



safe and stimulating environment for children to enjoy and develop in. Research has shown that children who had spent three years or more in nursery education could advance their academic attainment by up to a year over those whose parents kept them at home until the age of five.

If one of the reasons your child is missing out on nursery education is due to the cost then see what Government help there is with childcare costs - [www.childcarechoices.gov.uk](http://www.childcarechoices.gov.uk)

If you are not sure where or how to look for childcare please visit the Hounslow Family Services Directory - [www.hounslow.gov.uk/fsd](http://www.hounslow.gov.uk/fsd) Search for the 'Childcare Checklist' to help inform your decision when choosing a childcare provider.

Contact the Family Information Service if you require any further information.

[fis@hounslow.gov.uk](mailto:fis@hounslow.gov.uk) or 020 8583 3470.

## Childcare – at what cost?

Deciding to send your child to a pre-school, nursery or childminder can be a difficult decision to make. However, there are many positive benefits which will have a direct impact on your child's development as they progress on to school:

- If a child attends a high quality Ofsted registered childcare provision before starting school it can help with their emotional, social and personal development.
- A child learns many things whilst at home with their family but continuous interaction and contact with children of the same age group and trained early years professionals can help them to enhance their skills.
- Mixing with other children is vital for your child's successful development. They will be eager to engage with other children of their own age and will become aware of the attachment they feel towards children they regularly play with.

Ofsted registered childcare providers are required to offer a structure of learning and care for children from birth to five years old and staff are trained to create a



## Free childcare for 2, 3 and 4 year olds

All 3 and 4 year olds and some 2 year olds are entitled to up to 15 hours of free early education and childcare over 38 weeks of the year. If you are a working parent, your 3 and 4 year old may be entitled to another 15 hours of childcare.

<b>2 year olds</b>	<ul style="list-style-type: none"> <li>■ Families receiving certain benefits or on a low household income</li> <li>■ 15 hours of free childcare or early education for 38 weeks</li> <li>■ A total of 570 hours per year, that you can use flexibly with one or more childcare provider</li> <li>■ Some providers will allow you to 'stretch' the hours over 52 weeks, using fewer hours per week</li> </ul> <p>To find out more please visit: <a href="http://www.hounslow.gov.uk/free2">www.hounslow.gov.uk/free2</a></p>
<b>3 or 4 year olds (15 hours)</b>	<ul style="list-style-type: none"> <li>■ All families in England with 3 and 4 year old children</li> <li>■ 15 hours of free childcare or early education for 38 weeks</li> <li>■ A total of 570 hours per year, that you can use flexibly with one or more childcare provider</li> <li>■ Some providers will allow you to 'stretch' the hours over 52 weeks, using fewer hours per week</li> </ul> <p>To find out more please visit: <a href="http://www.hounslow.gov.uk/free15">www.hounslow.gov.uk/free15</a></p>
<b>3 or 4 year olds (30 hours)</b>	<ul style="list-style-type: none"> <li>■ Working families in England with 3 and 4 year old children</li> <li>■ 30 hours of free childcare or early education for 38 weeks</li> <li>■ A total of 1,140 hours per year, that you can use flexibly with one or more childcare provider</li> <li>■ Some providers will allow you to 'stretch' the hours over 52 weeks, using fewer hours per week</li> </ul> <p>To find out more please visit: <a href="http://www.hounslow.gov.uk/30hours">www.hounslow.gov.uk/30hours</a></p>

There are also some other schemes to help with childcare costs - please visit [www.childcarechoices.gov.uk](http://www.childcarechoices.gov.uk)

You could also visit Hounslow's online directory which includes information on a wide range of services for families including details of Ofsted registered childcare providers: [www.hounslow.gov.uk/fsd](http://www.hounslow.gov.uk/fsd)



## Thamesbank Credit Union

is a financial cooperative that provides a safe place for members to save and best of all LOANS at very affordable rates of interest.

Paying into Thamesbank is easily done using a standing order form from your bank or you can redirect benefits like Child Benefit to the credit union.

Members can access loans based upon the savings they have with the credit union but if you join the Child Benefit Savings and Loan Plan you get a £500 loan as soon as we receive your redirected Child Benefit. If you are employed by LB Hounslow, Bluebird Care, HRCH Trust or Lampton 360 you can save and repay loans through a deduction from your payroll.

