



**Nottingham
City Homes**

November 2011

Advice and tips to help you manage your finances!

MONEY matters



Don't let benefit changes catch you out

The Government is planning to make big changes to benefits over the next 18 months. These will impact on thousands of tenants across Nottingham.

The main changes include:

- Bringing benefits together into one 'Universal Credit'
- Cuts in Housing Benefit for tenants who 'under-occupy' their home
- Changes to Disability Living Allowance
- Paying housing benefit directly to tenants, not the landlord
- Scrapping the Social Fund – which provides emergency help for families in crisis and support for people moving back into the community from institutional care.

Why is the Government doing this?

The Government believes too many people are living in homes too big for them. The cuts are designed to encourage these tenants to move to smaller homes – freeing up properties for families that need the space.

The Bill that includes all these changes has not been through Parliament yet, and is not expected to be confirmed until early 2012. The majority of the changes will take effect in April 2013.

How could it affect me?

Nearly **19,000** tenants in Nottingham receive either full or part Housing Benefit. We have done some analysis of what the current proposals will mean for typical tenants.

Cuts could range from **£9.41** a week for a single man in a two bedroom flat, up to **£21.02** a week for a joint tenancy with one child. But a disabled couple with a non-dependent adult living with them could lose more than **£26 a week**, because of changes to the Disability Living Allowance.

Make sure you read this edition of Money Matters to find out what help is available to help you manage your money both before and after these changes are made.

Homes and places where people want to live

Fancy tea and toast to talk it through?

Are you part of a community group?

Think your members would benefit from help and advice on managing money?

Why not do it over tea and toast?

Notgotabankaccount? need a new one?

Not everybody has a bank account, and if you haven't yet set up an account with your bank, don't worry!

The Nottingham Credit Union can help you set up a bank account, which is reliable and doesn't include lots of charges and overdraft fees.

Their current account gives you the chance to:

- Have your benefits, wages, salary or pension paid straight into your Credit Union Current Account
- Use a card to get your money from over 30,000 Link cash machines and most ATMs across the country
- Use it to pay for goods or services anywhere displaying the VISA Debit sign
- Pay cash into your current account at any Post Office for free. Deposits are instantly credited to your account.
- Pay your bills via Direct Debit / Standing Orders.



There are no hidden charges, no overdraft or cheque books (to make sure you keep control of your income and expenses).

You can download an application form for a current account on the credit union's website www.nottinghamcu.co.uk or visit the office on Maid Marian Way in the city centre, call 0115 828 3121 or e-mail: info@nottinghamcu.co.uk.

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Stick to your list: Before you go food shopping, write down what you need - and stick to it.

Our Rents team holds Tea and Toast events across the city, for groups just like yours. We offer help and advice on how to manage your money, tackle debt, cut fuel bills and find better ways to save.

If you would like the team to visit your group, please contact us on 0115 915 4920 or you can email us at: rents@nottinghamcityhomes.org.uk.



Make a New Year's resolution - get insured!

We insure the property you live in, so in the event of a fire, flood, or damage to your home, we will be able to claim for the cost of repairing the damage.

But we do not insure your contents and belongings! Would you be able to replace everything in an emergency?

If there is a fire or flood at your home or it is broken into, your possessions may be stolen or damaged. This could cost you a lot of money if you had to replace them.

Where the flood or damage is not caused by us, you will have to sort everything out yourself. This is why it is so important to have your home contents insured.

You may want to make your own arrangements, but take a look at what is available on our scheme provided through Aviva:

- Low cost – starts from just £1.39 per week, or from £1.16 for tenants in sheltered schemes (prices at April 2011)
- Same price wherever you live in the city
- Easy ways to pay – by Direct Debit or you can pay as an 'extra' on your rent card
- No excess – you don't have to pay the first part of a claim
- Accidental damage cover is a small extra cost
- 'New for old' cover
- Freezer and theft of keys cover.



Although we will be able to claim for the cost of repairing damage to your home, we do not insure your belongings.

Can you really afford not to be insured?

Call our rents team today on **0115 915 4920** to find out more about our contents insurance scheme.



WE ARE HERE TO HELP

There is a lot to take in with all the changes, but it is important to remember you are not alone.

