

Money TALKS

May 2019

PLEASE READ THIS MAGAZINE - IT CONTAINS IMPORTANT INFORMATION

Every Penny Counts.



 river clyde
homes

Know Your Landlord

If you are applying for Universal Credit, you will be asked when making your claim on-line to supply your landlord's details.

You will need the following information:

**RIVER CLYDE HOMES, Roxburgh House,
102-112 Roxburgh Street, Greenock PA15 4JT**

Telephone number: 0800 013 2196

Email: Universal.Credit@riverclydehomes.org.uk

You will also be asked details of your rent amount and if you are not sure please call us to confirm.

Our Customer experience team are open 24/7!

If you do not supply this information on your claim you will not get any housing costs and your rent account will fall into arrears. Even if you do not pay any rent as you currently get full housing benefit, you still have a rent charge.



Welcome to the fourth edition of Money Talks

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Money talks is the essential guide to your finances, helping you through a challenging times, particularly if you receive benefits.
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This edition comes at another important time as the Department for Work and Pensions considers the further roll-out of Universal Credit. Many more customers will be asked to claim Universal Credit over the coming years and so this guide has been produced to give you the facts.

More than just Universal Credit, Money Talks is a handy tool packed with advice and helpful tips including services you can access for free.

River Clyde Homes has specialist teams who can help with any benefit or money related questions. In 2017/18 they generated over £2.45 million in unclaimed benefits for customers as a direct result of their input. Take advantage of this support today by contacting the team if you feel you need help.

Whether you claim benefits or not this magazine has lots of helpful tips to manage your finances.

Once again, River Clyde Homes staff are here to help and I would urge you to contact with any issues you might be facing for free and impartial advice.

Don't suffer in silence, call River Clyde Homes today.

Stephen McCabe

Inverclyde Welfare & Financial Inclusion Champion



Talk to us
☎ 0800 013 2196

FINANCIAL WELLBEING SERVICE

Last year we helped customers gain over £2.45 million in extra benefits

Our experienced staff provide information, advice and representation for River Clyde Homes tenants on wide range of welfare rights issues.

The advice is free and confidential and an appointment is not always necessary. We can also visit you in your home at a time that is convenient for you.

The main areas that we can offer support are:

- Help to make new claims and report changes in your circumstances for all benefits including any new devolved benefits offered by the Scottish Government.
- Help you understand and comply with all Department for Work and Pensions, HM Revenue and Customs or Inverclyde Council requests for information.
- Advice and assistance to access additional grants or funding.
- Assistance to resolve benefit problems or challenge decisions, submit reconsiderations and appeals e.g. Inverclyde Council, DWP, HMRC.
- Benefit entitlement calculations tailored to your own personal circumstances.
- Signpost and make referrals to other organisations.

Please contact our Financial Wellbeing officers if you feel we can offer any advice or support on 0800 013 2196



Case Study

Mr X accepted a tenancy with River Clyde Homes which was more suitable to his medical requirements. He previously resided alone in a family property where he wasn't charged rent only Council Tax. We assisted him in completing a Housing Benefit and Council Tax Reduction form to help towards his rent and water and sewerage charges.

We also noted that he hadn't been receiving any Council Tax reduction whilst residing at his outgoing property and we helped him in asking for a backdated payment. As his health condition has deteriorated we also reviewed his Disability Living Allowance award and he received an additional award.



ARE YOU ENTITLED TO HOUSING BENEFIT?

Housing Benefit can help you pay your rent if you're unemployed, on a low income or claiming benefits.

You can only make a new claim for Housing Benefit if:

- You are getting the severe disability premium.
- You got the severe disability premium within the last month and you're still eligible for it.
- You have reached State Pension age.
- You live in temporary accommodation.
- You live in sheltered or supported housing with special facilities such as alarms or wardens.
- Your savings do not exceed £16,000 - unless you get Guarantee Credit of Pension Credit.

ARE YOU GETTING HOUSING BENEFIT?

Inverclyde Council can review your claim at any point, and could cancel it if you do not respond to any letters. Don't delay: respond today!

Changes that could affect your Housing Benefit:

- Have you, your partner or someone living with you had a change in benefit?
- Have you, your partner or someone living with you started working more hours or started a job?
- Have you, your partner or a grown up child started college?
- Have you moved address?
- Has someone moved into your home or moved away?
- Have you started receiving a workplace pension?
- Has someone in your home had a baby?
- Have you started paying child care charges?

NON-DEPENDANT CHARGES

A non-dependent (NDD) can be a parent, child, relative or friend who lives in your home and is over 18.