Thamesbank loans are best because:

- The interest is fixed by law and cannot increase.
- We only charge interest on the outstanding balance of the loan.
- There is no charge for early repayment

Joining Thamesbank could not be easier just complete an application form and send us proof of ID and address and it's sorted.

To Join visit [www.thamesbank.org](http://www.thamesbank.org) or e mail [admin@thamesbank.org](mailto:admin@thamesbank.org) or call 020 8756 3865

Soon to be launched "JUST BORROW" online automatic loan application.

Thamesbank is authorised and regulated by the PRA and FCA and is a member of the FSCS so your savings are totally guaranteed.

Registration Number: 416486.

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expenses

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RENT

Supporting Tenants with personalised benefits & money advice

Rent Sense

your rent and money matters

April 2019

## Welcome to the second 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. We had some great feedback from our last edition and, we hope that you find the contents of this edition useful too - We would be 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](mailto:Money_Advice_Team@hounslow.gov.uk) happy reading!

## Welfare Benefits & Money Advice team

It has been a busy year for the Welfare Benefit and Money advice team. Over the course of the year (April 2018 to March 2019) the team have worked with over 344 residents and provided advice on a range of matters such as benefit claims, debt and high rent arrears to name a few. As part of this work we have managed to secure an extra £250,000,00 for our tenants and service users in unclaimed or disputed benefits.

Remember the Council's Housing Welfare Benefit and 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](mailto: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

**An update from our Welfare Benefits and Money Advice team** – find out how you can benefit from their help and advice

**Information about your Local CA** – find out where they are based and what advice and support you can receive.

**How London Borough of Hounslow is working with Hammersmith and Fulham CA** – by offering the Debt Free London project to Hounslow residents see how you can benefit!

**Free Expert help to reduce Energy and Fuel costs via the Fuel Doctor** – expert advice is on offer in the comfort of your home through the Hounslow Better Homes Better Health Initiative – save money and manage your bills.

**Looking for work need a helping hand** – The Family Works Employment Programme can offer wide ranging advice and support to help you secure a job.

**Already have a job & want to progress to a better job** – take advantage of our Skills Escalator project helping you progress to the next level.

**Childcare costs and the support available to you...** Want to work but not convinced about childcare or feel guilty about placing your child in childcare? We cover the benefits of childcare and also the financial support you can get towards this, why not take advantage?

**Saving and borrowing** – not sure where to turn if you want a loan, want to save but need advice? why not try the Local Credit Union, find out what they have to offer.



## How you can get help from Hounslow Citizens Advice

Citizens Advice Hounslow provides free, confidential, impartial advice on welfare benefits, debt, housing, employment, consumer, relationship & family issues, immigration and other topics.

They are an independent charity and part of the Citizens Advice network across England and Wales.

### Getting help to make a new Universal Credit claim

Citizens Advice Hounslow is now also offering a new service for people in need of help claiming Universal Credit, from opening your account to receiving your first full payment. This is in addition to the other advice services Citizens Advice offers.

Their trained advisers can help you to:

- Set-up your Universal Credit account
- Complete your claim to-dos
- Verify your identity
- Make sure you're providing the right evidence to the Jobcentre
- Understand what Universal Credit will mean for you

If you're not sure what help you need just get in touch and they'll work out what support you need.

### Get in touch with Hounslow CA

Call for an initial assessment: Freephone 0800 144 8 444, Monday to Friday from 10am to 4pm.

Or attend a Drop In:

**Chiswick Office**, Town Hall, Heathfield Terrace, Chiswick W4 4JN  
Mondays, Wednesdays and Thursdays, from 10am to 12pm

**Feltham Office**, 2nd Floor, The Centre, High Street, Feltham TW13 4GU

Tuesdays, Thursdays and Fridays, from 10am to 12pm

For further information, visit [www.hounslowcabs.org.uk](http://www.hounslowcabs.org.uk)

### Hammersmith and Fulham Citizens Advice in partnership with LBH offering residents of Housing debt advice

LBH is working with Hammersmith and Fulham CA to provide debt advice to residents in Hounslow. The project which is called Debt free London, and appointments are offered in the New Hounslow House.

If you are experiencing debt problems and need advice, please contact us on 020 8583 3783 or email us at [Money\\_Advice\\_Team@hounslow.gov.uk](mailto:Money_Advice_Team@hounslow.gov.uk) to book an appointment.

## Family Works Employment Programme

Are you or a family member out of work and in need of some support to get back on your feet & into work? Then the Family Works Employment Programme may be able to help.

