

# FOCUS ON MONEY

## NEWSLETTER



This is the second of our mini newsletters which focus on a particular topic. Money is tight for everyone and we have tried to pull together information that we think you might find useful and hopefully the advice might help you save money or access additional money. We are very happy to help in person, and in confidence. If you want to discuss anything to do with your finances, please contact a member of the Housing Services team.

### RENT IN ADVANCE REQUIREMENT

Every OTHA tenant has a Scottish Secure Tenancy Agreement which states:

The rent is £\_\_\_\_\_ every calendar month inclusive of the service charge payable in advance by you on or before the first day of each rental period.

This means that by the 28th of each month, your rent account should be showing a full month's rent in credit. This is to pay the rent for the coming month which is then charged on the 1st of the month.

Our staff work with existing tenants to ensure that rent accounts are in advance and if they are not then we are happy to make an agreement that will allow small, regular payments to be made that will bring the account into advance over a period of time.

This will mean that if you are thinking of moving to another Oak Tree Housing Association property you

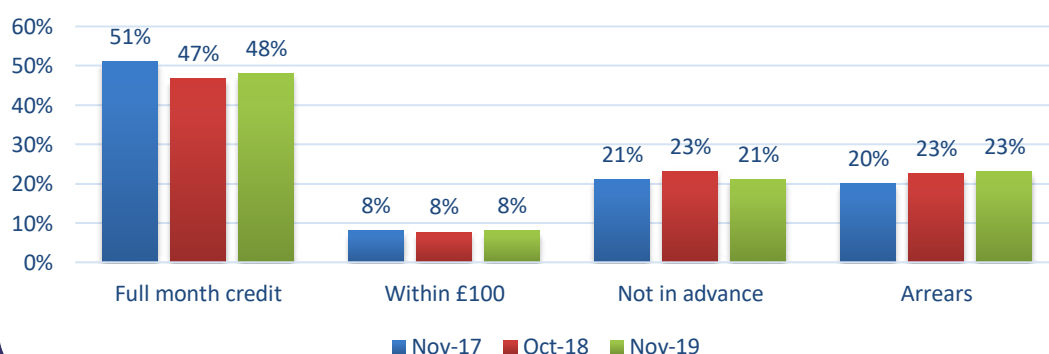
will need to pay the full month's rent for your new property before you sign the tenancy agreement.

If you are not in advance at the moment, we will be in contact with you to let you know how much needs to be paid to bring your account into advance and we will be happy to make an arrangement with you that is affordable and allows you to get into advance over a period of time.

If you are likely to be affected by Universal Credit in the future, then you will need to wait for up to 5 weeks for your first monthly payment and you will be responsible for paying rent for that 5 week period.

All tenants of working age who are in receipt of Housing Benefit will move onto Universal Credit at some point in the future and we will be contacting all tenants who will be affected to make sure that they are in advance or are working towards it.

### Percentage tenants in advance



Please contact a member of the Housing Services Section if you have any queries about any aspect of this article.

## UNIVERSAL CREDIT UPDATE

Universal Credit is continuing to make the headlines. At the start of October 2019, we had 543 tenants claiming this benefit. This number rises every month as new tenancies are created or circumstances change.

If you are not a pensioner then you will move onto this benefit in the future. It may be because you have a change of circumstances or it may be as a result of the DWP moving claimants over to the new benefit.

If you are going to be affected you will be given advance notice by DWP and our staff will be happy to help with advice on how you will be affected.

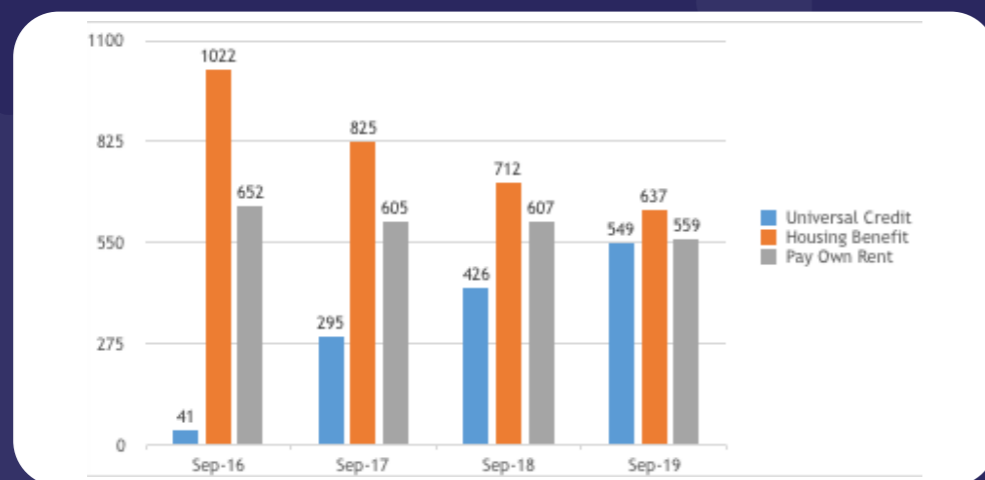
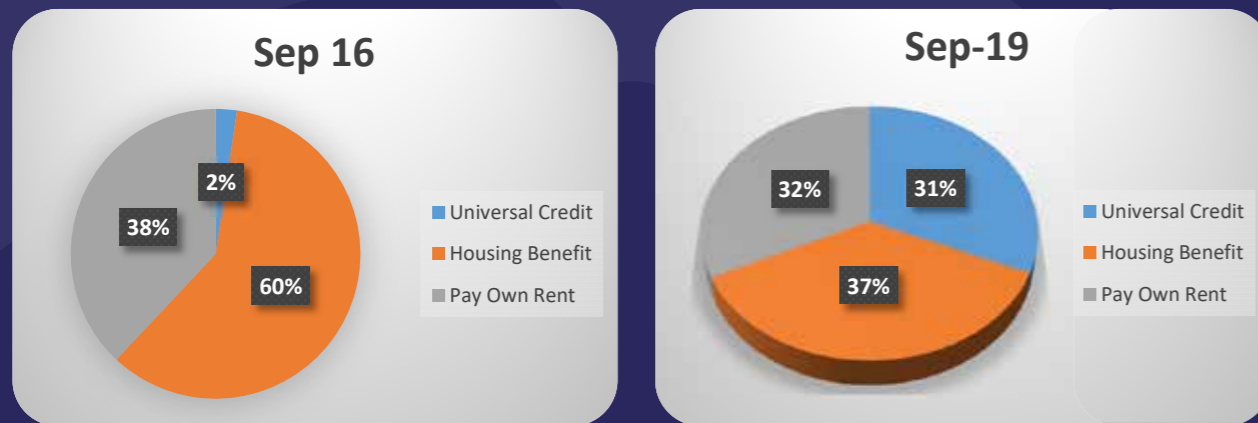
We are working hard to help tenants deal with the changes and there are a number of organisations that can assist you make a claim and maintain your claim.

