

money matters

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金錢問題



The Wrekin  
Housing Trust

## money matters



**You must pay your rent.  
If you don't, you may fall  
into arrears and risk  
losing your home.**

### your rent

The rent you pay for your home covers the costs of building, maintaining, repairing and improving the properties we own, as well as managing the properties.

### rent increases

We usually increase your rent on April 1st every year. We will write to you at least one calendar month before the increase. Rent increases will be in line with our rent plan. This aims to bring individual rents within the government's 'target rents' by 2016.

If you are unhappy with the rent increase we propose, you can appeal to the Rent Assessment Committee.

### how do we set our rents?

We used to set rents based on the amenities that each property offered, but the government changed this when it introduced 'rent restructuring'. Rents are now set by a government formula. This means we can't now agree rents direct with tenants. We are working towards meeting the target rents by 2016.

### service charges

If you live in a house or flat that has shared gardens, grounds, entrances or other areas, we are responsible for looking after these. You pay a service charge, on top of your rent, to cover our costs in doing this.

Examples of the services covered by this charge include maintaining grounds and door-entry systems. Details of all the services provided are in your tenancy agreement.

## paying your rent and service charge

Rent is due fortnightly on a Monday and is paid in advance. You must pay your rent and service charge on time to avoid falling into arrears. We offer several different ways to pay:

how?	how does it work?	who can I contact?
Direct debit or standing order	This is the easiest and most cost-effective way to pay – your rent is taken automatically from your bank account on one of four payment dates, to suit you.	Call into your local Trust shop or telephone 01952 217100 and ask to speak to your local housing executive.
Online via our web site	You can pay using Internet banking by quoting our sort code (20-85-46) and account number (10748366 for tenants; 60708062 for leaseholders). Remember to quote your tenancy reference number too, to ensure payment reaches your account promptly.	To set up an online account, call 01952 217100.
By telephone	You can pay using a debit or credit card.	Call 01952 217111 between 8am and 6pm, Monday to Friday, or between 9am and 12.30pm on Saturday.
Housing benefit	If you are on a low income, you may be entitled to housing benefit to help pay some of your rent.	Call into your local Trust shop or telephone 01952 217100 or telephone Telford and Wrekin Council – 01952 383838.
Post office, payzone, PayPoint or e-pay	You must take your Easy Pay rent card. You can then pay using cash, cheque, or debit or credit card.	Visit our website at <a href="http://www.wrekinhousingtrust.org.uk">www.wrekinhousingtrust.org.uk</a> to find details of your nearest place to pay. Or ask at your local Trust shop or office, or by telephoning 01952 217100.

**Please have your tenancy reference number ready – you'll need this to pay your rent. You can find this on your Easy Pay rent card. If you can't find it, phone us on 01952 217100 and we'll tell you.**

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## money advice

If you are having money problems and can't afford to pay your bills, please talk to us. You are responsible for paying the rent on your property. If you don't, you may risk losing your home. We want to help but can do so only if you keep in touch with us. Please help us to help you!

**We can also put you in touch with the welfare benefit advisor for your area. They can offer you a free Benefit Health Check to make sure you are claiming all you are entitled to.**

## budgeting advice

Having a budget that details all your income and expenditure can help you keep control of your finances and make your money go further.

The aim of budgeting is to:

- ensure your basic needs are met, such as for housing (so paying rent and council tax), gas, electricity, food, clothes and transport
- help you plan for more expensive times of the year such as birthdays, Christmas and holidays.

By writing down what you spend your money on every week, you can soon start to see where it goes. You should also work out how much you spend on less frequent expenses such as car repairs, vet's bills, school uniform, birthdays and holidays. Try to estimate how much you spend on these over the year, and divide this by 52 to see how much they cost you on average every week.

Consider then how much money you have coming into the house every week. If you have more coming in than going out, you can afford to save or to clear any bills or debts. But if you have more going out than coming in, you need to look at your spending and think about where you can cut back.

Most importantly, don't bury your head in the sand. If you are having problems with your money, benefits or budgeting, talk to us! Problems with rent arrears, council tax bills, credit card demands and other bills will not go away unless you take action. If we can help, we will. But if we can't help, we will put you in touch with someone who can.

There are many organisations that can offer help and advice on working out your budget and taking control of your finances. Visit the Money Matters pages on the Trust website for more information.

## energyextra

Energyextra offer a quick and easy way to save money on gas and electricity bills. They are able to give energy efficiency advice, and also provide free home visits from one of their dedicated home energy advisors.

