presentation from Manchester Airport and Marriott Hotel.

Representatives from both employers spoke about the numerous new job opportunities the current airport expansion will bring and offered residents one-on-one advice on how to create an impressive application.

The presentation attracted well over 30 attendees and we got some excellent feedback, with many of you having started job applications before the day was out!

OPPORTUNITIES AT ALDI

The next event was a talk from representatives from Aldi, winner of 2018's Employer of the Year Award.

There was an excellent turnout of over 40 people from across South Manchester, and attendees learnt about the rewarding trainee schemes and job opportunities Aldi offer.

The talk was another hit with residents, with many excited to learn about the wide array of career opportunities available to them.



SPRING into WORK



JOBS FAIR

The final element of Spring into Work was a Jobs Fair at Burnage Academy for Boys. It was a big event, with 20 top employers including the North West Ambulance Service, Vodafone, Kids Allowed, Nexperia and the British Army, all offering information and insights into jobs. Free workshops on CV writing, interview skills, business start-ups and more were also on offer across the day.

The fair was a great success, attracting over 130 people from across South Manchester. It was fantastic to see so many from our communities keen to explore the work and training opportunities on offer. We're also delighted that many people who attended the Jobs Fair have since been offered employment!

**MORE
EVENTS
COMING
AUTUMN
2019**

Jeff Smith, MP, who opened the Jobs Fair, said:

"It was great to see such a successful event that brought recruiters together with local residents to discuss job opportunities and provide guidance through employability workshops."

Thank you to everyone who attended our employment events! If you would like more information on how we can support you in finding work, please don't hesitate to get in touch by emailing connect@southwayhousing.co.uk or calling **0161 448 4200**. Our Employment Coordinator Elaine and the Advice team are here to help.



CELEBRATING SOUTHWAY'S VOLUNTEERS

Volunteers are vital to the running of numerous services at Southway. From our Peer Support Networks and TimeBank, to the organisation of Age Friendly projects such as 'Men in Sheds', and supporting struggling families through our 'Quids In' Clubs, our volunteers make a profound and lasting impact on our community.



We are hugely grateful to every volunteer who has given their time, energy and talents to supporting these projects and changing the lives of the people they assist.

In March, we held a celebratory event to personally thank our wonderful volunteers for their dedication.

The event took place at Hough End Social Club and was a fantastic evening, providing an opportunity for our volunteers to socialise and celebrate each other's achievements.

Following speeches from Karen Mitchell, and Sam Macwilliam, Chair of the Parent Board, prizes were

awarded to the volunteers, as a token of appreciation.

Above are a few pictures of the volunteers recognised. You can view the full list of volunteers and how they are helping our services and communities to thrive on our website.

If you are interested in volunteering for Southway, you can find out more

by checking out the **Get Involved** section of this newsletter or by visiting our website.

By volunteering even a few hours every month, you can meet like-minded people while making a positive impact to your community, just like Pamela, Robert, Derek and Tanya.

CHORLTON/CHORLTON PARK PEER SUPPORT NETWORK

Are you over 50, and living in Chorlton or Chorlton Park?

If the answer is 'yes', we want to hear from you!

Following on from a successful project in Old Moat, we're developing a Peer Support Network in Chorlton/Chorlton Park. We want the network to support older residents, not just Southway tenants, to create a range of activities in the local area, as well as opportunities for older residents to have their say on matters that are important to them.

Our first group of volunteers have already completed their training, and we had some great feedback from these first sessions:

"I feel so much more confident now about getting involved..."

"I was nervous about feeling like an outsider, but I met new people and really enjoyed the sessions."

"I am enjoying planning the information event..."

We will be offering a second Community Organiser Training course this summer, as well as several information sessions where you can find out more about the network.

The first information session will be held at Chorlton Central Church, on 18th June from 12.30 pm. The event will offer plenty of information about how to get involved and include lunch and entertainment.



age friendly
Southway Housing Trust

If you'd like to find out more about the network, or the information meeting, please contact **Jamie Dean** or **Cathy Ayrton** at connect@southwayhousing.co.uk or by calling **0161 448 4200**.



age friendly
Southway Housing Trust

COMMUNITY NAVIGATOR SERVICE

We have launched a new Community Navigator Service, as part of the Ambition for Ageing Programme.

The service is designed for men aged 65 and over who are isolated from local services, support networks and their community.

Supported by trained volunteers, the service encourages older men to become more active, rediscover old hobbies, and learn new skills. Given the opportunity to use their skills and knowledge to socialise, men say they feel confident about making new connections.

CAN YOU SPARE A COUPLE OF HOURS A WEEK?

We are looking for volunteers who are: approachable, good listeners, reliable and good communicators, who would be willing to visit older men in their homes and accompany them to an activity, if required.

We provide training for volunteers and ongoing support.

WHO CAN REFER?

The service accepts referrals from community partners such as social workers, GPs, health professionals, housing providers and other community touch-points for older men. Older men can also refer themselves, or be referred by a family member or friend who has permission.

