

# Money TALKS

March 2017

PLEASE READ THIS MAGAZINE - IT CONTAINS IMPORTANT INFORMATION



The image shows three River Clyde Homes staff members (two women and one man) standing in front of a blue backdrop with the company logo. They are holding three large white signs with purple text. Each sign has a small purple speech bubble icon with the text 'TALK TO US'.

**LAST YEAR WE HELPED CUSTOMERS GAIN...**

**£1.57m IN ADDITIONAL BENEFITS.**

**CAN WE HELP YOU?**

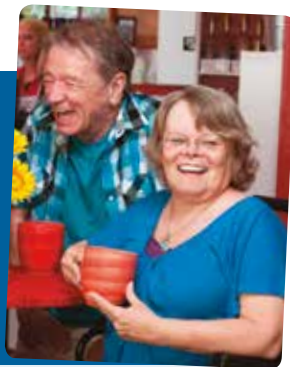
**river clyde homes**

ARE YOU GETTING THE  
RIGHT AMOUNT OF  
**HOUSING  
BENEFIT?**

PAGE 7

 **river clyde  
homes**

# Financial Wellbeing Service



**We assisted 514 customers in achieving over £1.5 million in additional benefits in the year 2015/16**

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

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 with are:**

- Assistance to make new claims and report changes in your circumstances for all benefits
- Help you understand and comply with all Department for Work and Pensions, HM Revenue and Customs or Inverclyde Council requests for information
- Help you understand official letters and assist you with any response needed
- 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 for example Future Skills, I-HEAT, Inverclyde Council Welfare Rights where you could receive additional support.

Please contact our Financial Wellbeing officers if you feel we can offer any advice or support on **01475 788857 / 788836 / 788926** or complete our online form.

**WE HELPED 514 CUSTOMERS!**

TALK TO US

# How to pay your rent

## **Direct Debit**



To pay by Direct Debit on any date of the month, please call us on **0800 013 2196** to receive a Direct Debit mandate or download one from our website and return it to our office. We'll take care of the rest!



## **To pay online**

Payments can be made via the Allpay website. You will need to have both your debit/credit card and your account swipe card handy. Access the page direct at **www.allpayments.net/allpayments**



## **To pay by phone**

Call us on **0800 013 2196**. Have your debit/credit card details to hand as well as your customer reference and invoice number. Select option 1 for payments, then follow the prompts. Payments are accepted 24 hours a day.

## **You can also pay by any of the following methods:**

- in person at River Clyde Homes' office at Clyde Square, Greenock
- at any Post Office or Paypoint outlet
- in person at Inverclyde Council's Municipal Buildings, Clyde Square, Greenock or
- by post to River Clyde Homes via cheque.

**YOUR RENT IS IMPORTANT**

TALK TO US

Talk to us  
**0800 013 2196**

# Welcome to the second edition of Money Talks

.....  
**Money talks is your guide to your finances,  
helping you through a challenging time  
for people who receive benefits.**  
.....

Changes to the welfare benefit system are proving to have a considerable impact on customers who claim benefits, their landlords and the agencies who provide money and benefits advice.

The most recent and significant change has been the introduction of Universal Credit Full Service to the Inverclyde area on 23rd November 2016. This changes the way you will claim and maintain your benefit and the way it is paid to you.

At River Clyde Homes there are teams who can help you through these changes and in 2015/16 over 500 customers received help with their benefits. With our direct involvement, an additional £1.5million in benefits was secured for customers. You can take advantage of this help today. If you have had any changes to your benefits or want to check you have the correct income, contact River Clyde Homes today.

This magazine has been designed to be a handy tool for you to keep and refer to when you need it. It is jam packed with advice and helpful tips including services you can access for free.

River Clyde Homes' staff are here for you and I would urge that you never have to worry in silence.

Talk to us and we can help!

## **Stephen McCabe**

Chair of the Audit & Finance Committee, River Clyde Homes  
Inverclyde Welfare & Financial Inclusion Champion



## TOP TIPS FOR CLAIMING UNIVERSAL CREDIT

It is important that you know who your landlord is. If you give the Department for Work and Pensions (DWP) incorrect details it could affect your claim. If you're unsure call us on 788887 for the details.

### Talk to us!

Tell us if you have claimed Universal Credit, we have experienced staff that can help you.

### Online Claims

You can access free of charge online facilities at local Job Centre Plus, local library and community resource centres.

### If you have a change of circumstances tell DWP as soon as possible

You are responsible for telling the DWP about any changes that occur during your claim. This includes any changes to your rent.

