

Money Talks

Newsletter



Managing your money can be difficult but we can help!

In 2020/2021 we helped our customers achieve over £2.1 million in additional benefits.

We provide information, advice and support, to claim and maintain benefits for River Clyde Homes tenants and their occupants that is free and confidential.

If you would like to chat to us and to carry out a benefit check or if you need assistance with your benefits, please get in touch with our Financial Wellbeing Officers 0800 013 2196.



If you are thinking about claiming Universal Credit for the first time, we can help.

Our Financial Wellbeing Officers can guide you through the process, whether you're looking for answers to quick questions or step-by-step support to make your claim please get in touch. Recent government changes mean more people in paid work are now entitled to Universal Credit.

Our experienced staff can provide you with an estimated award and can let you know if it's the correct benefit for you.

Did you know that River Clyde Homes is increasing your rent from 4th April 2022? Please access your Universal Credit account on 4th April 2022 and follow the To Do List instructions.

Any changes to report to Universal Credit?

Don't delay...report any changes online today! To ensure that your payment is correct you must notify Universal Credit right away if you have any changes. These will include changes to your rent. There are many more factors that can affect your payment - if you're not sure please ask us. You can report a change by either: Signing into your Universal Credit account and by following the change of circumstances link on the home tab or by calling the Universal Credit helpline on 0800 328 5644.

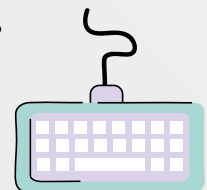


Are you entitled to Housing Benefit?

Housing Benefit can help you pay your rent if you're on a low income or claiming benefits. You can now only make a new claim for Housing Benefit if:

You have reached State Pension age and 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! There are many changes that could affect your Housing Benefit, it's important that these changes are reported promptly, or you run the risk of your claim being cancelled.

Remember: Any changes of circumstances for anyone who lives with you can impact on your Housing Benefit award - these should be reported to Inverclyde Council as soon as possible.

If you need assistance call our Financial Wellbeing Team on 0800 013 2196

Pension Credit

Pension Credit is one of the most underclaimed benefits in the UK. What is Pension credit? It's a benefit for people over State Pension age. It tops up your income even if you have savings in the bank. It is made up of two parts Guarantee Credit & Savings Credit. Guarantee Credit tops up your weekly income to a guaranteed minimum level & Savings Credit is extra money if you've got some savings or your income is higher than the basic state pension. You must have reached state pension age before April 2016 to be eligible for Savings Credit.

You may get help with more benefits if you get Pension Credit:

- Free NHS dental treatment, and you can claim help towards the costs of glasses and travel to hospital.
- You'll get cold weather payments of £25.00 when the temperature is 0 or below for 7 days in a row.
- You could get help from Housing Benefit and Council Tax Reduction.
- If you're over 75, you can get a FREE TV licence.

How to claim

- Make sure you are State Pension age
- Call the Pension Credit Claim Line on 0800 99 1234

Claim online at www.gov.uk/pension-credit/how-to-claim

If you need assistance call our Financial Wellbeing Team on 0800 013 2196

Disability Benefits

Do you have a health condition or disability where you have difficulties with daily living or getting around?

This could be a condition that affects your physical or mental health.

If you think this might apply to you speak to us and we can help identify if any disability benefits are right for you. Full support can be provided to assist you to make a claim.



Discretionary Housing Payment

If you are entitled to Housing Benefit or Universal Credit housing element and you still cannot manage to pay your full rent, you may qualify for extra help.

Discretionary Housing Payment (DHP) can be considered to help meet the shortfall between Housing Benefit or the housing cost element of Universal Credit. For example, if you have a spare bedroom you can apply for DHP to pay this or if your housing costs are reduced due to a non-dependant charge you can apply under financial strain.

Applications can be found on Inverclyde Council's website or contact us on 0800 013 2196



Social Security Scotland
Tèarainteachd Shòisealta Alba

Social Security Scotland is part of the Scottish Government. It's responsible for managing some benefits to make sure people who need them get them correctly and fairly.

These benefits will be for people on low incomes, disabled people, carers, young people entering the workplace and help for people to heat their homes. The Department for Work and Pensions (DWP) and local authorities will also continue to deliver some benefits in Scotland.

Social Security Scotland's motto is to put dignity, fairness and respect at the heart of everything we do.

For further information give us a call on 0800 013 2196 to see if you may be eligible for extra benefits.

Are you finding it hard to heat your home?

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

Are you in fuel poverty or in fear of fuel poverty? River Clyde Homes continues to work in partnership with HEAT who can assist by looking into any funding and discounts available.

Please call us today on 0800 013 2196 and we can liaise with them on your behalf.



Homeless Prevention Fund (HPF)

This project aims to support prospective tenants to gain suitable housing and help new tenants to set up their homes and sustain their tenancies.

The project has two workers and they will also support existing tenants who are potentially at risk of losing their homes for whatever reason. There is an Income Maximisation Officer who can check entitlement to benefits, grants etc. and assist and advise on claiming appropriate benefits. There is also a Tenancy Support Mentor who can provide advice on managing bills and household tasks, support tenants to access health or other services appropriate to their needs and help to deal with situations that are causing difficulty for tenants.

Both workers can liaise with other agencies and refer on to other services where appropriate.



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GOT A QUESTION? CALL US
TODAY ON 0800 013 2196



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