ELIGIBILITY

- Male
- Aged 65 years and over
- Living alone (in Manchester)

The Community Navigator Service is a volunteer-led service and, unfortunately, cannot offer support for people with complex or personal care needs – please contact the Southway Tenancy Support Team if you need help with such an issue.

If you'd like to find out more, please contact **Cathy Ayrton** or **Jamie Dean** at **commnav@southwayhousing.co.uk** or on **0161 448 4200**.

BARLOW HALL NEIGHBOURHOOD GROUP NEWS



It's been a busy and productive year for the award-winning Barlow Hall Neighbourhood Group (BHNG). The team's continuous hard work has greatly improved the green and spacious area of Chorlton, and they were recently presented with a Special Recognition Award by Southway Housing, as a thank you for all their efforts.

GREEN SPACE PROJECTS

The park ranger and local residents have planted and nurtured a variety of shrubs, flowering plants and trees across Chorlton's Green spaces over the past year. The new plants have brought more pollinating insects and wildlife to the area and increased interest from local residents all year round.

SPEED SAFETY

In addition to the Speedwatch sessions, the team have introduced wheelie bin speed safety stickers, which include 20mph signs and life-size cut-outs of children, to encourage motorists to be mindful of their speed. Since their introduction, there has been a noticeable reduction in speeding within the area, which is fantastic news.

DOG POO PATROL

Currently, 1 in 10 dog owners do not clean up after their pooch. To highlight the issue to dog owners, various 'Keep Britain Tidy' signs have been installed and luminous paint has been used to alert offenders and footfall to the problem areas.

MONTHLY MEETINGS

Everyone is welcome to attend our monthly meetings, which take place at **7.15pm** on the **first Monday of every month at Saint Barnabas Church, 4 Hurstville Rd, Chorlton, M21 8DH.**

The next meeting is **Monday 3rd June, 7.15pm** with the Annual General Meeting (AGM) on **Monday 1st July**, with special guest speakers to be announced.

REGULAR UPDATES

To stay up to date with the Barlow Hall Neighbourhood Group's activities, visit:

barlowhallneighbourhoodgroup.weebly.com



@BarlowHallGroup



facebook.com/BarlowHallNeighbourhoodGroup

ARE YOU AT COLLEGE OR UNIVERSITY?

Find out what financial support is available to
YOU

STUDENT LOANS

You will need to apply through Student Finance England for a loan to cover tuition fees and maintenance costs. This loan is available across the UK, and you can apply before receiving a place at college or university.

EDUCATIONAL GRANTS AND BURSARIES

Some course providers may offer bursaries to help students based on their academic performance, extra-curricular projects or personal circumstances (such as financial hardship). Contact the University, college or conservatoire for more information.

Many charities and educational organisations in the UK also offer additional funding for students. Few students know about them, and many who do assume they are not eligible, but this is not always the case. It is always worth researching what these organisations can offer.

FUNDING FOR DISABLED STUDENTS

Disabled Students Allowances (DSAs) can help cover the costs of specialist support for students with long-term physical or mental health conditions, or specific learning difficulties, like dyslexia.

You can apply for DSA through Student Finance England, but you will need to prove your eligibility beforehand.

HELP FOR STUDENTS WITH CHILDREN IS AVAILABLE THROUGH THE FOLLOWING GRANTS:-

Childcare Grant: can cover up to 85% of childcare costs, depending on household income.

Parents' Learning Allowance: can cover course related costs if you have dependent children.

Adult Dependent's Grant: can help if your household includes a financially dependent adult (aged 18+).

A Dependent's Grant: could support your spouse, civil partner or partner (but not another student).

A Lone Parent's Grant: could help if you have dependent children and are single, widowed, divorced, or separated from your spouse or civil partner.

BENEFITS AND STUDENTS

If you're a student and claiming benefits, your entitlement will depend on:

- Your personal circumstances
- Whether you study part time or full-time
- Your income and savings. It's important to know that the maintenance loan and grants that are available to you are included as part of your income, whether you have applied for them or not.

If you have become a full-time student, you must inform the relevant benefits office, so that they can recalculate your benefit entitlement.

If you need help or advice about your benefits, don't hesitate to contact your Student Welfare Officer or the Advice Team at Southway Housing.

KEEPING ON TOP OF CLUTTER

In March, we celebrated 'Pass it on Week', a national campaign dedicated to encouraging us to swap, recycle or donate old items we no longer need or use. This year's theme was "The Big Declutter", motivating us to clear out our homes, looking after our environment, our community and ourselves along the way.

WHY DECLUTTER?

Whether it's our fifth pair of jeans, or a knickknack from the local charity shop, all of us have bought things we don't really need at some point. Regularly buying or collecting new clothes, gadgets or furniture can leave us with more possessions than we can handle. If we keep hold of what we don't need, our homes can become cluttered, creating physical hazards that can affect our safety and negatively impact our mental wellbeing.

HOW DO I START?

Although it can seem like a mammoth task, decluttering your home doesn't have to be a chore! There are different ways that you can make tidying a fun or rewarding activity. Here are some ideas:

- Ask your friends, family or neighbours if they want the items you're getting rid of; it could be just what they're looking for!
- Sell your items online, through Ebay, Amazon or even Facebook; you could make a small profit from your unwanted goods!

