

TRUST *talks*

reviive opens in Telford

Reviive, the popular store which sells a wide range of new and refurbished household items has opened a new store along Trench Road in Telford.

Since 2010, the new partner of The Wrekin Housing Trust, which creates funds for charities through surplus made from sales, has had a store in Shrewsbury and an online presence trading through ebay. Building on the success of that, the Telford store's purpose is to reuse, recycle and restore household items, which are great value for those looking for essential household goods and furniture or something a little different. Reviive also sells a range of brand new mattresses and flat pack furniture.

We're pleased to let you know that **Trust tenants will receive a 15% discount on all purchases** at both the Shrewsbury and Telford stores. Just remember to take along your tenancy reference number or offer letter.

Jean Jarvis MBE, said

“We're proud to be associated with a likeminded, forward thinking organisation and feel that together we can do so much more. Our partnership will broaden opportunities within Shropshire, Telford & Wrekin and beyond. We're pleased to be able to offer support for Trust tenants, with low cost furniture, work placements and volunteering opportunities. We can't wait to start working together on future projects and opportunities.”

You can view stock at a glance at www.reviive.co.uk



Welfare Reform Special

This issue includes a pull-out and keep guide to all the benefit changes that could affect you – see pages 3 – 6. We also have further information available on our website about the changes to help you prepare. Take a look at www.wrekinhousingtrust.org.uk/residents/welfarereform.aspx



Contact our **Money Matters Team** for advice on 01952 217234
OR money.matters@wrekinhousingtrust.org.uk

Pride of the Shires

June saw the Pride of Shropshire Awards take place and once again the Trust sponsored the Good Neighbour Award. We're totally committed to building communities so it's an award which is close to our hearts.

All nominations were really special people who have had a really positive impact on their neighbourhood. This may be through good deeds on a regular basis or simply an individual whose community-minded attitude brightens up someone else's day.

The winner was Zoe Keeling, from Little Stretton. Zoe was part of a group of local mums who raised thousands of pounds to create a play area for children, and a sensory garden for disabled youngsters, in Church Stretton.

Trust partner SHA sponsored the Local Heroes Award, won this year by Corporal Sean Jones from Market Drayton.



Zoe Keeling collecting the Good Neighbour Award from Francis Best, The Wrekin Housing Trust.

Choose the Easy Way with



- Setting up a Direct Debit is the safest, most convenient and easy way to pay your rent, and other bills. This means your bills are paid on time with no missed payments or hassle.
- With our new flexible options, you can set up a Direct Debit for your rent on a weekly, fortnightly or monthly basis – whatever suits you best.
- It's a very safe way of paying your rent, you can trust the Direct Debit as it has a guarantee which protects you against any incorrect payments and ensures you get any money back if a mistake is made.



So make life simpler by switching to Direct Debit today, call us on 01952 217100 or contact your local Wrekin Housing Trust office.

The Government's Bedroom Tax

The "Bedroom tax" has now come into effect and you may be noticing a reduction in your housing benefit.

Our local teams have contacted everyone they believe is affected, but if we haven't been in touch and you are worried then please contact your local office or our Money Matters Team on 01952 217234 for further advice.

For those affected the new Government rules allow one bedroom for:



Key Points to remember:

- The "bedroom tax" ONLY applies to working-age tenants who claim housing benefit to help towards their rent, who are deemed to be under-occupying according to the new government rules
- If you DO NOT receive housing benefit then you will NOT be affected
- If you are pension credit age you will NOT be affected. Find out more here www.gov.uk/calculate-state-pension



If you have one more bedroom than the rules allow, your housing benefit will be cut by 14% of your eligible rent, two or more bedrooms than the rules allow you will lose 25% of your eligible rent. If your Housing Benefit is cut, you will need to make up this shortfall to avoid rent arrears and keep your home.



The Government have planned for Universal Credit to come into effect later this year, and will eventually change the way you receive benefits and pay your rent.

Here's our guide to the changes made.

What is universal credit?

- Universal Credit is a 'means-tested' benefit for people of working age, whether they are in, or out of work. It is intended to be simpler than the current benefit and tax credit(s) systems. It will be a single monthly payment to (direct into your bank, and will) replace the following benefit/tax credits;
- Housing Benefit
- Working Tax Credit
- Child Tax Credit
- Job Seekers Allowance (income based)
- Employment Support Allowance (income related)
- Income Support
- When you move onto Universal Credit, your single monthly payment will be paid directly into your bank account
- You will be responsible for budgeting and paying your rent and other bills
- You will be expected to claim and manage your Universal Credit ONLINE via the internet.

Who is affected by Universal Credit?

Anyone who receives one of the payments benefits or tax credits listed above will eventually need to claim Universal Credit.

When will the Universal Credit come into effect?

Although it is being introduced in parts of the country from October 2013, we don't yet know when it will be rolled out across Telford & Wrekin, Shropshire, Staffordshire (it will be phased in across the country until 2017).

