

# We are here to help and and support you

Information leaflet on how we can support our customers during the cost of living crisis

## WHAT HAPPENS IF I HAVE DIFFICULTIES PAYING MY RENT?

We understand that in the current climate it's never been more challenging for our tenants to budget and maintain priority bills due to the rise in costs. Please be aware that if you do get into difficulty or you think you may have a future issue with payments that you communicate with us at the earliest opportunity as there are many ways in which we can help.

In particular, if you have a change in financial circumstances it's best to contact us immediately, ignoring

this will only make matters worse. If you fall behind with payments and you do not proactively contact us our procedure is to contact you every 3-5 working days until we establish a suitable and affordable repayment arrangement based on your income and outgoings.

Our experienced staff will always listen to your circumstances and provide advice and assistance as required to help you pay and ensure referrals are made to ensure your income is fully maximised.

## Below is a list of a variety of helpful sources including contact information.

Problem/Issue	Who can help?
Struggling with Rent Payments	Please arrange an appointment with your housing officer or assistant by telephone on <b>0141 634 8016</b> , email <b>info@ardenglen.org.uk</b> or via the office
<ul> <li>Housing &amp; Council Tax Benefit.</li> <li>-To make a new claim:</li> <li>-To tell the council about changes to your circumstances:</li> <li>-To talk to someone about your claim:</li> <li>Apply for Discretionary Housing Payment (extra bedroom or financial claim if on partial benefit)</li> </ul>	glasgow.teamnetsol.com/ glasgow.gov.uk/index.aspx?articleid=20412 https://appointments.glasgow.gov.uk/date-and-time https://www.glasgow.gov.uk/index.aspx?articleid=26223
<b>Universal Credit</b> Information for claimants Telephone line	Apply for universal credit here : <u>www.gov.uk/apply-universal-credit</u> <u>https://www.gov.uk/government/collections/universal-credit-detailed- information-for-claimants</u> 0800 328 5644
Welfare Rights Service Financial MOT including full benefit check, assistance to make applications, assistance to reduce overpayments & appeals	Ardenglen Welfare Rights Officer available weekly. Contact us on <b>0141 634 8016</b> or email <u>info@ardenglen.org.uk</u> to book an appointment
Welfare Rights & Advice for a wide range of issues – including debt, budgeting, benefit advice. They also provide a "help to claim" service for universal credit.	Citizens Advice Bureau 27 Dougrie Drive, <b>0141 634 0338</b> or general free helpline <b>0800 028 1456</b> The website also has a variety of online tools and information - <u>www.cas.org.uk</u>
<b>Legal Advice</b> - Housing and Employment Rights. Legal advice relating to rent/mortgage arrears and debt & residency issues.	Castlemilk Law Centre , 155 Castlemilk Drive 0141 634 0313 <u>www.castlemilklawcentre.co.uk</u>
Savings and loan advice:	Castlemilk Credit Union, 155 Castlemilk Drive <u>www.castlemilkcu.co.uk</u> 0141 631 2952
Fuel advice	Your own energy provider should be contacted to establish the help they can provide you otherwise: Home Energy Scotland You can call direct on 0808 808 2282 or call our offices and we can send over a referral If you are a member of the castlemilk pantry you can access fuel support from Ardenglen directly call 0141 634 8016 or meet Lynne on the pantry open days
Food Assistance – The Castlemilk Pantry	Castlemilk Community Centre, 121 Castlemilk Drive Pay £1 to join and £2.50 weekly for your shop which is around 10 items worth £15. Open Tuesday and Wednesday 10am-3pm. Call in during opening times to join or email <u>community@ardenglen.org.uk</u>
Home Comfort Hub - Tea/ Coffee/ Soup and blether	Maureen Cope Hall – 201 Ardencraig Road Monday – Friday 10am-3pm
Debt Advice	Step Change Debt Charity - <b>0800 138 1111</b> or request referral via Ardenglen staff <u>https://www.stepchange.org/debt-info/debt-collection.aspx</u>
Scottish Government	Cost of living website https://costofliving.campaign.gov.scot/

## **Struggling to Cope**

We understand that falling into debt can lead to stress and anxiety. If you feel you need support, someone to talk to or you are not too sure who to turn to then the following support agencies may be able to help;

## Medical advice relating to mental health.

Contact your Doctor's surgery directly for an appointment

### Samaritans:

You can get in touch about anything that's troubling you, no matter how large or small the issue. Free phone **116 123** 

### Lifelink:

Supporting people to reach their potential in the area of mental health and wellbeing. **0141 552 4434** (local charges apply) **info@lifelink.org.uk** 

### **Breathing space:**

A confidential phone line for anyone in Scotland feeling low, anxious or depressed. Free phone **0800 83 85 87** 

Refuge domestic violence helpline: Freephone 24hr 0808 2000 247

**Abused Men in Scotland:** (Mon-Fri 9am – 4pm) **03300 949 395** 

Scotland's Domestic Abuse and Forced Marriages: 24 hr helpline 0800 027 1234

## **Rent Payment Methods**

Did you know that there are a variety of methods available to pay your rent? The most popular is direct debit as this is the easiest and most hassle free option.



**DIRECT DEBIT:** Can be set up in moments. Contact AHA by phone or in person.



**ALLPAY APP:** If you have an android or IOS mobile phone you can download the allpay app by scanning the QR code opposite.

Once you input your reference number & bank details you can then store these for future use.



DEBIT/CREDIT CARD INTERNET PAYMENTS: www.allpayments.net

**RENT CARD:** Can be ordered on request and used at Paypoints or Post Office.



**DEBIT/CREDIT CARD 24 HOUR PHONELINE:** 0330 041 6497 Quote the long number on your rent card.



DEBIT/CREDIT CARD PAYMENTS: Contact AHA by phone or in person.

**RECURRING PAYMENTS:** Similar to a direct debit but there is no charges from your bank if the funds are not available. Ardenglen staff can help you set this up.

If you are concerned about your financial situation please get in touch with us. We will do what we can to help and support you.

website: www.ardenglen.co.uk email: info@ardenglen.org.uk Telephone: 0141 634 8016 Office: 355 Tormusk Road, Castlemilk, Glasgow, G45 0HF