- Donate your unwanted items to local charities, such as The Mustard Tree and Just Life, and help support those in need.
- Look out for local swapping events (swap shops) for clothes, textiles, small electricals and furniture; you can socialise as you swap.

WHAT IF I'M STRUGGLING?

Sometimes, the idea of decluttering our homes can seem overwhelming; if you feel like you could use some extra hands, consider asking your friends and family to help you out.

Sometimes, some people become stressed or upset at the thought of parting with some old items – even if they are broken, have little monetary value, or they have no use for them. This suggests they need some assistance.

When a person finds it emotionally difficult to part with possessions, and also finds themselves compelled to buy more, they may be struggling with a hoarding disorder.

Hoarding can cause serious threats to a person's safety, as collecting items over months and years can lead to entrances becoming blocked and living spaces shrinking. A hoarding disorder can also have a seriously negative impact on a person's mental health; often, hoarding can be a symptom of an

existing mental health issue, such as depression or anxiety.

HOW CAN SOUTHWAY HELP?

Our Tenancy Support Team runs the '**Tidy Homes, Tidy Minds**' programme, which offers practical support to individuals struggling with a hoarding disorder. To find out more about 'Tidy Homes, Tidy Minds', visit the Tenancy Support & Hoarding section of our website or call **0161 448 4200** to speak to **Lynsey**, our Tenancy Support Co-ordinator.

Although it can feel intimidating or embarrassing, there is no shame in seeking help for hoarding. Please rest assured that we can help.



Let's talk about **MONEY**



TOPICS INSIDE

1. Welfare Benefits & Universal Credit
2. Borrowing
3. Paying rent & arrears
4. Bank accounts
5. Budgeting
6. Debt
7. Being online
8. Bills & other costs
9. Work & training
10. Support with food

We have help and advice for you whether you are in crisis, need to earn, claim, or just want to get the most from **your money**



Southway
Housing Trust

Welcome to your **money matters** guide!

This book has been designed so that you can:

- Use self-help methods to take more control of your financial situation
- Learn what resources are available to you, from Southway and other useful support services
- Get 1-2-1 dedicated support, if you need more in-depth help from us

£2,649
Average credit
card debt per
household

£59,552
Average total
debt per UK
household

**26 years &
7 months**
Time to pay off average
credit card debt if making
only the minimum
monthly payment

So let's end the **needless stigma**, and talk about money

Contacting us



To contact us about information and advice in this guide, you can use these methods:

- Email connect@southwayhousing.co.uk or send a message via our website or social media pages
- Call 0161 448 4200

Keeping up to date



Welfare benefits, services, events and opportunities are changing all the time.

The most up-to-date information is on our website: www.southwayhousing.co.uk.

If you contact us online, we can quickly put you in touch with the right people.

Welfare Benefits

It's important to get all the help you're entitled to by knowing your benefits rights and how to claim. The benefits system may be complex, but it doesn't have to be confusing.

You may be eligible for benefits if you:

- **Have a low income**
- **Have children**
- **Are sick or disabled**
- **Are a full-time carer**
- **Have been bereaved**

Your age, income and where you live are also affecting factors.

How do I find out what benefits I am entitled to?

You can use the benefit calculator on www.gov.uk, or agencies such as Citizens Advice, or you can contact the Advice Team at Southway to request a benefit calculation.

We can help with Claims for Personal Independence Payment, Employment Support Allowance and any issues around benefits.

How do I claim?

If claiming benefits for the first time, it is a good idea to speak to us about your options. We can help you with:

- **Checking what you are entitled to**
- **Completing online forms**
- **Getting decisions changed (including supporting you through appeals)**
- **Home visits, if necessary**

Contact us and ask to speak to the Advice Team. A Welfare Rights Advisor can provide any support you need.



See how 2019's Benefit changes may affect you overleaf.



2019 Benefits changes

Do they affect you?

