



How the Family information service provides advice and information at your fingertips

If you have a child aged 0-19 (or up to 25 if they have special educational needs and disabilities) then the Family Information Service is for you.



So that you and your children can benefit from the range of services available locally, you first need to know what is on offer. That's where the Hounslow Family Information Service comes in.

The team are committed to providing you with information on what is available locally and nationally to support you in your parenting role.

They offer information and advice on a wide range of services that could be important to you: childcare, paying for childcare, children's centres, sports and arts activities for children, youth activities, parenting classes and so on.

"My child was being bullied at school and I didn't know what to do next. They told me where to get help for my 13 year old daughter"
Parent Chiswick area.

"I needed help looking for a parenting course. The FIS told me how to refer myself and what was running locally"
Parent Heston area

"I found out all I needed to know about my son starting in the school Nursery class"
Parent Brentford area

"I was feeling overwhelmed with having to return to work after my first child. I had no idea about childcare and how I was going to pay. The Family Information Service took me through all my options and where I could find a list of all the Ofsted registered childcare in the Hounslow area. I am now feeling in control... Thank you."
Parent Hounslow area

"The 'What's On' on the Family Service Directory is a life saver during school holidays. I can always find something for my children to do"
Parent Feltham area



So that you have up to date information at a time that suits you the Family Information Service has provided all the information on a free online Family Service Directory www.hounslow.gov.uk/fsd

If you cannot find what you are looking for or need further help, please telephone the Family Information Service on

020 8583 3470
or email fis@hounslow.gov.uk

HM Government



HELP PAYING FOR CHILDCARE



MONEY TOWARDS CHILDCARE

Any **one** of the following schemes...

<p>Age 0-11 <small>Or 16 if disabled</small></p> <p>Get up to £2000 per child For working families</p> <p>TAX-FREE CHILDCARE</p>	<p>Age 0-16</p> <p>Claim back up to 85% of costs For working families</p> <p>UNIVERSAL CREDIT</p>	<p>Age 0-15 <small>Or 16 if disabled</small></p> <p>Claim back up to 70% of costs For working families</p> <p>TAX CREDITS</p>
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AVAILABLE IN UK

... **can** be used with

FREE HOURS OF CHILDCARE

<p>Age 2</p> <p>For families getting certain government support</p> <p>15 HOURS FREE CHILDCARE</p>	<p>Age 3&4</p> <p>For all families</p> <p>15 HOURS FREE CHILDCARE</p>	<p>Age 3&4</p> <p>For working families</p> <p>30 HOURS FREE CHILDCARE</p>
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AVAILABLE IN ENGLAND
For offers in Wales, Scotland and Northern Ireland check childcarechoices.gov.uk
Speak to your provider about any additional charges that may apply

For full details visit

childcarechoices.gov.uk

Getting childcare vouchers?

Go to GOV.UK to find out more

Welfare Benefits & Money Advice Team
Supporting Tenants with personalised benefits & money advice

Rent Sense

your rent and money matters

August 2019

Welcome to the third edition of Rent Sense

This is your guide to helping you make sense of your money matters and helping you to make timely rental payments to us – following our last edition, our Welfare Benefits and Money Advice service were inundated with requests for advice. This in turn led to an increase in waiting time for advice appointments. We apologise for this but thank you for bearing with us!

This edition, like the others, is also packed with advice, information and tips we hope you find this useful - remember we are keen to hear your ideas and suggestions on what advice and information you would like us to include in future editions. Please email us with your comments and suggestions at Money_Advice_Team@hounslow.gov.uk happy reading!

How to get advice from the money advice team

Welfare Benefits & Money Advice team can:

- Check to see if you are on the right benefits
- Help you make a claim for any additional benefits you may be entitled to
- Help you appeal an incorrect decision
- Help you to understand Universal Credit and rectify any problems and complexities
- Help with budgeting, managing rent arrears and council tax, gas, electric or water debt and
- Refer you to specialist debt support if you have complex and multiple debt.