### Think about your Claimant Commitment before you sign

You will be asked to sign a Claimant Commitment to set out what steps you will take to look for work. It will be agreed between you and your work coach.

### Don't struggle in silence

We are here to help and have a wide range of experienced staff who can support you through this change. This ranges from help with your benefit forms to help with managing your monthly budget and keeping costs down.

**Speak to us today if you are worried about Universal Credit and we will make the process easier for you.**

## UNIVERSAL CREDIT – FULL SERVICE

The Universal Credit (UC) full service is a new way of claiming benefit, maintaining you claim online and interacting with your work coach.

From 23rd November 2016 Universal Credit Full Service may affect Inverclyde residents of working age. This will mean that **all new benefit claims** for most working age claimants will be made to UC and most **changes of circumstances** will direct claimants towards Universal Credit.

No new claims will be accepted to the following benefits for working age claimants from 23rd November 2016:

- Job Seekers Allowance (Income Based)
- Employment and Support Allowance (Income Related)
- Income Support
- Housing Benefit
- Working Tax Credit
- Child Tax Credit



## MAINTAINING YOUR CLAIM

From 23rd November 2016 in Inverclyde there will be 2 types of Universal Credit. We will have **Universal Credit LIVE** service and **Universal Credit FULL** service.

In order to maintain your claim you will need to know what Universal Credit service you are on. Check this with your Work Coach.

### Universal Credit FULL services requires you to:

- Set up an online account before you can claim - [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)
- Report any changes of circumstances online (*within 14 days of the change*)
- Interact with your Work Coach at the Jobcentre online
- Update and maintain your claimant commitment and jobsearch online
- Update and maintain your "to do's" and "journal" online

The FULL digital online service gives you instant access to your claim and payment details without having to phone DWP Universal Credit.





## DID YOU KNOW...

All claims and changes are to be made online. If you have no access to online facilities please use your local Job Centre Plus, local library and community resource centres.

The Department for Work and Pensions (DWP) can access your earnings information in real time. You should tell the DWP as soon as you have a change in circumstances as they can now access this information as changes occur. Failure to do this could impact on your claim.

Final salary, including any holiday pay, can affect your claim. Any final pay received after your Universal Credit (UC) application may be taken into consideration when you receive your first UC payment in line with earnings received.

You may need to wait up to 6 weeks for your first payment. We can help you apply for funds if you're struggling financially until your first payment arrives.

Universal Credit and pensioners. If you are a couple and one of you is under pension age then you may be affected by UC.

You need to have a bank account, post office account or a certain Credit Union account to claim UC.

## PAYMENTS

It could take as long as 6 weeks to receive your first payment of Universal Credit.

- Payments will form one single household payment
- You will receive 1 payment of UC each month paid on the same date each month
- Any overpayments are recoverable

Please contact us for advice if you feel yourself struggling financially during the period until you receive your first payment.

## CLAIMS

All claims to Universal Credit must be made online and an account will have to be set up to get you started. You can use a mobile phone, tablet or computer and the web page to get you started is [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

**You will need the following information to make your claim:**

- Full name and address
- Phone Number
- Email address
- Landlord's address i.e. River Clyde Homes, (see page 2)
- Correct rent details, contact River Clyde Homes on 0800 013 2196 if unsure of these details
- Bank details - a fully functional bank account required (name of bank, account number and sort code)

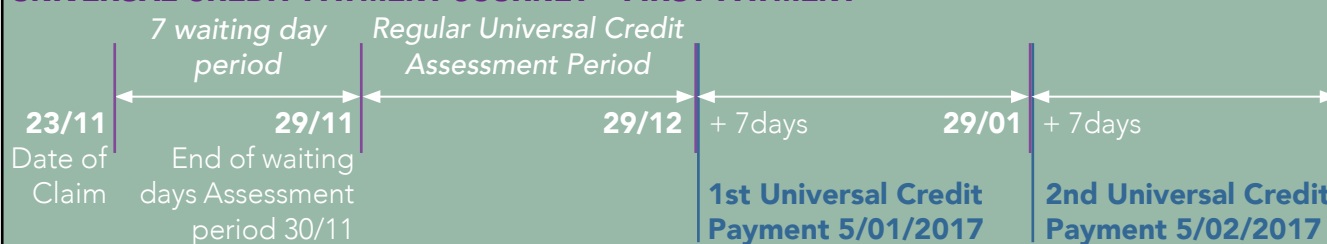
Please note that if you're claiming as a couple then your partner will also have to submit a claim online. If you have children you will need their details including Child Benefit Number and child care provider's details if applicable.