From January	
Severe Disability Premium and Universal Credit	Claimants receiving a Severe Disability Premium with their benefits will not be asked to move on to Universal Credit when they have a change of circumstances. When managed migration begins to happen in the next 2 years, if you are moved over to Universal Credit you will not be worse off. You will receive a 'transitional amount' to top up your Universal Credit to the same amount, under managed migration. <i>This is subject to change.</i>
From February 1st	
Universal Credit Two-child Limit	<p>Families with more than two children can make a claim to Universal Credit and will have an element included in their claim for their children. Tax Credits will no longer be paid.</p> <p>Families who have been awarded Universal Credit after April 2017 and have two or fewer children, but who then have a third or subsequent child, will have the two-child limit applied.</p>
Pension Credit Child allowances	People of Pension Credit age who are responsible for a dependent child or children, will receive help with the child or children in the form of dependent allowances paid within their Pension Credit award. You will no longer be able to make a new claim for Tax Credits (Child Tax Credit or Working Tax Credit) if you are Pension Credit age.
From April	
Universal Credit Work Allowance Increases	Work allowances are the amount of your earnings from employment that you are allowed to keep before it is taken into account as income for Universal Credit. These will increase by £1000 for the year, meaning that people in work who have children or have limited capability for work (or their partner has limited capability for work) will benefit by up to £630 per year. If you are a worker who has no children or you or your partner have not been assessed as having limited capability for work, you will not receive help in the form of work allowances.
From May 15th	
Universal Credit and Mixed Aged Couples	Couples where one partner is aged above Pension Credit age (currently 66) and the other is aged under Pension Credit age, will no longer be able to make a new claim for Pension Credit. Instead they will have to claim Universal Credit. Mixed aged couples on Pension Credit can remain on Pension Credit as long as they continue to satisfy the other qualifying conditions.
From July	
Universal Credit	The DWP will begin by transferring around 10,000 people in July as part of a pilot scheme. The pilot scheme will take place in Harrogate, North Yorkshire. They won't start moving people over to Universal Credit in great numbers until the pilot scheme has been completed and assessed. They plan to complete this process, known as managed migration, by December 2023. The Department for Work and Pensions (DWP) will write to you when they want to move you to Universal Credit and tell you what you need to do.
From October	
Universal Credit Advance Recovery Reduction	The maximum rate at which deductions can be made from Universal Credit, to repay an advance payment, will be reduced from 40% to 30% of the standard allowance of Universal Credit. The period over which advances can be recovered will be extended from 12 to 16 months, from October 2021.
Our Advice Team can support you through managing any of these changes. Let us know if you need our help!	

Universal Credit



Universal Credit (UC) combines working age benefits and tax credits into a single monthly payment. Universal Credit will eventually replace all legacy benefits. If you're prepared, moving to Universal Credit can be a simple process, and at Southway we have a lot of support available to help you.

What is Universal Credit?

- **Universal Credit is paid in one monthly lump sum.**
- **Unlike Housing Benefit, Universal Credit does not pay for your rent separately.**
- **Universal Credit is paid directly to you; you are responsible for paying your rent out of this money.**

What does it replace?

- Income-Based Job Seeker's Allowance (JSA)
- Income-Related Employment and Support Allowance (ESA)
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

Universal Credit does not include help with your council tax. You must make a separate claim for Council Tax Support via Manchester City Council.

Should I make a claim?

You won't need to claim until you are told to. However, it's good to be prepared. To ensure you're ready to claim when you need to, make sure you have:



ACCESS TO THE INTERNET, AN EMAIL ADDRESS & MOBILE PHONE



A BANK ACCOUNT



PROOF OF ID AND NATIONAL INSURANCE



YOUR TENANCY AGREEMENT AND PROOF OF SERVICE CHARGES



PROOF OF ADDRESS & WHO LIVES WITH YOU



DETAILS OF YOUR INCOME, SAVINGS AND/OR OTHER BENEFITS

If you need assistance, Southway can help with any of these steps.

I've been told to claim; where do I start?

The Department of Work and Pension's personal planner is available on our website www.southwayhousing.co.uk/uc. Or see the Government's own website www.understandinguniversalcredit.gov.uk which will always have the latest information.

Southway's dedicated Universal Credit Officer is here to help.



We can help make your claim as stress-free as possible, by explaining how Universal Credit works and what additional support there is. For help with:



GETTING YOUR CLAIM RIGHT TO PREVENT DELAYS



MANAGING UNTIL YOUR FIRST PAYMENT



MANAGING IN A CRISIS

Email connect@southwayhousing.co.uk or call **0161 448 4200** and ask to speak to the Universal Credit Officer.

There is lots of information in this booklet to help with the transition to Universal Credit. See in particular: Banking, Budgeting, Being Online, Food Support.



www.understandinguniversalcredit.gov.uk

Borrowing

If you need to borrow money, you need to consider if it is affordable and how much interest you will pay. If you are finding it difficult to get a loan, there are ways to borrow that avoid high-interest lenders like pay-day or doorstep companies.

Credit Unions

If you need to borrow money, how can you do it safely? We recommend using the Credit Union.

Credit Unions offer safe and affordable loans to their members
(The annual interest rates are well below doorstep lenders).

Your local credit union is

South Manchester Credit Union.



Phone **0161 448 0200**, visit **www.smcreditunion.co.uk**, or visit their office at 187 Fog Lane, Burnage.
As with any loan, affordability needs to be carefully considered.

£300 loan repayment comparisons

	Credit Union Loan (over 33 weeks)	Southway Solutions (over 34 weeks)	Doorstep lender (over 33 weeks)
Weekly payments	£10	£10	£15
Total repayable	£323.66	£337.44	£495
Interest paid	£23.66	£37.44	£195
Interest rate	26.8%	42.6%	433.4%

The DWP Budgeting Loan

The Department for Work and Pensions have interest-free loans to cover furniture, clothing and other expenses to help you get started in your home. You can apply for a budgeting loan if you currently receive benefits, and have done so for at least 26 continuous weeks. You can apply online, but remember the loan will be recovered from your future benefit payments.