Advice appointments are offered in several venues across the Borough. Call us on 020 8583 3783 to book an appointment or speak to our Customer Service Centre on 0208 583 4000 who can make a referral on your behalf. Or email us at Money_Advice_Team@hounslow.gov.uk

Welfare Benefits and Money Advice team – helping you help yourself by providing personalised benefits and money advice.



In this edition we cover

- How to get advice from the Hounslow Welfare Benefits & Money Advice team
- How Citizens Advice can help you make a claim for Universal Credit via the new "Help to Claim" initiative
- How to avoid the Universal Credit advance payment scam
- How to ensure you avoid getting into Council Tax debt
- How to avoid Illegal money lenders and, if you are already affected where to get help
- How the Family information service provides advice and information at your fingertips
- How to get access to free childcare!



How Citizens Advice can help you make a claim for universal Credit via the new "Help to Claim" initiative

What is Universal Credit?

Universal Credit is a benefit that can help with your everyday living costs.

It is gradually replacing 6 other benefits:

- Housing Benefit
- Income-related Employment and Support Allowance (ESA)
- Income-based Jobseeker's Allowance (JSA)
- Child Tax Credits
- Working Tax Credits (WTC)
- Income Support

You can usually claim Universal Credit and any of those benefits at the same time.

If you are claiming any of those benefits, you can stay on them for the moment – unless your circumstances have changed. For example you've been moved to a different council area.

You can find out more about Universal Credit and who is eligible on our website. This includes information on how to check if you're eligible for Universal Credit and explains what each stage of the application process involves.

Visit: citizensadvice.org.uk/universalcredit

Applying for Universal Credit

You can apply for Universal Credit online or – in some limited circumstances – by phone or at home. We can help you with any part of the application process.

If you need help with starting your Universal Credit application, it's best to gather all the details you'll need together in advance, if you can. This will save you time and make it easier to apply.

To start the application you'll need details of your:

- Housing
- Income and savings
- Childcare situation
- Other Benefits, if you get any

You can find more information about what you'll need at each stage of your claim on our website citizensadvice.org.uk/startingyourclaim

Should you need face to face advice call into your local job centre plus Treaty Shopping Centre, High Street, Hounslow, Middlesex TW3 1ES. Support is available from the Citizen Advice in the Job Centre on Mondays, Wednesday and Thursday

Call us for free

0800 144 8 444

Advisers are available 8am to 6pm, Monday to Friday.

Chat to us online

citizensadvice.org.uk/helpclaim

Chat is usually available 8am to 6pm, Monday to Friday. If no advisers are available, the chat box won't appear.

Chat lets you talk to a trained adviser online about your Universal Credit application process – in the same way as you would over the phone or face to face.

Speak to us face to face

Help to Claim advice is available face to face in local Citizen Advice offices and in other locations like libraries and Jobcentres.

Find the details of your nearest face to face service on our website: citizensadvice.org.uk/helpclaim

Read our online advice

citizensadvice.org.uk/universalcredit

Visit our website to read more about applying for Universal Credit. This includes information on how to check if you're eligible for Universal Credit and explains what each stage of the application process involves.

Good quality, independent advice for everyone for 80 years.

We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.

Our network of charities offers confidential advice online, over the phone, and in person, for free. With the right evidence, we show companies and the government how they can make things better for people.

How to ensure you avoid getting into Council Tax debt

Struggling with making payment for Council Tax? Make sure you make a claim for the Council Tax Reduction Scheme

Our Welfare Benefits and Money Advice team has seen a huge increase in the number of people seeking support for Council Tax debt.

Residents are forgetting to make a claim for Council Tax Reduction scheme. The Council Tax Reduction scheme is a benefit that is paid towards your Council Tax if

you qualify. The Council Tax reduction scheme was previously known as Council Tax Benefit.

If you have recently applied for Universal Credit and are getting your housing costs paid through Universal Credit you will need to apply separately for Council Tax Reduction.