Non-dependants are expected to pay towards your household costs, and some of what they pay will be for Rent and/or Council Tax. A deduction is made from your Housing Benefit, Universal Credit and Council Tax because of this, even if the non-dependant doesn't pay you. A deduction can be made for each non-dependant who lives with you. Anyone who has a NDD on their Housing Benefit or Universal Credit award currently will need to make up this shortfall in their rent each week. This doesn't apply to partners, lodgers, joint tenants and carers.



The current levels of Non-Dependant Changes for this year:

If you receive Housing Benefit		If you receive Universal Credit Housing Costs	
The following charges are WEEKLY		The following charges are MONTHLY	
Aged 25 or over in receipt of IS, JSA or UC	£15.60	Aged over 21 in receipt of JSA, ESA, IS, UC or any earned income	£73.89
In receipt of main phase ESA	£15.60	If you or your non-dependant have any changes in circumstances it is important that you get the correct advice for your situation. If you need any advice talk to us.	
<i>Aged 18 or over in paid work and Gross Income:</i>			
gross income: less than £143.00	£15.60		
gross income: £143.00 to £208.99	£35.85		
gross income: £209.00 to £271.99	£49.20		
gross income: £272.00 to £362.99	£80.55		
gross income: £363.00 to £450.99	£91.70	<p>Key: IS Income Support; JSA Job Seekers Allowance; ESA Employment & Support Allowance; UC Universal Credit</p>	
gross income: £451.00 and above	£100.65		

Talk to us
 ☎ 0800 013 2196

Are you entitled to Council Tax Reduction?

You could be eligible if you're on a low income or claim benefits and may still qualify if you are working.

Your council tax bill could be reduced by up to 100% however you may still need to pay for water and sewage.

You can apply if you rent or own your home.

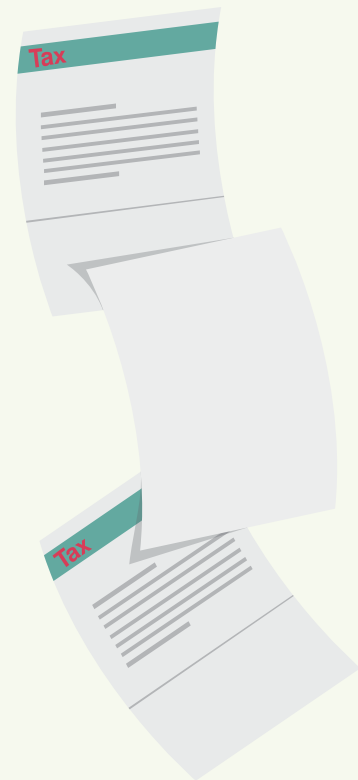
What you get depends on:

- Where you live.
- Your circumstances (eg income, number of children, benefits, residency status)
- Your household income - this includes savings, pensions and your partner's income.
- If your children live with you.
- If other adults live with you.

Severe Mental Impairment

The Council Tax due on a property may be discounted or exempted if one or more of the occupants has a severe impairment of intelligence and social functioning which appears to be permanent. The condition of each person must be certified by a registered medical practitioner and they must be in receipt of (or if of pensionable age would otherwise be entitled to) one or more qualifying state benefits as detailed below.

- Short or Long Term Incapacity Benefit.
- Severe Disablement Allowance.
- Constant Attendance Allowance.
- Attendance Allowance.
- Disabled Person's Tax Credit.
- Universal Credit.
- Employment and Support Allowance.
- Unemployability Supplement or Allowance.
- Armed Forces Independence Payment.
- The Daily Living component of Personal Independence Payment.
- Income Support where the applicable amount includes a disability premium.
- The highest or middle rate of the care component of.
- Disability Living Allowance.



Attendance Allowance

Attendance Allowance helps with extra costs if you have a disability severe enough that you need someone to help look after you.

You can get Attendance Allowance if you've reached State Pension age and the following apply:

- You have a physical disability (including sensory disability, eg: blindness), a mental disability (including learning difficulties), or both;
- Your disability is severe enough for you to need help caring for yourself or someone to supervise you, for your own or someone else's safety or
- You have needed that help for at least 6 months (unless you're terminally ill).

There are two different rates and how much you get depends on the level of care that you need because of your disability. But it does not cover mobility needs.

You could get extra Pension Credit, Housing Benefit or Council Tax reduction if you get Attendance Allowance

Attendance Allowance is not means-tested: what you earn or how much you have in savings will not affect what you get.



How to claim

You can get an Attendance Allowance claim form online at www.gov.uk that you can complete and return by post.