For more information contact Energyextra on 0121 561 3845.

## debt

If you have problems with debt, many agencies can offer you free advice and help:

**National Debtline** provides free, confidential and independent advice on how to deal with debt problems. You can contact their helpline on 0808 808 4000.

**Citizens Advice Bureau (CAB)** helps people resolve their legal, money and other problems by providing free, independent and confidential advice. You can phone the local office on 0845 146 1554.

**Consumer Credit Counselling Service** is a registered charity that helps people with money problems. It gives free, independent, impartial and realistic advice. Contact them on 0800 138 1111.



# money matters

## help with paying your rent

### welfare benefits advice

If you are on a low income or struggling with your finances, our team of welfare benefit advisors may be able to help you. You can contact them by calling 01952 217100 and asking for the advisor for your area.

All advice is confidential. You can arrange to meet your advisor in one of our shops or offices, or they will visit you at home.

### housing benefit and council tax benefit

If you have a low income, you may be able to get help with your rent and council tax by claiming housing benefit and council tax benefit from the council. The amount you will receive depends on:

- who lives with you
- how much money you have coming in
- any other benefits you receive
- any savings you have. If you have savings or investments of more than £6,000, this may affect the amount of benefit you can get. You can't usually claim if you have savings of more than £16,000.

If you think you may be entitled to housing benefit and council tax benefit, ask for a form as soon as possible as these benefits aren't automatically backdated.

If you want to know how much help you might get with your rent and council tax, you can log on to the housing benefit pages of the Trust website. Or you can contact the welfare benefit advisor for your area by calling into your local Trust shop or office, or by telephoning 01952 217100.

## how do I claim?

To claim housing benefit and council tax benefit, you need to complete an application form. You can get this from your local Trust shop or office, or the council's Civic Offices. The council will process your claim and write to tell you how much benefit you qualify for.

## how are housing benefit and council tax benefit paid?

You can arrange for these benefits to be paid direct to us – usually every four weeks, in arrears. If the housing benefit doesn't cover your total rent, you must arrange to pay us regularly to avoid arrears building up.

## benefit notifications

After you claim, you will receive 'notifications' about how much housing benefit and council tax benefit you are entitled to. These can be confusing but you must check all the details carefully. Your local housing executive can help you with this and put you in contact with a welfare benefit advisor if you need further help.

**If you claim other welfare benefits such as tax credits or income support, changes in your circumstances could affect how much money you are entitled to. If in doubt, always report any changes.**



# money matters

## what if my circumstances change?

You must tell the council if your circumstances change. Some examples of changes you must tell them about are if:

- someone moves into, or out of, your home
- your income changes
- the benefits that you receive change.

Call into your local Trust shop or office for further advice.

You can get more advice by contacting your local welfare benefit advisor or the relevant organisation listed below:

who?	how ?
<ul style="list-style-type: none"><li>• Housing benefit</li><li>• Council tax benefit</li><li>• Discretionary housing payments (explained below)</li></ul>	Telford and Wrekin Council 01952 383838
<ul style="list-style-type: none"><li>• Pension credit</li><li>• State retirement pension</li><li>• Winter fuel payments</li><li>• Other benefits for those aged 60+</li></ul>	The Pension Service 0800 99 1234 (textphone: 0800 169 0133)
<ul style="list-style-type: none"><li>• Working tax credit</li><li>• Child tax credit</li></ul>	HM Revenue & Customs 0845 300 3900 (textphone: 0845 300 3909)
<ul style="list-style-type: none"><li>• Jobseeker's allowance</li><li>• Income support</li><li>• Incapacity benefit</li><li>• Many other benefits for those of working age</li></ul>	Jobcentre Plus 0800 055 66 88 (textphone: 0800 023 4888)
<ul style="list-style-type: none"><li>• Child benefit</li></ul>	HM Revenue & Customs 0845 302 1444 (textphone: 0845 302 1474)
<ul style="list-style-type: none"><li>• Disability benefits</li></ul>	Benefit Enquiry Line 0800 88 22 00 (textphone: 0800 24 33 55)

## council tax benefit

When you claim housing benefit, the council also considers whether you can get help with your council tax. The notifications you receive will show whether you are eligible for any council tax benefit.

If you still need to pay some council tax yourself, you will then receive a new council tax bill showing how much you must pay each month. If you can't pay this, you must contact the council on 01952 383838.