Our Rents team is on hand to help you find better ways to manage your money, make savings on your bills and access benefits you are entitled to.

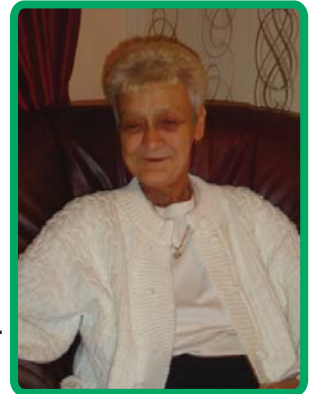
Over the past year we have helped 205 tenants access £17,131 of benefits. In 2010/2011, our financial inclusion officers helped nearly 2,500 tenants secure almost £850,000 in housing benefit.

If you are worried about your finances, or not sure what you're going to do when changes to your benefits come into effect, please contact us.

You can call our Rents Team on 0115 915 4920, email us at: rents@nottinghamcityhomes.org.uk or text RENT for free to 80800 and we will call you back.

Case study: "What a difference!"

Ellen Locke of Bilborough has a reason to smile. Thanks to the help of our Financial Inclusion Officer, Denise Ferdinand, she is now £121.55 better off per week.



Ellen took on her tenancy in January 2011. At 61 she is new to being a tenant after previously owning her own home.

Our Lettings team referred Mrs Locke to Denise when she first signed up for her new home. Denise started to look into what she could do to help Ellen straight away.

When she carried out a benefit check with Mrs Locke she discovered she was entitled to claim a range of benefits to help with the cost of rent and council tax payments, as well as Supporting People payments to help with her extra needs.

Denise helped Mrs Locke to fill in all the forms she needed to, as well as making sure she had all the right identification sent off. Not only did she help her claim all the benefits she was entitled to, some of it was also backdated for three months.

To help her be more independent, Mrs Locke was in need of a mobility scooter, so we looked at finding financial assistance to help her buy one.

Mrs Locke said: "What a difference this extra money has made. I'm so pleased I had Denise's help, otherwise I don't know how I would have coped."

MONEY matters workshops

In the New Year we will be launching workshops to help train tenants and leaseholders in money management.

The training will be FREE and will provide you with all the skills you need to manage your money, look at ways to reduce the amount you spend, and find better ways to cut your energy bills.

We will keep you updated in the New Year about workshop opportunities.



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Are you a smoker? Giving up could save you £2,000 a year - www.givingupsmoking.co.uk

How to set up a DIRECT Debit

Direct Debit is one of the easiest ways you can pay your rent, council tax and other payments.

More than 3,500 of our tenants now pay in this way. It's easy to set up and secure. All you will need is your bank account details, the address of your bank, and your personal details.

Just pick up the form from your area housing office, call us on **0115 915 4920** or visit the website: www.nottinghamcityhomes.org.uk and click on the 'how to pay your rent' section – here you can download a Direct Debit form.

Don't get charged wrongly!

In a recent Week of Action we discovered a number of people were being charged wrongly for having a non-dependant person living with them.

What does non-dependant mean?

People who live with you but don't depend on you for financial support are known as 'non-dependants'. Others who live with you such as young family and children you have fostered do not count as non-dependants.

If you do have people living with you that don't depend on your income, this could affect the amount of housing benefit and council tax benefit you are entitled to.

Non-dependants are often grown-up sons or daughters and elderly relatives. The following people DO NOT count as non-dependants, whether they share accommodation or not:

- carers employed by a charity that charges for the service
- joint tenants
- subtenants
- boarders
- tenants of owner occupiers
- landlords / ladies and their partners.

If you think you could be being charged wrongly, make sure you contact our Rents Team on **0115 915 4920** to find out more.

Bag free booty – log on to www.freecycle.org for free items that people no longer need and are giving away.



Moving from welfare to work

jobcentreplus

At different times in your life, you may need extra advice and support to help you get a job. Whether you are a lone parent, disabled, leaving school or college, over 50, or simply out of work, there's practical help available.

Jobcentre Plus has one of Britain's largest databases of job vacancies, which is updated constantly. Thousands of new jobs are available every week.