You can also call the Attendance Allowance helpline to ask for:

- A copy of the form or
- Alternative formats, such as Braille, large print or audio CD.

Attendance Allowance helpline

Tel: 0800 731 0122

Monday to Friday: 8am to 6pm.

If you're terminally ill

There are 'special rules' allowing you to get Attendance Allowance more quickly if you're not expected to live more than six months. You must:

- Complete an Attendance Allowance form or
- Ask a doctor or other healthcare professional for form DS1500 - they'll either fill it in and give the form to you or send it directly to DWP.

You can do this on behalf of someone else without their permission. The letter about the money awarded will not mention 'special rules'

Talk to us
☎ 0800 013 2196



Pension Credit

Pension Credit is a non-taxable income-related benefit. It tops up pensioners' weekly income and is made up of 2 parts - Guarantee Credit and Savings Credit.

Guarantee Credit tops up your weekly income if it's below £167.25 (for single people) or £255.25 (for couples).

Savings Credit is an extra payment for people who saved some money towards their retirement, for example a pension. You may not be eligible for Savings Credit if you reached State Pension age on or after 6 April 2016.

Eligibility

To qualify for Pension Credit:

- You, or your partner, must have reached Pension Credit qualifying age

Your partner is your husband, wife or civil partner (if you live with them) or someone else you live with as if you were married.

What you'll get

How much you get depends on your circumstances and what income, if any, you already receive. Any savings that you have over £10,000 may also affect the amount you are entitled to. You might get more if you're a carer, severely disabled, responsible for a child or young person, or have certain housing costs.

Changes to Pension Credit eligibility from 15 May 2019

From 15 May 2019, if you're in a couple you'll only be eligible to start getting pension credit if either:

- You and your partner have both reached Pension Credit qualifying age or
- One of you has reached Pension Credit qualifying age and is claiming Housing Benefit (for you as a couple)

If you're not already getting Pension Credit on 14 May 2019, you can backdate your claim. You could still be eligible to get Pension Credit.

You can ask for your claim to be backdated to 14 May or before. You'll need to apply by 13 August 2019 to do this.

You can apply for Universal Credit instead if you're still not eligible.

If you already get Pension Credit and you're in a couple you'll continue to get Pension Credit after 15 May 2019. If your entitlement stops for any reason, for example your circumstances change, you cannot start getting it again until you (or your partner) are eligible under the new rules.

If you already get Pension Credit and you're single:

From 15 May 2019, you'll stop getting Pension Credit if you start living with a partner who is under Pension Credit qualifying age. You can start getting it again when your partner reaches Pension Credit qualifying age.

Unclaimed Pension Credit

Recent government figures stated that up to £3.5 billion of Pension Credit went unclaimed, meaning up to 1.3 million families are missing out on an average of £2,500 a year.

**If you are a pensioner on a low income then make sure you get what you are due.
Contact us today to check if you are eligible 0800 013 2196**

Report a change of circumstances



You need to report any changes in your circumstances so you continue to get the right amount of benefit you are entitled to.

Changes can include:

- Someone moves in or out of your household;
- Changes to relationship status;
- Starting to care for a child;
- Changes to caring responsibilities;
- Moving to a new address;
- Increase or decrease to your rent;
- Finding or finishing a job;
- Changes to your health condition or if you're awarded Personal Independence Payment, Disability Living Allowance or Attendance Allowance;
- Changes to your earnings;
- Changes to your income and savings;
- Receiving a workplace pension or
- Changes to your savings



Your claim might be affected or reduced if you do not report a change of circumstances straight away.

If you are unsure if any changes should be reported and how they may affect your entitlement we are here to assist you.

Talk to us
☎ 0800 013 2196

Future Skills



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We live in a digital age where the Internet has revolutionised our lifestyles, the way we communicate, even the way we shop. Technology is a great thing, but only when you know how to use it. Future Skills can help!
.....

We are a free service providing one-to-one support for Inverclyde residents to gain skills using a PC, Tablet, or Smartphone and access the Internet. We can come to your home or meet at a local venue such as one of Inverclyde's Libraries or Community Centres – wherever is most convenient for you.

What can future skills do for you?

- Show you how to use your laptop, PC, tablet or smartphone.
- Teach you how to email and keep in touch with friends and family.
- Personalise your laptop, PC, tablet or smartphone to make it quicker and easier for you to use.
- How to use the internet to shop for the best deals and save money.
- How to fill in online forms.
- Help you to understand modern tech-y terms.