Once your accounts are set up you can then claim Universal Credit

- There will be a list of to do's throughout the application
- You will be able to save your application as you go along however the claim will not be made until the application is complete
- Please check your application before submitting
- Complete the claimant commitment and declaration
- You will also need partner code if claiming as a couple



## UNIVERSAL CREDIT PAYMENT JOURNEY - FIRST PAYMENT



# Support for you

At River Clyde Homes, we work with many organisations to give you the support and advice you need. Here are some examples of services which can help your financial situation:

## 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. Referral to the foodbank can be made via River Clyde Homes.

## STARTERPACKS INVERCLYDE

Starterpacks Inverclyde provide support to people who are offered a tenancy but lack the funds to purchase the many small household items needed to set up and maintain a home. The fund was set up as a response to the level of homelessness in the area, however, can also help people facing other pressurised circumstances. Starterpacks offer ready made household 'packs' as follows:

Town pack, breakfast pack, bedding pack, cleaning pack, personal hygiene pack, pot pack.

Referrals must be made via River Clyde Homes – get in touch if you require support.

## 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:**

to provide a safety net in a disaster or emergency when there is an immediate threat to health or safety

### **Community Care Grants:**

to enable independent living, preventing the need for institutional care. Community Care Grants include assistance to those facing exceptional pressure.

The main consideration for a grant is how severe your situation is and the likely impact on your and family.

*River Clyde Homes can help you to apply for a Scottish Welfare Fund grant. Contact our Financial Wellbeing Officers for more information.*



# Are you getting the right amount of Housing Benefit

There are a number of circumstances that can affect how much Housing Benefit you receive.

## Tell us if something changes:

- Have you, your partner or a non-dependant had a change in benefit?
- Have you, your partner or a non-dependant 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?

After 23rd November 2016, if your claim to Housing Benefit is cancelled, you may be required to claim Universal Credit.

It is important you reply to Inverclyde Councils letters about your Housing Benefit as failure to do so can result in your Housing Benefit being cancelled. If you require assistance please get in touch with us.

If your claim is suspended and you require assistance please get in touch with us, we can work with you to fix the problem and prevent your Housing Benefit changing to Universal Credit.

## Non-dependant charges

A non-dependant can be a parent, child, relative or friend who lives in your home and is aged 18 years or over. Partners, lodgers, joint tenants and carers are exempt from the legislation.

Non-dependants are expected to pay towards your household costs, and some of what they pay will be for rent or Council Tax. A deduction is made from your Housing Benefit 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 Non Dependant Deduction (NDD) on their Housing Benefit award currently will need to make up this shortfall in their rent each week.



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.

To talk or arrange an appointment, call one of our Financial Wellbeing Officers

**Michael Lynch on 01475 788857**

**Elaine Barker 01475 788836**

**Alexis Gault on 01475 788926**

Alternatively please email us at

**Welfare.Benefits@riverclydehomes.org.uk** If you are unable to call into the office we may be able to call at your home at a convenient time.



**CALL US  
ASAP AFTER  
A CHANGE**

**TALK  
TO US**

Talk to us  
☎ **0800 013 2196**

# ight enefit?

The current levels of NDD for this year (2016/17) are as follows:

| If you receive Housing Benefit                                   |               |
|--|---------------|
| The following charges are <b>WEEKLY</b>                          |               |
| Aged 25 or over in receipt of IS, JSA or UC                      | <b>£14.65</b> |
| In receipt of main phase ESA                                     | <b>£14.65</b> |
| Aged 18 or over in paid work and Gross Income:                   |               |
| Less than £133.00  | <b>£14.65</b> |
| £133.00 to £194.99   | <b>£33.65</b> |
| £195.00 to £252.99   | <b>£46.20</b> |
| £253.00 to £337.99   | <b>£75.60</b> |
| £338.00 to £419.99   | <b>£86.10</b> |
| More than £420.00  | <b>£94.50</b> |
| If you receive Universal Credit Housing Costs                    |               |
| The following charges are <b>MONTHLY</b>                         |               |
| Aged over 21 in receipt of JSA, ESA, IS, UC or any earned income | <b>£69.37</b> |

Key:  
**IS** Income Support;  
**JSA** Job Seekers Allowance;  
**ESA** Employment & Support Allowance;  
**UC** Universal Credit

# Don't get sanctioned

**A sanction is a reduction or temporary stop to your benefit that happens when you fail to do something.**

The most common reasons for benefits being sanctioned are:

- Not turning up to a meeting at Job Centre Plus
- Not doing enough to look for work
- Not taking part in an employment or training scheme

The length of a sanction can be anywhere between 13 weeks and 3 years.