We will send out regular 'Money Matters' newsletters with our rent statements to keep you updated. We will also work closely with your local authority and the Department for Work & Pensions to support people moving onto this new way of claiming benefits.

How to prepare for Universal Credit

Think carefully about your budget and work out what your food, fuel and other bills cost you every month.

- If you haven't got a bank account, consider opening a Basic Bank Account so that you can easily receive your money and manage your bill payments every month.
- If you have a bank account, ask your local branch about any help (like budgeting tools) they can offer you to better manage your bills every month.

Council Tax Benefit

Council Tax Benefit has been replaced by local Council Tax Support schemes, and people who are of working age will be affected by these changes.

If you do need to pay and haven't yet made any payments, you should contact your local Council to set up a regular payment arrangement.

From 1 April 2013, the amount of Council Tax Support working age customers receive has reduced by around 20%.

The Council Tax Support scheme in Telford and Wrekin is broadly based on the Council Tax Benefit scheme but with the following changes:-

- Those with savings or capital of £6,000 or more will not be entitled to help.
- Anyone who is entitled to less than £2.50 per week in Council Tax Support will not receive any help.

If you receive some housing benefit or council tax support, but are still finding it difficult to manage you may be entitled to receive an additional payment to help you with the shortfall. This is known as a Discretionary Housing Payment.

To apply, visit www.telford.gov.uk and search for 'Discretionary Housing Payment', contact the Benefits Team on 01952 383838 or visit Telford & Wrekin Council, Addenbrooke House, Ironmasters Way, Telford.

Benefit Cap

A new cap on the total amount of welfare benefits that can be claimed by people of working age will be rolled out across the country from July 2013 until Sept 2013.

The limits are **£500 per week for families with children** and **£350 per week for individuals**. This will not affect you if you are of Pension Credit age, claim Working Tax Credits, or if someone in the household receives DLA.

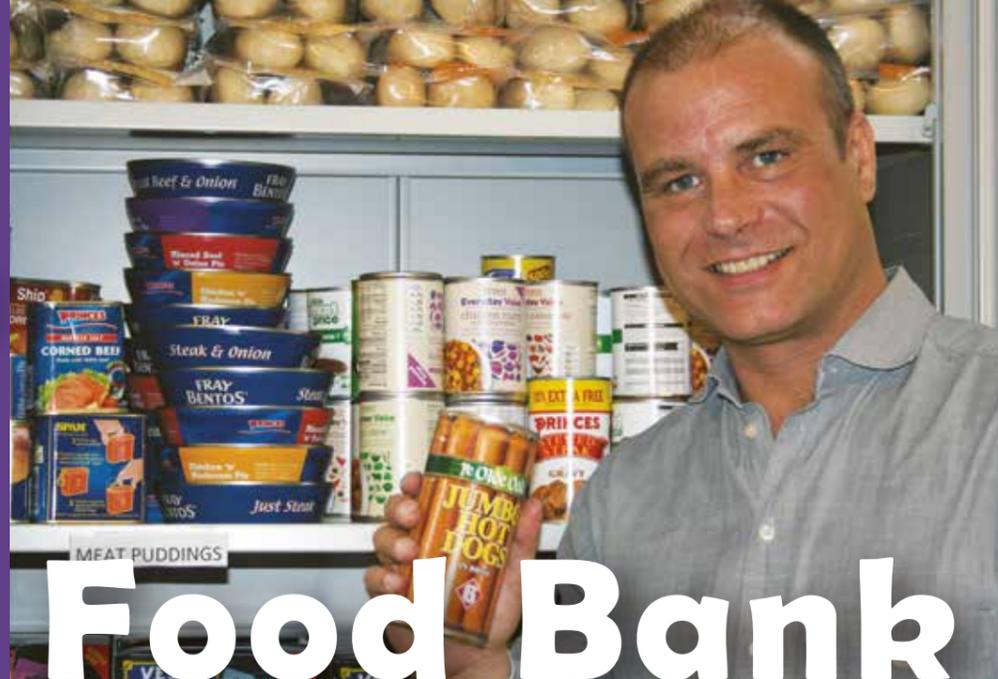


Disability Living Allowance *Changes*

Introduced from 8th April 2013, Disability Living Allowance will gradually be replaced by Personal Independent Payment (PIP) for everyone of working age (16-64).

There are no current plans to replace Disability Living Allowance for children under 16 and people aged 65 and over who are already receiving Disability Living Allowance.

The new PIP assessment focuses on a person's ability to carry out a range of everyday tasks. Information is also gathered from the individual, as well as healthcare and other professionals who work with and support them. Most people will also be asked to a face to face consultation with a trained independent assessor as part of the claim process.