Universal Credit Budgeting Advance

You can apply for a budgeting advance if:

- You currently receive Universal Credit and have done so for the last 6 months
- You currently receive Universal Credit and have received another benefit for the last 6 months
- As a single claimant, you have earned less than £2,600 over the last 6 months*
- As a couple, you have earned less than £3,600 over the last 6 months*
- You can prove that you can afford to repay the loan. Repayment is normally taken from your Universal Credit payments over the following 12 months.

To apply, ring 0345 6000723.

*It can be fewer than this if the loan is needed for an item necessary for employment.

Southway Solutions Loan

In partnership with South Manchester Credit Union, we have our own borrowing option for tenants, the Southway Solutions Loan. If eligible, you can borrow £100 - £300.

Southway Solutions has:

- A speedy and simple application process.
- Affordable and flexible repayment plans.
- A competitive interest rate.

To apply simply contact the Southway Hub.

As with any loan, affordability needs to be carefully considered.



Paying Rent & Rent Arrears



Your rent should be the first thing you pay out of your monthly income. We will support tenants through difficult times, but we do need to be firmer when it comes to rent arrears. If you're going through financial difficulty, don't struggle on - arrange to speak to your Income Officer, who will be able to give you advice on setting up affordable arrears repayment plans and rent direct payments.

11 Ways to Pay Your Rent



Direct Debit



This is the recommended method; it's automatic, free, convenient, and safe. Call us or go to www.southwayhousing.co.uk/payingrent to set your direct debit up.

Standing Order



Like a Direct Debit, the money goes in straight away, so no danger of forgetting. Set it up via online banking or at www.southwayhousing.co.uk/payingrent

Online



Use your bank, debit or credit card to pay online through secure allpay Internet Payments. All you need is your 19 digit payment number (which can be found on your rent card and rent statement). You can make payment via our website: www.southwayhousing.co.uk.

Allpay app



Download the allpay app from the iPhone App Store or Google Play for Android devices. This way you can pay online on the go, via a smartphone or tablet.

Text Message



Visit allpay and register your credit or debit card. When set up, you pay by texting 'pay' to 81025, along with the text code you receive, password, and payment amount.

Phone Call



Call the Customer Hub and select the 'Rent' option, then press 1 to make a payment. This is a cheaper option than calling allpay direct.

Post Office



It's free to pay by cash, cheque or debit or credit card at any post office using your rent card. Find your nearest post office at www.postoffice.co.uk.

Pay Point or Pay Zone



Use your rent card plus cash or your debit or credit card

to pay anywhere displaying the Pay Point or Payzone logo. See www.paypoint.co.uk or www.payzone.co.uk for more information.

By Post



Send us a cheque made out to Southway Housing Trust with your name, address and tenancy reference number on the back. Don't send cash through the post!

Housing Benefit



If you claim Housing Benefit to pay your rent, you can choose to have it paid direct to us. However, if your Housing Benefit doesn't cover all your rent, you'll need to use another method to pay the rest.



(Housing Element)

If you now claim Universal Credit, and you are struggling to pay your rent, speak to us. We may be able to apply for the housing element to come to us directly (this is called an APA). If it doesn't cover all of your rent, you would need to pay the rest another way.

Having trouble paying your rent?



Please contact us straight away, no matter how serious things seem. Your Income Officer and our specialist advisors can work with you to manage your arrears and set up affordable payment arrangements.

Have Rent Arrears?

Did you know you can avoid court action and additional costs by arranging to pay as little as **£3.70 a week***?

By sticking to the arrangement you will avoid the risk of losing your home.

**Depending on your household income. This figure is set by the courts for those on Benefits, we may recommend you pay more to manage arrears.*

Need more information?

For more information on how to pay your rent, visit the Rent and Money section of our website.

Rewards for paying rent

Every month and at Christmas, we do prize draws where tenants have the opportunity to win £500 or £250.

So far, over 800 tenants have won a prize through Southway Rewards.

Want to be a part of Southway Rewards?

To automatically be included in our Southway Rewards programme, you have to consistently pay your rent on time, or have adhered to a rent repayment agreement for over 13 weeks. You also must not have breached your tenancy agreement. If you are in rent arrears, get in touch. Once you have been paying them off for 13 weeks you will enter the Southway Rewards scheme.

Southway
Rewards ★

Southway's
Support



Bank Accounts

A bank account is essential today. If you work, you need a bank account for wages to be paid into and, importantly, one is needed for you to receive your Universal Credit benefit via an electronic payment. If you have concerns about bank charges, there are many bank accounts that are free and that don't allow you to go overdrawn.

Basic accounts are usually free; you tend to receive a debit card that allows you to pay for goods and services in shops, over the phone and online. The card can also be used to withdraw money from ATMs and get cashback.

Current accounts are the same as basic accounts, but include a chequebook and an authorised overdraft facility, which will be charged for.

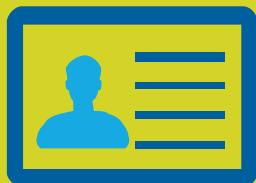
Savings accounts are good for saving money for things like holidays or Christmas. They usually earn some interest.