The Family Works Employment Programme is a GROUNDWORK LONDON initiative, it delivers a truly holistic employment support service

and helps unemployed residents through overcoming the barriers that may be preventing them gaining employment.

The support that has been offered to participants in many cases has been life changing – why not contact the team see how they can help you too?

The team is now located on the 2nd floor of the TREATY CENTRE, HOUNSLOW. For further information please contact: Tajinder, Sheetal or Emily on 07387 105 573 or 07387 018 891.



## How our Benefits and Money Advisor was able to work with Mrs J to manage her arrears and avoid her being evicted

Mrs J was served with a Warrant for Possession, this was to evict her and her family because of the arrears that she had accumulated. Mrs J also had other priority and non-priority debts and was eventually able to tell her Housing Officer that these were the issues that she was facing. The Housing Officer made a referral to the Welfare Benefits & Money Advice Team.

The advisors met with Mrs J to understand her financial situation and completed a Financial Statement, the advisor also helped chase progress of a Discretionary Housing Payment (DHP) claim, established the issues that Mrs J was having with

Universal Credit, which included incorrectly reporting her rent amount and not getting the correct Child Element the advisor addressed these issues by contacting the UC Case Manager via the UC Journal. The advisor also drafted a Witness Statement for Mrs J and completed an N244 form so that Mrs J could apply for a Stay hearing to the Court which she was granted.

The advisor and the Housing Officer were successful in getting some money via the DHP, although this did not clear all the arrears, it helped in clearing the breach in the original Court Suspended Possession Order. Mrs J's UC claim has now been rectified, she is now receiving regular payments and payments for her child.

Mrs J application for Stay was granted meaning Mrs J avoided getting evicted and remains in the property with her family. Mrs J is also now able to meet her court order payments as her wider UC issues have now been resolved. The advisor was also able to help with other priority and non-priority debts which are all now manageable.

For Mrs J the situation was very stressful, and she didn't know where to turn, after speaking to her Housing Officer she was referred to the service. Remember! If you are in financial difficulties speak to your Housing Officer, they can help make a referral or call us directly on **020 8583 3783**.



## Skills Escalator

Are you interested in learning new skills to help improve your work progression towards better pay and prospects?

- Are you aged 25+
- Currently in paid employment
- Living in Council, housing association, privately rented or temporary accommodation.
- Receiving housing benefit/ housing element of Universal Credit?

This project aims to support Hounslow residents who are in employment and claiming housing benefit. The purpose of this project is to provide information, advice and guidance to facilitate work progression towards better pay and prospects.

The support we offer includes one to one advice and support from a specialist adviser who will help you to develop a tailored plan of action to reach your career goals (we may even be able to support with the cost of accredited training if applicable to your career, as well as advice on funding options for higher education).

Support available include:

- Advice on career options
- Professional CV review/support tailoring CVs for different industries
- Help with completing online job applications
- Support with sourcing and accessing training courses/ qualifications
- Potential funding for courses
- Interview skills preparation and mock interviews

Appointment can be arranged to accommodate clients working hours with evening appointments available.

For more information, please contact the Skill Escalator Adviser Elizabeth Whenu at [Elizabeth.Whenu@hounslow.gov.uk](mailto:Elizabeth.Whenu@hounslow.gov.uk) or on 07790359392

## Better Homes, Better Health – Fuel Doctor Service

Better Homes, Better Health provides a free package of support to help eligible Hounslow residents improve their homes, keep warm and save money on energy bills.

The Fuel Doctor can visit you in your home and offer advice on energy bills and energy saving, help you to understand how energy is used, offer advice on heating and powering homes most effectively, to save money and offer guidance on how to maximise use of fuel discounts.

A home energy assessment can also be completed to identify issues the property may have in terms of heat loss, energy use, damp and mould.

Who is eligible for this service:

- residents over the age of 70
- low income families with children under five
- residents with long-term health conditions including, residents with cardiovascular and respiratory illnesses

Contact Groundwork London who are delivering home energy visits on behalf of the Council on: 0300 365 3005 to book an appointment or visit [www.hounslow.gov.uk/info/20172/home\\_energy\\_efficiency/1259/better\\_homes\\_better\\_health\\_for\\_further\\_information](http://www.hounslow.gov.uk/info/20172/home_energy_efficiency/1259/better_homes_better_health_for_further_information).