



Welfare Benefits
& Money Advice Team

Supporting Tenants with
personalised benefits &
money advice

Rent Sense

your rent and money matters

February
2019

Welcome to this first edition of Rent Sense

Every quarter with your rent statement we hope to send you key messages via this circular to help you make sense of your rent and money matters.

The main aim here is to help you understand any changes to your rent, changes in benefits and provide you with useful help and tips to help manage your rent payment to us.

Why now?

Those of you that are already on Universal Credit (UC) and receive money towards your rent will know that your housing costs will now be paid directly to you. Unless you have already agreed with the DWP that the rent is paid directly to us. (You can do this via requesting an Alternative Payment Arrangement (APA) please speak to your Housing Officer if you want to find out more about this).

Because of this government policy change, we are seeing a number of tenants being unable to manage their rent payment and go into arrears. Since April 2018 over 50% of the evictions that took place were of tenants that were on UC.

We want to make sure that you have access to the right advice and support to help you manage your money matters so, you can make sense of:

- When you need to pay your rent
- Where to go if you are experiencing difficulties in paying your rent and
- Tell you about the various ways in which you can make payment to us.



In this edition we cover

- ➔ How you can get help with your money matters through the Councils Welfare Benefits and Money advice team
- ➔ Top tips on how to manage your UC claim
- ➔ Details of where else you can go for independent advice
- ➔ A jargon buster of words you need to know if you are on Universal Credit
- ➔ Details of our downsizing scheme...not sure what that's about? If you are affected by the under occupancy charge and want to move to a smaller home, there lots financial and practical help to support you to do this. You could benefit from our £1,000 incentive! It's worth a read!
- ➔ How you can set up your DD and get £35 paid into your rent account.

We hope you find this useful!



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How you can get help with your money matters through the Councils Welfare Benefits and Money advice team

Are you struggling to make sense of the benefits system changes? Maybe you are finding it difficult to manage your money? Or are your arrears going up? Not sure where to turn for a helping hand? Then Council's Benefit and Money advice team may be able to help you!

The Council Housing's Benefit and Money advice team offer free personalised benefit and money advice service. The 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 on to for specialist debt support if you have complex and multiple debt.

We offer advice appointments 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.

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

Can't wait for an appointment need to see someone urgently?

The Benefits and Money Advice team offers a drop-in service at Bridge Link Community Centre, Summerwood Road, Isleworth TW7 7QR.

If you need advice and can't wait for an appointment call into the centre on Monday mornings between 8.45am – 12 noon for a drop-in meeting. Sessions are booked for 30 minutes and are offered on a first come first served basis.

If your query/issue is more complex and requires additional time to sort out, then an appointment will be arranged in the afternoon.

Please remember! These drop-ins are busy - so please arrive early to secure your place.

Where else can I go for advice?

For debt advice you may wish to visit Step Change -

www.stepchange.org

or call them on

0800 138 1111

Monday to Friday 8am-8pm

Saturday 8am to 4pm

For benefits advice you may wish to Turn to us

www.turn2us.org.uk



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What our customer says ...

How the benefit and money advice team helped me....

My Housing Officer referred me to the money advice team because my arrears were going up, she clearly knew I was not coping. I was on Universal Credit but wasn't receiving enough money to cover my rent. I also had a son who was living with me and needed help to find a job.

The advisor helped me sort my Universal Credit issues out and helped me apply for a DHP (Discretionary Housing Payment). The advisor also referred my son to get help with finding a job. My situation is much better now. My rent is under control, my son is looking for a job, the advisor also identified that I should be able to claim for Personal Independence Payments – I was successful in getting this. The income that I have coming into my household is much more than what it was before I saw the advisor.

I am glad I took the advice – yes it was embarrassing explaining my finances but if I didn't I would have not got the help that I needed.



What our advisors say ...

We recently helped a family who had incurred large rent arrears, this was partly to do with changes in the benefit system and partly to do with their immigration status. We worked tirelessly with a number of agencies and got the decision of their immigration status sorted, after which we were able to get the relevant benefits in place.

Court action against the tenants was avoided, they were able to remain in their property. The family are now in receipt of their correct entitlement and their rent arrears have cleared. This process took some time, but we persevered. It's always worth speaking to an advisor to get their advice, the process may take a while but, in the end, things do get sorted and that is our job to help and support our services users to navigate the complex benefit systems.

Jargon buster

When you first claim Universal Credit you may find it confusing. Here are some jargon busters to help you.

Payable Rent: You will be asked this at the point of claim, even if you have never paid us rent directly you will have payable rent

Advanced Payment: If you are struggling in the first few weeks without any income you can apply for an advanced payment which will be paid back directly from your claim over the following months

APA - Alternative Payment Arrangements: This is where you can request that housing costs come directly to the landlord if you feel you are unable to manage paying your rent

TPD - Third Party Deduction: This is referring to money that you owe via third parties such as water rates and rent arrears which can be deducted automatically from your claim

PBS - Personal Budgeting Support: This should be advised at the point of claim with your work coach and something that can be offered by the local authority in your area

ADS - Assisted Digital Support: Should be advised at the point of claim with your work coach and something that can be offered by the local authority in your area. You will need to access and update your claim online so it's really important to access support if you will need help with this

Claimant Commitment: A record of the responsibilities you have accepted in return for receiving Universal Credit



Top Tips

1. Tell us if you are moving onto UC or need advice managing your money
2. Make a budget and start saving to help whilst you wait for your first payment
3. Set up direct debits to pay your bills including rent
4. Check you have an active bank account which allows payments to be received
5. Make sure you can get online or find out where computers are that you can access in your community

Is your home too big for you and do you find it expensive to manage?

If you have answered 'yes' to the above questions, we may be able to assist you.



Hounslow Council's Downsizing Scheme has launched its new incentive package to support council tenants who wish to move to a smaller, manageable and more affordable homes.

If you are a housing association tenant, we can also assist you to move from your large property. Please contact us for more information.

The package includes cash incentive of £1000, full decoration of the property you are moving to, in the colours of your choice, removals cost, reconnection of appliances, handyman service.

If you are giving up two or more bedroom, the supply and fitting of brand new carpet for two rooms of your choice will be provided.



To find more information, please visit the website www.hounslow.gov.uk/downsizing

For enquiries, please call 0208 583 4452 or email downsizing@hounslow.gov.uk

Direct Debit – is an easier way to pay

Paying you rent to us can be easier if you set up a Direct Debit.

If you to pay by this method for a period of not less than a year, you will also benefit by having £35.00 credited to your rent account once your completed form is received this incentive is for 1st time direct debit payers only.

To take advantage of this contact your Housing Officer or call Rent Accounting on 0203 949 7734.



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