Food Bank

If you are in financial crisis and have no money for food then you may be able to get a food parcel to help you out until your next payment. You can currently apply for a food parcel in the following ways:

- Visit your local Trust shop if you are a Wrekin Housing Trust tenant
- Visiting the Citizens Advice Bureau office at:
40 Tan Bank, Wellington
The office is open the following times:
Monday, Wednesday and Friday: 09:30 to 16:00
Tuesday: 09:30 to 19:30
Thursday: 09:30 to 12:30
- Calling the Crisis Network Support Line on 01952 459258 or Telford & Wrekin Council on 01952 380400.

Social Fund

Community Care Grants and Crisis Loans were abolished in April. Local Councils have been given money to spend on local Crisis Support Schemes such as food banks and to provide subsidised furniture and white goods, instead of making cash payments to help out in a crisis.

Telford & Wrekin Council's Local Crisis Assistance scheme is designed to provide help to residents who have experienced some type of crisis, disaster or unexpected emergency and need assistance or support to keep them or their family safe and well, and cannot afford the assistance that they need.

You may be able to get assistance from Telford & Wrekin Council, if you need essential items in the following circumstances:

- You have had a crisis, disaster or emergency
- You are leaving care
- You are leaving prison
- You are setting up home as part of a resettlement programme

You can only get help if you do not have the funds to be able to afford essential items yourself to keep you safe and well. Good quality second hand goods will be provided. **There will be no cash payments available.**

For more information and to make an application please visit www.telford.gov.uk/crisis If you have a support or social worker they may be able to help you complete the application. You can also ring 01952 380400 if you need help completing the form.

Tenants' Panel Election Update

The Tenants' Panel elections took place on 21 June and the results are out! Janet Brewer, Celia Cruise, Joan Oakley, Sandra Parker and Laura Hilditch are all newly elected members and there's also a new co-opted member Fran Bromley who has been taken on for her skills with working in the community. Unfortunately someone had to be the unlucky person to not be elected onto the panel and it was Pauleen Ives. Pauleen had been on the Panel for nearly 8 years and has contributed a great deal over the years, attending meetings and putting her views forward on behalf of tenants. Thank you Pauleen.

There were over 2000 votes placed, which was 20% of all tenants.

Elections also took place at the AGM for the positions of Chair etc. Sue Lane was re-elected as Chair, Eric Parkes Vice, Celia Cruise as Secretary, and Laura Hilditch as Treasurer. Lorraine Wilmot did a sterling job of the secretarial role and Mick as treasurer last year and the group would like to thank them for all their hard work.

What is the Central Tenants' Panel?

The Central Tenants' Panel is made up of residents elected from local Area Groups to represent all tenants of The Wrekin Housing Trust; anyone can be a member of the panel as long as they are a tenant with us. The Panel is there to represent your thoughts and comments and work with us to improve the quality of the service we provide.

If you would like any further information about the topics covered then please visit our website or contact Sue Lane, Chair of the Central Tenants' Panel on 01952 217201.



Top tips for budgeting

Everyone loves a great money saving tip, so we want you to share yours. Whether it's how to budget for on-going payments, or simply saving for everyday essentials; get in touch with your tips for a chance to win £50 worth of supermarket vouchers. There will also be two runner-up prizes of £25.

The money being used for the prizes was given to us for being runners up in the Money Action Net Awards. All entries will be judged by our Central Tenants' Panel.



You can enter online via our Facebook and Twitter pages or send your top tips to our freepost address: Money Saving Tips, The Wrekin Housing Trust, Marketing and Business Research (SY1 095), Telford, Shropshire, TF3 4AW or email trust.talks@wrekinhousingtrust.org.uk

Good Luck!

Win fun for all the family!

Here's a fantastic chance for you to win a family pass for two adults and three children which has been kindly donated by the amazing Ironbridge Gorge Museums.

There are ten different museums to visit and loads of activities to take part in, from painting a tile at the Jackfield Tile museum to stepping back over 100 years at Blists Hill Victorian Town. All you have to do is answer this simple question for your chance to win. *Enter by 12/08/2013.*

How many museums can you visit at the Ironbridge Gorge?

- A. 5**
- B. 10**
- C. 50**

Please send your answers to: Ironbridge Competition, The Wrekin Housing Trust, Marketing and Business Research (SY1 095), Telford, Shropshire, TF3 4AW.



Time for a summer clear out?

With summer well and truly here, now's the perfect time to rent a garage from the Trust. Whether you use it for your car or to free up some space around your home, we have garages to rent across Telford from as little as £7.13 a week.

Maybe you have a trailer, trailer tent or camping equipment taking up valuable space in your home or blocking your driveway - renting one of our garages could be the solution.

As a special summer bonus, all August "sign-ups" from new garage tenants will be entered into a prize drawer to win a £10 Asda Voucher.



For further details please contact Debbie or Kerrie from our Garages Team on **01952 217106** or visit www.wrekinhousingtrust.org.uk