## WHAT TO DO IF YOU ARE SANCTIONED

### Talk to us!

You have a right to challenge the sanction, we can help you to ask the Job Centre Plus to look at the decision again. If your decision is overturned your benefit may go back into payment.

To avoid being sanctioned you should meet all of the conditions in your Claimant Commitment. This may be difficult if the Claimant Commitment does not take into account your own personal circumstances, therefore it is important to get this right. We can help you with this.

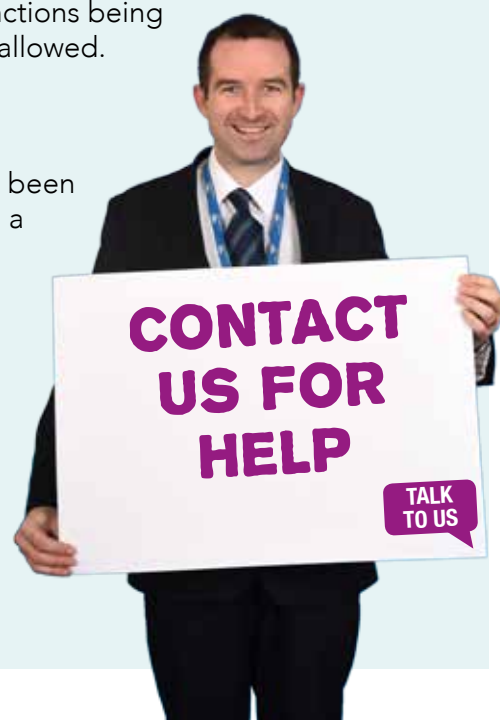
It is important that you continue to attend appointments at Job Centre Plus throughout the time you are sanctioned. This will help ensure that you're Housing Cost payment are protected. Failure to do so could result in further sanctions being applied or your claim being disallowed.

## HARDSHIP PAYMENTS

You may be able to apply for Hardship Payments if you have been sanctioned. This will usually be a payment of up to 60% of your normal benefit payment.

If you usually receive Universal Credit, you will have to pay the total you received in Hardship Payments back when the sanction comes to an end.

Talk to us to discuss all your options before applying.





# Say no to loan sharks

**A loan shark is an illegal money lender or someone who operates a credit business without the necessary licence. These types of lenders are unlikely to ask clients to sign any forms of agreement or give them any record of their repayments. This makes it difficult to keep track of what has been repaid.**

## THINGS TO REMEMBER WHEN THINKING OF USING A LOAN SHARK

- Although they may seem nice, loan sharks are not your friend and are only interested in making money from you.
- Taking a loan from an illegal lender may seem like a quick and cheap option but you may end up paying back over a longer period of time.
- It is illegal to lend money without a licence however it is not an offence to borrow from one – if you have taken a loan from a loan shark you have not broken the law.
- Loan sharks will make sure that you pay back, they may do this by making threats against you and your friends and family.
- Loan sharks will rarely give you paperwork or tell you how much you have paid back and how much is remaining on your loan.
- Legitimate companies have to be authorised to lend money through the Financial Conduct Authority; loan sharks are not authorised by anyone but themselves.
- You can stay anonymous when reporting illegal money lending activity.
- If you want to report a loan shark or want further information on loan sharks go to **www.tsscot.co.uk** or phone **0800 074 0878**

***River Clyde Homes can assist you to report illegal money lending and can help you look at other options to get your finances back on track.***

## Katie's Story

Katie is a 19 year old single mother and she was looking for an extra bit of money to help her pay for Christmas. She spoke to family members but they couldn't help her. She knew of a local man who offered loans and she felt she would be able to make the repayments.

When she spoke to her brother about what she wanted to do, he warned her about some of the stories that he had heard and begged her not to go to him. However, she decided to go ahead and borrow the money anyway. Katie borrowed £200 and was able to give her son a Christmas experience in keeping with the other kids who attend the same toddler group.

By February, Katie was struggling. The repayments were getting too much and she was no longer able to feed and clothe herself or her son. Katie was paying more than half her monthly benefit to the loan shark meaning she was unable to heat her home whilst also causing her to rack up rent arrears, putting her tenancy under threat. When she asked the Loan Shark for a break she was told no, when she then missed her next payment she was threatened and told her son would be 'cut' With nowhere left to turn, Katie finally contacted Trading Standards Scotland [www.tsscot.co.uk](http://www.tsscot.co.uk) or phone 0800 074 0878 for help and advice. With the help of the team she was referred to a foodbank, supported to repay her rent arrears which removed any threat of eviction and was able to escape the clutches of the loan shark.