Other support that Jobcentre Plus may be able to offer you includes:

- A calculation to see if you would be better off in taking a specific job
- Work Clubs – a place to meet, find opportunities and provide each other with mutual support
- Work Together – opportunities to do volunteering
- New Enterprise Allowance and Enterprise Clubs – possible routes for you to start your own business and become self employed
- Sector based work academies – pre-employment training and a work experience placement followed by a guaranteed job interview
- The Skills Offer – support to address your skills needs where they are a barrier to getting back to work
- Help and advice in applying for jobs – planning your job hunting, writing a CV, applying for a job online, preparing for an interview.



To find out more, speak to an adviser at your local Jobcentre or log on to www.directgov.uk.

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Want to work for NCH? Register your details at www.jobsatnch.org.uk and apply for jobs that we have available online.

FUEL BILLS STACKING UP? NEED HELP?

With energy prices on the rise many people are spending more than £1,200 a year on gas and electricity. With no signs of energy prices going down, this could leave you with financial problems.

If you think more than 10% of your household income goes on energy bills, there is help out there for you.

WHO CAN HELP?

Advice Nottingham has teamed up with British Gas Energy trust, NPower, EDF Energy, St Ann's Debt Advice Service and Bestwood Advice Service to help energy customers in debt get financial help.

CONTACT

Call the Advice Nottingham Fuel Debt project team on **0115 908 1532** or drop into the St Ann's Debt Advice Centre, the Neighbourhood Centre, Robin Hood Chase, St Ann's, Nottingham, NG3 4EZ. The team will help you find ways to get out of fuel debt and back on an even keel.

If you are in fuel debt due to a chronic illness, disability or through bereavement, you may be asked to bring evidence to support your case.

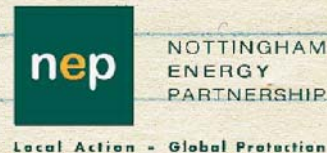


EXTRA SUPPORT

You may be eligible for a Winter Fuel or Cold Weather Payment to help with the cost of your winter fuel bills. To find out if you're entitled visit www.directgov.uk, or call the council's Welfare Rights Service on **0115 915 1355** (Monday to Friday, 8.30am to 4.50pm).

SWITCH SUPPLIERS

Nottingham Energy Partnership's 100% impartial Tariff Switch Tool is quick and easy to use, and can save you up to £280 a year. There are special tariffs available if you are on benefits, so why not log on and see what you can find at www.nottenergy.com.



For more information, or to speak to someone locally about how you tackle fuel debt, please call **0115 9081 532** or e-mail: fueldebt@stannsadvice.org.uk.

'Get on down' – turning your thermostat down by 1 degree could cut your heating bills by up to 10% and save you around £100 a year.



USEFUL CONTACTS ACROSS NOTTINGHAM

Rents team and Financial Inclusion Officers at Nottingham City Homes

To speak to the team, call **0115 915 4920**
or email: rents@nottinghamcityhomes.org.uk.
Visit www.nottinghamcityhomes.org.uk for
more information.

St Ann's Debt Advice service

We work in partnership with the St Ann's Debt
Advice service to help you tackle debt problems.

Why not give them a call on **0115 950 6867**.
Or Contact our Rents team on **0115 915 4920**
to get a referral.

Nottingham Credit Union (NCU)

NCU offers a range of services to people across the
city, from savings and loans to bank accounts and
a raft of help and advice.

The head office is on Maid Marian Way in the city
centre, or they have a branch office in Bulwell –
inside Wilkinson. Give them a call for more
information on **0115 828 3121**, or email
info@nottinghamcu.co.uk



Welfare Rights service

Nottingham City Council has a team to help
answer your questions on benefits and welfare
reform. They also hold dedicated Welfare Rights
advice sessions at different venues across the city,
by appointment only.

To talk to an adviser, or book an appointment,
please call the team on **0115 915 1355**.

Nottingham Citizens' Advice Bureau (CAB)

Based on Carrington Street, Nottingham, the team
at CAB offer free, confidential and impartial advice
on a number of issues from your money and family,
to work and your rights.

Contact them on **0115 938 80 50** or visit their
website: www.citizensadvice.org.uk



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