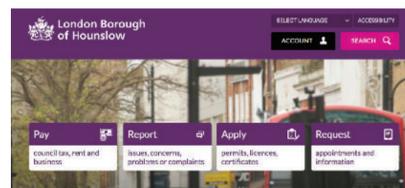
Please see below your simple journey to make a claim online.

If you need help to apply, please contact our Welfare Benefits & Money Advice team on 020 8583 3783.

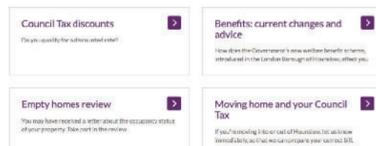
Make sure you avoid the stress of getting into debt through not paying for your Council Tax.

Your 4 step guide to making a Council Tax Reduction claim online

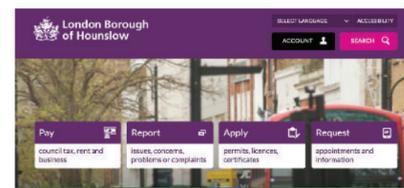
- 1 Go to www.hounslow.gov.uk/site This is the first page of the website – click on Council Tax and Benefits icon with the calculator



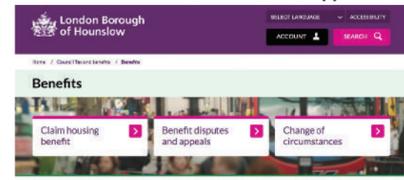
- 3 Click on Council Tax Discounts: www.hounslow.gov.uk/info/20020/council_tax_discounts



- 2 Click on the More in Council Tax & Benefits: www.hounslow.gov.uk/info/20018/council_tax_and_benefits



- 4 Click on Claim Council Tax support and it will allow you to claim: www.hounslow.gov.uk/info/20020/council_tax_discounts/1512/claim_council_tax_support



Not sure what a loan shark is?

If you can answer yes to one or more of these questions you might be borrowing from a loan shark:

- Did they offer you a cash loan?
- Did they not give you paperwork?
- Did they add huge amounts of interest or apr to your loan?
- Have they threatened you?
- Are you scared of people finding out?
- Have they taken your bank card, benefit card, passport, watch or other valuables from you?

The Illegal Money Lending Team has the power to prosecute loan sharks and illegal money lenders while supporting people who owe money to a loan shark. The team have supported over 29,000 people and written off over £74.9 million worth of illegal debt.

If you have borrowed money from an illegal money lender you may not need to pay it back, if you are concerned and want advice, you can call the illegal money lending hotline confidentially on 0300 555 2222.

Don't suffer in silence ring the helpline for confidential advice

How to avoid Illegal Money Lenders and if you are already affected where to get help

Don't fall into the trap of lending money from an illegal loan shark - if you have, call the helpline number 0300 555 2222

Have you ever borrowed Money from an Illegal Money Lender?

Are you being threatened to make repayments?

Not sure where to turn?

See how the Illegal Money Lending Team can help.

The Illegal Money Lending Team investigates and prosecutes illegal money lenders while supporting those who have borrowed money from an illegal loan shark.

How to avoid the Universal Credit Advance payment scam

A number of you will have heard of the recent scam about fraudsters making Universal Credit Advance Payment claims - Don't get caught out!

Scammers are targeting the public up and down the country by saying they are from the Department of Work and Pensions and offer "government loans".

The scammers take victims personal details such as National Insurance numbers, addresses and bank account details and use these details to make claims for Universal Credit and then, apply for "advance payments" of the benefit. This payment goes to the victim's bank account, but the scammers then charge a huge fee, around 50 per cent, for this unnecessary "service".

The scam is usually carried out by telephone but also is being carried out in public places. If you are approached to apply for a loan do not accept!

If you need advice on Universal Credit and need help to make a claim – please read our "Help to Claim article" in this edition of Rent Sense where we provide advice on how the Citizen Advice can help you alongside the Job Centre to make a claim.

Remember in general, personal details should not be divulged on the telephone or in an email.