How do I open an account?

There are plenty of straightforward guides that can help you with opening a bank account. We recommend the Money Advice Service's instructional video, available at: www.southwayhousing.co.uk/money.

You will need

Proof of ID: a Passport, driving license, or letter showing proof of your benefits



Proof of address: your Tenancy agreement or a recent utility bill or Council Tax letter

Using your bank account to pay rent and bills

Direct Debits and Standing Orders can be useful in managing your money. Once your bills are paid, you know what you have left is yours to spend. We recommend paying your bills as soon as your money comes in. Be aware that the bank can charge if there are insufficient funds to cover payments.

Direct Debit

This comes out of the account on the same day of each month. These are ideal for paying bills that you want to pay in full but you can't predict what the amount will be, such as quarterly gas bills.

Standing Order

This is also paid on the same day of each month, but you decide the fixed amount; e.g. a £50 monthly water bill. This can make it easier to budget, but if your bill is higher than predicted you may need to pay more at the end of the year.

Keeping safe

Remember to check your bank statements regularly, to ensure you have been charged correctly for goods and services and that all outgoing payments are yours. It is also good to check that money entering your account, such as your wages or refunds, are the right amount and received on time.

We can advise you on opening bank accounts, and help you to set up direct debits, standing orders and more.

If you need to open an account as part of your move to Universal Credit, we have specialist support for this. Contact the Customer Hub; they will refer you to our Advisors.



Budgeting

Budgeting is about taking control of your finances by ensuring you have enough money for your bills and knowing how much you have left to spend. We can all be guilty of not budgeting, particularly at expensive times of year like Christmas and birthdays. Spending more than your income can lead to debts, so having a budget will help you to deal with any shortfall before problems start.

Keeping a budget planner is an effective way of managing your money. Once you have created your plan, you can continue to use it every month, week or however you choose to budget.

There are some useful online budget planners from the Money Advice Service and Gov.uk.

We've provided a draft budget planner on the back of this booklet for you to write on to keep track of your money. Try it out for a month or two and see what you think.

Credit Union Savings Schemes



As well as affordable loan options, credit unions can help you budget for events and one off spends; they also offer:

- **Savings schemes**
- **Christmas Club**

Contact your Credit Union or Southway to find out about the options and how to get started.

We offer help with budgeting. If you think you need some guidance please contact the Hub and they will refer you to our Money Coordinator.



Debt

The drawback to borrowing is accumulating debt. We speak to people struggling with debt all the time, and our advice is not to hide debt problems - help is always available.

Beware loan sharks

Anyone who lends money without paperwork or a contract outlining what is owed, what will be paid in total, and what level of interest is being charged, is operating illegally.

Loan sharks often prey on the most vulnerable, who have nowhere else to turn; intimidation and even violence can be used to make sure people pay.

Report any such activity anonymously to the Illegal Money Lending Team on 0300 555 2222.

From one off advice to full casework, our specialist Debt Advisor can help you manage debts, confidentially. This could include:

- **Rent arrears**
- **Council Tax**
- **Utilities**
- **Water rates**

- **Bank debts**
- **Catalogues**
- **Court fines**
- **Hire purchase**
- **Doorstep and payday lenders**
- **Credit cards**

We can contact creditors and negotiate with those

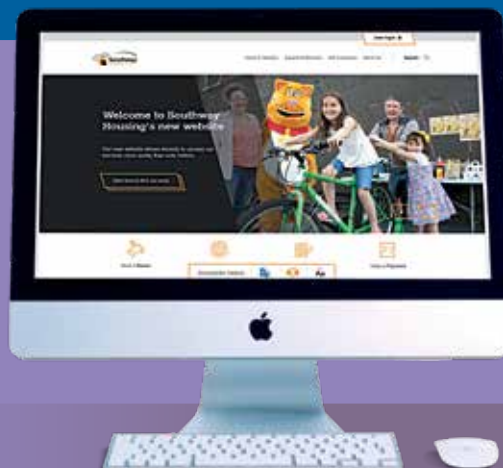


you owe – we know the law and the options available and are listened to by the credit industry. We can also supply information about other agencies and provide template letters for you to complete and send to creditors, if you wish to make contact yourself.

Being Online

There are so many reasons why being online makes it easier to manage your money. It will help you to look for jobs, pay your rent, manage your benefits, use our online services and even proves useful for online shopping or using comparison sites to find good value deals.

We understand that the online world can be daunting, but we provide support to make it easier.



Looking for Wi-Fi?

Cafe's, shops, libraries and other public spaces often have free Wi-Fi. You can also access the internet at our head office or community centres.

We have a free digital self-service area in our reception at Southern Gate and our staff can assist you with using the computer, should you need it.



We have a dedicated Digital Inclusion Officer at Southway who offers lots of services to make sure you have computer skills and access to the internet:

Help with equipment

Laptop loans

We can lend you a laptop for free, for up to three months. Internet access is also provided in the form of a MiFi device, if you need it – contact us to apply.

Buying a computer

Southway tenants can get a discount when buying a computer at Computer Recyclers – just contact us to find out more.