## second adult rebate

Second adult rebate is another way to get help with paying your council tax. You can get it if you claim council tax benefit and have a second adult living in your home (like a grown-up son or daughter), who is on a low income (including any benefits). As the person who is liable to pay the council tax bill, you must claim for second adult rebate, giving details of your own and the second adult's incomes.

You can't get both council tax benefit and second adult rebate. The council will check which of these benefits will help you most. If you think you might qualify for second adult rebate, contact the council on 01952 383838 and ask for an application form.



**Don't ignore any reminders, as the situation will only get worse. The council can recover council tax through court action and bailiffs. You can even go to prison for not paying. If you contact the council quickly, it can help you.**

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## discretionary housing payments (DHPs)

DHPs can help you with your housing costs. They are usually awarded to top up your housing and council tax benefits if you still have to pay towards your rent, council tax or both. They are awarded only in exceptional circumstances and are in addition to any housing and council tax benefit payments you get.

Each case and its circumstances are considered on individual merit, but you may qualify for the payment if:

- you can't afford to pay the shortfall in your rent or council tax, or
- other circumstances make it difficult for you to pay your rent or council tax.

If you would like to apply for a discretionary housing payment, contact the council on 01952 383838 for an application form. If you need more help, please contact the welfare benefit advisor for your area on 01952 217100.

### helping with your claim - landlord verification

Your local Trust team can:

- help you complete your housing benefit form
- tell you what documents and evidence you must supply
- photocopy your documents
- even send the form directly to the council for you.

The scheme is called 'landlord verification'. If you want us to help with your claim, you just have to sign a consent form, which gives us your permission. You can withdraw your permission at any time.

You can drop into your local Trust shop or office to report changes to your circumstances, or to pass on any other information about your claim for housing and council tax benefits.

## If you get too much housing benefit ('overpayments')

Overpayments occur when you have received too much housing benefit, for example because your circumstances have changed. You will receive notifications showing the amounts overpaid and you will normally be asked to pay this amount back.

If you are still getting housing benefit, the council may reduce this by a set amount (currently £9 a week but it may increase annually) until you clear the overpayment. This means you must pay more into your rent account yourself to make sure you don't fall into arrears.

If the amount being deducted from your housing benefit is causing you money problems, you can ask the council to reduce it. You may have to complete an 'income and expenditure' form to show the money you have coming in and how much you regularly pay out.

Sometimes the council will send us an invoice for the overpayment. We will then try to contact you to explain the reasons for the overpayment and what will happen if we repay it. If we repay the council, we will charge the whole amount to your rent account.

For more advice, you can:

- contact the council's Overpayment Team on 01952 383984
- visit your local Trust shop or office
- telephone 01952 217100 and ask to speak to the welfare benefit advisor for your area.



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## other benefits

### tax credits

Child tax credit and working tax credit help to support families with children and working people on low incomes.

Child tax credit supports families with children and with some 16 to 19 year-olds. You can claim whether or not you work.

Nine out of ten families with children qualify. How much you get depends on things like:

- how many children or qualifying people live with you
- if any child or young person is disabled
- your income.

You don't have to be a parent either – anyone who's mainly responsible for a child can claim. If you share responsibility with someone else whom you live with as if you were married or civil partners, you must claim together whether you're married or civil partners or not.

If you share responsibility with someone else who doesn't live with you, and the children or young people also live with them for part of the time, you need to decide between you who has main responsibility. Only the family with main responsibility can claim child tax credit.

Working tax credit supports working people on low incomes (whether employed or self-employed) by topping up their earnings. It can be paid to those over the age of 16, working at least 16 hours per week.

If you think you might be able to claim child tax credit or working tax credit, or just want more information, telephone the helpline on 0845 300 3900 (textphone 0845 300 3909). Or for an online calculation of what you may be entitled to, log on to [www.hmrc.gov.uk](http://www.hmrc.gov.uk).

## pension credit

Pension credit is for people aged 60 or over. It could mean extra money for you every week, as it guarantees everyone aged 60 and over a minimum income. If you or your partner is 65 or over, you may also be rewarded for saving for your retirement. If you apply, you may be able to get up to 12 months' back-payments if you were entitled to pension credit during that time.

The person who applies for pension credit must be at least 60; it doesn't matter if their partner is under 60. To apply or find out more, contact the Pension Service on 0800 99 1234 (textphone 0800 169 0133) or log on to [www.pensions.gov.uk](http://www.pensions.gov.uk).