Anything's easy once you know how and we're here to help! Call us for a chat and to find out more on **01475 788 915** or visit Futureskills website **www.futureskillsinverclyde.com**.

Help in a crisis and borrowing

With the impact of Welfare Reform there has been an increase in the number of our customers needing support and looking to borrow money.

We have experienced officers who can provide essential advice in crisis situations, we work with many organisations to give you the support and advice you need. Here are some examples of services which can help you in a crisis and how to borrow money wisely.

Scottish Welfare Fund

The Scottish Welfare Fund is administered by Inverclyde Council and offers grants for people on benefits or a low income. The fund offers two types of grants:

- Crisis Grants.
- Community Care Grants.

River Clyde Homes can help you to apply for a Scottish Welfare Fund grant. Contact our Team today for more information.

Benefit Advances

If you apply for Universal Credit, you may find yourself waiting five weeks before your first payment. If you are struggling during this time you can ask the DWP for a benefit advance. Any advances will be recovered from ongoing payments. Please speak to us or your work coach about this.

Starterpacks Inverclyde

Starterpacks Inverclyde may be able to support people who are offered a tenancy with things like bedding, cleaning products, pots, cutlery and hygiene products. For further information on eligibility please contact us direct to discuss.

Inverclyde Foodbank

The Inverclyde Foodbank is just one of over 400 Trussel Trust foodbanks in the UK. The foodbank can provide an emergency supply of food for people in crisis situations. Referrals to the foodbank can be made via River Clyde Homes.

Heat

Home Energy Advice Team, or Heat, offer free, impartial energy advice to anyone who has an energy related concern from general advice through to energy advocacy support.

USE OUR TIPS TO BORROW MONEY WISELY!

- **Always ask first ... "Do I need to borrow?"**
Think about whether you need to spend the money or if it can be financed in a different way instead.
- **NEVER borrow from loan sharks**
You will likely never repay the debt and may be putting your safety at risk.
- **Ask yourself ... "Can I afford the repayments?"**
You should check what you can afford before you even think about borrowing. Be realistic – what if your circumstances change?
- **Look at the true cost of borrowing**
You should check what you will have to pay back in total. This will let you know the true cost of the debt.
- **Check your credit file.**
Always being declined? You need to check your file! There could be something incorrect that is stopping you from being able to borrow from reputable lenders. There are sites that let you do this for free (check out Money Saving Expert).
- **Be careful of 'multiple application' websites.**
You could be stung with fees to apply. You should never pay money to apply for a loan.
- **Be online savvy**
Check that any websites you are using are secure. If you're not sure – don't risk it!
- **Take your time**
Shop around and find the best deal. Don't opt for the first loan on offer.
- **Speak to your local Credit Union.**
They could help you to borrow at a more affordable rate and will also help you to save alongside your loan.



Talk to us
☎ 0800 013 2196

Beating the cold!



Winter Fuel Payment

You would qualify for a Winter Fuel Payment if both the following apply:

- You were born on or before 5 November 1953
- You lived in the UK for at least one day during the qualifying week which is usually in September

You could get between £100 and £300 to help you pay your heating bills. This is known as a 'Winter Fuel Payment'.

You usually get a Winter Fuel Payment automatically if you are eligible and you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit).

Cold Weather Payment

You may be entitled to a payment if the average temperature in your area is recorded as, or forecast to be, freezing or below for seven consecutive days.

You'll get £25 for each seven day period of very cold weather between November 1 and March 31.

Eligibility

You may get Cold Weather Payments if you're getting:

- Pension Credit;
- Income Support;
- Income-based Jobseeker's Allowance;
- Income-related Employment and Support Allowance;
- Universal Credit or
- Support for Mortgage Interest



Pension Credit

You'll usually get Cold Weather Payments if you get Pension Credit.

Income Support and income-based Jobseeker's Allowance

You'll usually get Cold Weather Payments if you get Income Support or income-based Jobseeker's Allowance and have any of the following:

- A disability or pensioner premium;
- A child who is disabled;
- Child Tax Credit that includes a disability or severe disability element or
- A child aged under 5 living with you.

Income-related Employment and Support Allowance (ESA)

You'll usually get Cold Weather Payments if you get income-related ESA and are in a work-related activity group or support group. If you're not in either group, you might also get Cold Weather Payments if you have any of the following:

- A severe or enhanced disability premium
- A pensioner premium
- A child who is disabled
- Child Tax Credit that includes a disability or severe disability element
- A child under 5 living with you



Warm Home Discount

You could get £140 off your electricity bill under the Warm Home Discount Scheme.

The money is not paid to you - it's a one-off discount on your electricity bill, between September and March.