Internet Savvy Courses

The course can help you with:

- **Basic computer skills**
- **Getting an email address**
- **Advice on the best and cheapest equipment and internet deals**
- **Searching online for jobs**
- **Signing up to the Southway portal (so that you can book repairs and more online)**
- **Using the internet to save money**

At the end of the course Southway will pay half the cost of a laptop, and can advise on the cheapest way to get online. For the next course dates check our website or contact us.

Look out for courses across the local community centres – we usually share them on social media.

Bills & Other Costs

Prices for bills like water, gas and electricity are rising and can account for a large portion of your household budget - but there are ways to minimise this expense.

Gas and electricity bills

Check to see:

- If changing your supplier will reduce your bills, by using uswitch or the Money Saving Expert.
- If changing how you pay could help reduce payments; contact your gas and electricity supplier.
- If you are in gas and/or electricity arrears, if your supplier has a charitable trust that could help.

Warm Home Discount

Check gov.uk to see if you qualify for the £140 Warm Home Discount between October and March.

Water Bills

There are many schemes available to help with the cost of water bills and any arrears. Whether you can reduce your water bill will depend on how you pay your water bill and your income.

If you pay by water meter, you should:

- Check if your supplier has any special tariffs that you could qualify for, if you feel you are a low water user.
- Use all free water savings products available. Ask us for more information.

If you pay water rates you should:

- Check if it would be cheaper to have a water meter fitted (but remember to speak to us first).

If you are in arrears with your water bill you should:

- See if your supplier has a restart scheme or something similar.

WaterSure Scheme

If you, or someone in your household, receives certain benefits or tax credits and you live in a property with a water meter, there are government regulations to protect you. You qualify if:

- You have three or more children up to 19 years old in full time education who live with you, and for whom you claim Child Benefit, or
- Someone in your household has a medical condition which means they use a lot of water.

If this applies to you, you do not have to pay more than the domestic customer on a water meter, and could save money. Check this website for the average in your area: www.ofwat.gov.uk

United Utilities

Arrears Allowance Scheme: for every £1 you contribute to the debt, United Utilities put in £1, rising to £2 after 6 months.

Trust Fund: helps for customers experiencing severe hardship (including bankruptcy).

British Gas

British Gas offer grants whether they supply you or not. Check to see whether you meet the criteria at www.britishgasenergytrust.org.uk





Energy Saving Top Tips



Switch off lights and electrical appliances when not using them

Turning things off at the power point can save even more power than at the switch or remote control.



Switch to LED bulbs

Energy-efficient globes can save you 80% off lighting costs, and last longer.



Shut doors to areas you're not using

Also only cool or heat the rooms where you spend the most time.



Save energy in how you wash and dry clothes

Select the shortest appropriate washing cycle, or wash in cool water (which can save £90 per year). Wait until your machine is full before washing. Hang clothes outside to dry if you can.



Save energy in the kitchen

Make sure the door seal is tight and that no gaps let cold air escape. Thaw frozen food in the fridge to reduce cooking time. Use the microwave when you can, they use much less energy than an electric oven. Bulk cook more and have leftover meals. Keep leftover meals in the freezer.



Manage your heating

Every degree above 20 degrees can add 10% to your heating bill. In winter, heating can be over 30% of your bill – only heat what and when you need.

Our Advice Team can help you to find ways of lowering your bills and apply for any of the above support. Contact us and ask for assistance.



Work and Training

Having a job helps improve our financial stability, opportunities, confidence, and overall health and wellbeing. We know that many of you want to work, but may face barriers to finding a job, but there are lots of services available to help.

Finding work or training

Community Centres and Hubs

Southway supports local learning hubs and community centres staffed by friendly, experienced community workers, who are always happy to help. Our centres and hubs are:

BMCA (Barlow Moor) Merseybank Avenue, Chorlton, M21 7NT	T: 0161 446 4805
Ladybarn Community Hub, Royle Street, Fallowfield, M14 6RN	T: 0161 224 3733
Old Moat Learning Hub, Old Moat Lane, Withington, M20 1DE	T: 0161 434 1555
Westcroft Community Centre, 24-26 Westcroft Road, Burnage, M20 6EF	T: 0161 448 8232
Burnage Library, Burnage Lane, Manchester, M19 1EW	T: 0161 227 3774

These centres run courses, clubs and events that can help you find employment, such as Internet cafés, English Language classes, Computers for beginners, Childcare and Health & Social Care courses. See our website for upcoming courses and events.

Jobs Club

Jobs Club can help you with creating or updating CVs, applying for jobs online, application forms, finding training & voluntary opportunities and interview skills in a friendly, relaxed setting.

Wednesdays - Barlow Moor Community Association: 1-4pm.

Thursdays - Old Moat Sure Start Centre: 10am-3pm
& Westcroft Community Centre: 12-3pm.

Fridays - Ladybarn Community Hub - 1-4pm.



Our **Employment and Money Coordinator** works with various agencies to address a variety of barriers to gaining employment, including factors such as mental illnesses or an offending history.