## disability benefits

You may be able to get:

- **disability living allowance (DLA)** if you need help getting around, looking after yourself or both, because you are ill or disabled. You must claim before you reach the age of 65.
- **attendance allowance (AA)**, which is tax free, if you are aged 65 or over, have an illness or disability, and need help with personal care.
- **incapacity benefit (IB)** if you can't work because of illness or disability. From 2008, those making a new claim may receive an Employment Support Allowance, instead of incapacity benefit.
- **income support** if you are aged between 16 and 60, on a low income, not working or working an average of fewer than 16 hours a week. For more information, contact the welfare benefit advisor for your area or call Jobcentre Plus on 0800 055 66 88.

You may be entitled to get help towards the costs of NHS prescriptions, dental care, hospital travel and equipment such as wheelchairs and hearing aids.



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### expecting a baby?

If you are expecting or have a new baby, you may find our 'Bump to Baby' leaflet useful. It explains the benefits available and you can get a copy from your local Trust shop or office, or from the welfare benefit advisor for your area.

For claim forms, and general advice or information about benefits for sick or disabled people, contact the Benefit Enquiry Line on 0800 882200 (textphone: 0800 243355 for hearing or speech difficulties).

### benefit fraud

If you think someone is committing benefit fraud, you must report it. Local and national benefit fraud hotlines are a confidential way to report someone you suspect of committing benefit fraud. You don't need to leave your name or address. The benefit fraud hotline for the Telford and Wrekin area is 01952 203322.

You can call the national benefit fraud hotline on 0800 854 440 between 7am and 11pm, seven days a week. If you have a speech or hearing difficulty and are using a textphone, dial 0800 328 0512.



## income management service standards

- We will take a firm but fair approach to tenants who owe us money.
- We will offer you the choice of how to pay, including:
  - by direct debit or standing order
  - online at [www.wrekinhousingtrust.org.uk](http://www.wrekinhousingtrust.org.uk)
  - by debit or credit card over the telephone
  - at any Post Office, PAYzone or e-pay location, using your swipe card.
- Every three months, we will give you a statement of your account.
- We will give you every opportunity to ask for advice and help, and to discuss any difficulties you may have with keeping your payments up to date.
- If you need help finding out what benefits you may be entitled to, we will offer you access to a team of welfare benefit advisors, who provide a free and confidential service.
- If you need any extra support, we will refer you to our tenancy support service. This is a confidential service designed to give you advice and help so you can maintain your tenancy and live independently in the community.
- If you fall into debt, we will contact you immediately by telephone or letter, or visit your home.
- If your account falls into arrears, we will:
  - take legal action against you, which may lead to you losing your home
  - stop you from getting a transfer to another property
  - not allow you to rent a garage.
- When you contact us, we will:
  - reply to your written enquiry within five working days
  - give you a contact name and telephone number in letters we send you.

The Wrekin Housing Trust Ltd.  
Registered Offices  
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This document has been  
**TENANT READ**  
and passed for Clear English



اگر آپ کو اس نمبر تارے کا ترجمہ اردو میں درکار ہو تو برائے مہربانی اپنے کسی ایسے دوست  
سے ہمیں 01952 217100 پر رابطہ کرنے کو کہئے جو انگریزی بولتا ہو۔ ہم آپ  
کیلئے ترجمے کا انتظام کریں گے۔

ਜੇ ਤੁਸੀਂ ਇਹ ਖਬਰਨਾਮਾ ਪੰਜਾਬੀ ਵਿਚ ਲਿਖਿਆ ਲੈਣਾ  
ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ 01952 217100 'ਤੇ ਟੈਲੀਫੋਨ ਕਰਕੇ ਸਾਨੂੰ  
ਦੱਸ ਦਿਓ ਜਾਂ ਆਪਣੇ ਕਿਸੇ ਮਿੱਤਰ/ਸਹੇਲੀ ਜਾਂ ਰਿਸ਼ਤੇਦਾਰ  
ਨੂੰ ਫੋਨ ਕਰਨ ਲਈ ਕਹੋ ਜੋ ਅੰਗ੍ਰੇਜ਼ੀ ਵਿਚ ਗੱਲ ਕਰ ਸਕੇ।

W razie problemów z przeczytaniem tego dokumentu  
prosimy zadzwonić pod numer 01952 217100.

如果你不明白這份文件的內容，請致電 01952 217100 求助。



choose your home

**The Wrekin**  
Housing Trust