Talk to us  
☎ 0800 013 2196

## SUPPORTING INVERCLYDE

# future skills



### **Future Skills Inverclyde**

We are a local service providing free one-to-one support for Inverclyde residents to gain skills using a PC, Tablet or Smartphone and access the internet. We can help you look at your finances and better manage your money by helping you to budget and make your money go further. We will come to your own home or meet at a local venue such as one of Inverclyde's Libraries. Our specialist team can set you up with an email address, show you how to browse the internet and compare prices on-line to get better deals. We can also guide you through completing and submitting an on-line form to apply for housing, a job or make an on-line benefit claim.

**Future Skills Inverclyde is available to any resident of Inverclyde.**

**For further information contact: 01475 788915**

### **Future Skills & Universal Credit**

#### *Digital Support*

Future Skills Inverclyde can provide individual support to help you make and manage your Universal Account on-line. Even if you have never used a computer before, we can take you step by step through logging on, accessing tasks and completing your journal, which are all necessary for Universal Credit. We will meet with you as often as is necessary until you feel confident with the system.

#### *Budgeting for Monthly Benefit payments*

Universal Credit will be paid in a single monthly payment to each household.

Feeling out of control when it comes to money can be scary, especially if you don't know whether you've got enough to live on. Getting a single monthly Universal Credit payment may be making you even more nervous about keeping your head above water. The best way to manage your money is to draw up a household budget. So if you currently work out your budget weekly or fortnightly, you'll have to start looking at your incomings and outgoings across the whole month.

***Always make your rent the top priority – otherwise you could risk losing your home.*** If you're used to having your rent taken care of, this might take a bit of getting used to.

Your monthly payment will include the money for your rent, so you might think you have more money than you had under the old system. It's really important not to let this tempt you into spending money that you can't afford.

There are a few things you can do to make this easier:

- Set up a standing order or a Direct Debit for your rent payment. That way as soon as the money comes in, the rent goes straight out again
- Look into opening a PCU account – this can make it easier to manage all your bills, including your rent. (RCH tenants can open a PCU Account free of charge)
- If you know you'll be tempted to use your rent money for other things, try to come up with an arrangement where you don't have access to it, for example by asking someone else to look after it for you
- Decide if you are going to food shop weekly, fortnightly or monthly, and track your spending with a 'spending diary'. This will help you manage your money and see exactly where your money goes

Future Skills can help you with all of this, and help you to prepare and manage your own individual budget. Despite how daunting it might sound, a budget is just two lists:

1. Money you have coming in (from things like your benefit payments and your salary if you're working)
2. Money you have going out (such as your rent, heating bills and insurance, as well as living expenses and other regular spending)

If you are in receipt of Universal Credit would like help and support from Future Skills with Budgeting or Digital Support you can ask your Work Coach to refer you.

**Alternatively you can contact us directly on:  
01475 788915**

## Extra Care Plus

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 either in the office or at your home.

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

## Know your landlord

.....  
**If you are applying for Universal Credit, you will be asked on the on-line application form or by your work coach to identify who your landlord is. Your landlord is the organisation or person you have a tenancy agreement with.**  
.....

If asked this, you should supply the following information:

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

You will also be asked for your full rent charge. Call us on **0800 013 2196** to find out your charge if you are not sure.

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.

Your universal credit claim **MUST** include your housing costs.

## Extra Care Plus case study

Mrs X was a full-time carer for her father until he became a permanent resident of a care home. This resulted in Mrs X signing for a new home with River Clyde Homes. This change of circumstances resulted in a change to Mrs X's income and she was unsure of what benefit she should now claim.

Mrs X's mobility was poor and her health had been deteriorating for a number of years, she was therefore unable to work. A successful application was made to Employment and Support Allowance (ESA). Mrs X already claimed Disability Living Allowance therefore was entitled to a further £61.85 per week on top of her ESA. An application was also made on her behalf for Housing Benefit and Council Tax Reduction totalling £102.11 per week.

The Extra Care Plus Officers recognised that Mrs X did not have enough furniture to allow her to settle into her new home and so made an application for a Scottish Welfare Fund grant. This resulted in an £800 payment being made which allowed Mrs X to purchase essential household items.

A referral was made for Mrs X to iHeat who provided advice on how to reduce heating costs.

As a result of the Extra Care Plus Officer's help, Mrs X is now more financially stable. During a recent settling in visit Mrs X expressed her delight with the service.