You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. Contact your supplier to find out.

Eligibility

There are 2 ways to qualify for the Warm Home Discount Scheme:

- You get the Guarantee Credit element of Pension Credit - known as the 'core group' or
- You're on a low income and meet your energy supplier's criteria for the scheme - known as the 'broader group'

How you apply

The Warm Home Discount Scheme depends on how you qualify for the discount. If you fall under the 'broader group':

Your electricity supplier decides who can get the discount - check with your supplier to see if you're eligible and how to apply.

Check with your supplier as early as possible. The number of discounts suppliers can give is limited.

Talk to us
☎ 0800 013 2196

Did you know...



Blue Badge

If you're disabled or have a health condition that affects your mobility, you can apply for a Blue Badge. The Blue Badge scheme helps those with severe mobility problems who have difficulty using public transport to park close to where they need to go. You can also apply for a badge if you care for a child with a health condition that affects their mobility. You don't need to be able to drive to apply for a Blue Badge.

Concessionary fares and free travel

As an older or disabled traveller you may be eligible for concessionary fares or free travel on public transport. You can claim concessionary fares for bus, rail and ferry.

Care Packages

Inverclyde Health and Social Care Partnership services are available to anyone over the age of 16 who require support. There is a range of care and support services available including Homecare and Reablement, Community Alarm & Telehealthcare and Respite at Home.

Universal Credit and pensioners

From 15th May 2019 if you are of 'pension age' but your partner is of 'working age' then you may have to claim Universal Credit rather than Pension Credit. This will continue until your partner reaches pension age.

Rent Increase

River Clyde Homes' rent increase is effective from April 1 2019. If you receive Housing Benefit paid directly to you, and not River Clyde Homes, you will need to let Inverclyde Council know that there has been an increase in your rent charge from April 2019.

Don't struggle in silence

We are here to help and have a wide range of experienced staff who can support you. Speak to us today if you are worried or concerned about benefits or money.

Contact Us 0800 013 2196

Extra Care Plus

The Extra Care Plus team will provide you with all the help you need to settle into your new home at pre tenancy stage and beyond.

The service provides practical support on income maximisation and resolving benefit issues before uncovering other issues and signposting to specialist advice agencies.

The free confidential service also provides support with:

- Budgeting.
- Appeals.
- Help with completing forms.
- Under occupancy (Bedroom Tax).
- Housing benefit/discretionary housing payments.
- Help with Community care Grants, Crisis Grants.
- Advice on dealing with changes to the benefit system.
- Tenancy support.
- Debt advice.
- Universal Credit.



Smarterbuys Store
Shop Smarter. Pay Smarter.

Your alternative online weekly payment store!

Visit smarterbuys.org.uk now to get shopping!

A place to escape...

Cash price: **£782.22**
Total weekly: **£9.75**
Total price payable: **£1014.00**
Over 104 weeks
Representative APR: 24.19%



Hisense H55U7A
55 inch 4K Ultra HD HDR Smart ULED TV



Hisense H50A6200
50 inch LED 4K Ultra HD HDR Smart TV

Cash price: **£724.07**
Total weekly: **£9.05**
Total price payable: **£941.20**
Over 104 weeks
Representative APR: 24.19%

Xbox One S
500GB Console with varying game bundle



Cash price: **£467.24**
Total weekly: **£5.93**
Total price payable: **£616.72**
Over 104 weeks
Representative APR: 24.19%

A place for cooking up a treat...

Hoover HVBS5162AK
167cm 5050 split static fridge freezer in silver A+

Cash price: **£507.20**
Total weekly: **£6.41**
Total price payable: **£666.64**
Over 104 weeks
Representative APR: 24.19%



Cash price: **£519.99**
Total weekly: **£6.57**
Total price payable: **£683.28**
Over 104 weeks
Representative APR: 24.19%

Beko KDC611W
60cm double oven ceramic cooker in white

A place for zzz's...

Cash price: **£641.31**
Total weekly: **£8.04**
Total price payable: **£836.16**
Over 104 weeks
Representative APR: 24.19%



Cezanne bed frame



Picasso bed frame

Cash price: **£480.66**
Total weekly: **£6.09**
Total price payable: **£633.36**
Over 104 weeks
Representative APR: 24.19%

For more information

Visit smarterbuys.org.uk

Call 0300 500 0975

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BEFORE IT'S SPENT, PAY YOUR RENT

Your rent is the most
important bill you need to pay.



**DON'T
WORRY ALONE**
Talk to us today on
0800 013 2196

**if you are having
problems paying
your rent.**