They will invite you to a meeting to assess your needs. If you're ready to start working, you can get help with:

- Information on local job opportunities.
- Compiling or updating CVs.
- Making job applications.



- Making referrals to agencies that have job opportunities and links to local employers.
- Clothing and interview coaching.
- Referring you to agencies that offer training, one-to-one support, career advice and placements.
- Connecting you to volunteering opportunities.

Check the Employment and Careers areas of our website for up to date advice and opportunities.



Support with Food

Food poverty is something we are increasingly seeing, with more emergency food providers in Manchester than ever before. No one should have to go hungry and if you are struggling to feed your family, please get in touch with us or another agency listed below for food support.

Food banks and food clubs

If you find that you or your family cannot afford to eat, perhaps because of a change in your circumstances, food banks and clubs can help. You can ask us about getting help from a local food bank or ask to be referred by a doctor, health visitor, social worker, or advice agency.

Find out more

Find your local food bank on the food bank map on our website, or see the Trussell Trust website:

www.trusselltrust.org/map or call them on **01722 580 180**.

Tips to trim your food bill

1. Check the unit price of products

Check labels – they will often display unit price in pence per 100g/100ml or kg/L. Remember, sometimes bargains are really just clever packaging.

2. Buy what you need

It's often cheaper to buy fresh food loose, meaning you won't over-spend or over-buy.

3. Try own brand alternatives

In blind taste tests

people usually can't tell the difference, or prefer own brand!

4. Beware: special offers aren't always best value

'Buy one get one free' offers are tempting, but are usually still more expensive than own brands.

5. Check for short-dated steals

Look out for brightly-labelled discount food, which is sold at a fraction of the full price.

6. Use everything you have before shopping for more

Note expiry dates and use the internet to search for recipes using things you already have in. You'll also be a more creative cook.

7. Buy food with longer dates

Check the products further back on shelves, and only buy what you can use before it expires.

See overleaf for Southway's food support 'Quids In' Food Clubs

BUDGET PLANNER

Income	Weekly	Monthly
Wages/salary - self		
Wages/salary - partner		
Pensions		
Income Support / ISA		
Child Benefit		
Tax Credits		
Disability Benefits		
Incapacity benefit / ESA		
Other income		
TOTAL INCOME		

Expenses	Weekly	Monthly
Mortgage		
Second mortgage/ secured loan		
Rent		
Council Tax		
Ground rent / Service charges		
Buildings /Contents insurance		
Life Insurance / Endowment		
Water charges		
Gas		
Electricity		
TV Rental / Licence		
Magistrates fines		
Maintenance payments		
Travelling expenses		
Telephone / mobile		
Children's expenses		
Housekeeping		
Prescriptions / Health expenses		
Pets		
Repairs & maintenance		
Disability costs		
Other expenditure		

Total Outgoings	Weekly	Monthly
Total income		
Total outgoings		
INCOME MINUS OUTGOINGS		

How to use the Budget Planner

1. Decide whether to use weekly or monthly figures. You may need a calculator for this! To work out weekly figures for a month, multiply by 52 weeks and divide by twelve months.

For example £10 in the electric meter per week would be: £10 x 52 weeks / 12 months = £43.33 per month.

Quids In Food Clubs



We have five Quids In Food Clubs for households who are struggling to feed their families.

Quids In offers approximately £15 worth of food a week for a £2 weekly membership. Unlike food banks, Quids In is an ongoing membership, offering fresh and chilled food, which can be hard to find and expensive to buy.

Who's eligible?

Any household in the club's postcode claiming Housing Benefit or Universal Credit.

How do I join?

Come along to your local club and complete a membership form, bringing evidence that you claim Housing Benefit or Universal Credit with you.

Where are the clubs?

Brookfield House, Nell Lane, Chorlton, M21 7UD (white building in Chorlton Park) **Thursday: 10.30am-1pm**

Pop Up Shop on Merseybank Shopping Parade, 42 Merseybank Ave, Chorlton, M21 7NN **Friday: 12pm-4pm**

Burnage Community Centre, Burnage Lane, Burnage, M19 1ER. **Wednesday: 9.30am-12pm**

Westcroft Community Centre, Westcroft Road, Burnage, M20 6EF. **Wednesday - 10am-3pm**

Old Moat Children's Centre, Old Moat Lane, Old Moat (Withington) M20 1DE. **Friday: 12.30pm-2.30pm**

Members are asked to attend every week, to prevent food from being wasted.

You can also look out for other food support, like Breakfast Clubs, at the community centres.

To work out monthly figures for a week:

Multiply by 12 months and divide by 52 weeks. For example, a monthly top up phone card of £20 would be:
 $\text{£20} \times 12 \text{ months} / 52 \text{ weeks} = \text{£4.61 per week.}$

Remember: a month doesn't equal 4 weeks!

2. Write in all your incoming and outgoing funds on a weekly or monthly basis. Checking your bank or post office statements, or shop receipts, may help.
3. Add up all your income in the total space and your outgoings in the bottom total space. Take your outgoings away from your income.

Remember to include everything you spend!