If you move onto this benefit, you will be responsible for paying your rent from the monthly payment you receive and you must make sure that you let the DWP know that you have "Housing Costs". This is another name for your rent.

The Association charges rent in advance, so it is very important that we speak to you as soon as we know that you are going to be claiming Universal Credit to avoid arrears building up on your account.

We can make an agreement with you so that you can pay extra each month so that you do not fall into arrears and your account becomes in advance.

Below are some charts showing the increase in Universal Credit claimants:



Oak Tree have been working with the Financial Fitness team for a number of years and we cannot rate them highly enough.

We can make an appointment for you to meet an adviser in our offices on a Tuesday morning or you can contact them direct. Below is some information on the type of services they provide.

### WELFARE BENEFITS ADVICE SERVICE

Independent advice on all welfare and local authority benefits including benefit checks, form filling and advocacy. Advisers can spot any unclaimed benefits and help people to claim a wide range of means tested and non-means tested benefits, whilst also helping clients who are having difficulties with benefit problems.

### BETTER OFF IN WORK SERVICE

Financial advice and support to help people make the transition from benefits into employment, accessing in-work and return-to-work benefits where applicable. Clients can also find out more about other services which can help them back into employment.

### MONEY ADVICE SERVICE

Confidential advice for clients to help them manage their money more effectively, reduce their outgoings and move out of debt.

If you want to make an enquiry on any welfare benefit or financial issue, or to simply book an appointment, please speak to a member of our team of call Financial Fitness direct on **01475 729239**, email [finfitteam@yahoo.co.uk](mailto:finfitteam@yahoo.co.uk) or visit their office at 29 West Stewart Street, Greenock PA15 1SH



Future Skills Inverclyde has launched a brand new budgeting service for residents of Inverclyde called Total Money Makeover which looks at practical ways to save money.

The advice given is tailored to individual needs, regardless of income. The scheme can also benefit Universal Credit claimants who are finding it difficult to manage a monthly payment as Total Money Makeover can help them to find out how to ensure their monthly payment lasts for the full month.

Heather Mitchell, Inclusive Communities Manager at River Clyde Homes who manages the service said: "Total Money Makeover is a new, fun and informative way to look at budgeting. We're not here to lecture you on what you can and can't spend but will work alongside you to make the most of your money and find out how to save for the things you want to do. We welcome any Inverclyde resident to have a Total Money Makeover and see how we can make life easier. If you are claiming Universal Credit and struggling then please get in touch with us today."

Future Skills has been established in Inverclyde since 2014 and has long supported the residents of Inverclyde with digital skills. The service is funded by Inverclyde Council, River Clyde Homes, Oak Tree Housing Association, Cloch Housing Association and Larkfield Housing Association.

Future Skills can be contacted directly on 01475 788915.

# Energy Activators

As you are hopefully all aware, we have a project within the housing association called "Energy Activators". This project is here to help you reduce your fuel bills by making small changes.

- We have lots of tips and tricks to help you save money, here are some examples:
- Reducing your thermostat by 1 degree can save you £80 in a year.
- Spending 1min less in your daily shower you could save £7 per person per year.
- Each energy saving bulb you have can save you £3 per year.
- Using your tumble drier uses 60p per hour. If you can't dry them outside, why not spin your clothes on the highest cycle before putting them in the drier for a short period and then finish drying them on a clothes horse?

We have so many other tips that we can give you to help reduce your energy bills! We can also help you change supplier, apply for Warm Home Discounts (£140 per year depending on your circumstances). Also if you are over 75 we have other schemes that would be available to you.

All you need to do is get in touch and arrange a home visit and start saving some cash and help reduce your carbon footprint!! **01475 807000**



## HOME CONTENTS INSURANCE - WHY DO I NEED IT?



Contents insurance is designed to help protect your possessions. No matter how careful you are, there's always a risk that your belongings could be broken, damaged or stolen so home contents insurance can help provide peace of mind.

To help you decide whether home contents insurance is right for you, Oak Tree Housing Association have teamed up with Thistle Tenant Risks, and Allianz Insurance plc who provide the Home Contents Insurance Scheme, a specialist Tenants Contents Insurance policy.

Thistle Tenants Risks Home Contents Insurance can offer you insurance for the contents of your home including cover for items such as furniture, carpets, curtains, clothes, bedding, electrical items, jewellery, pictures and ornaments.

### HOW DO I GET FURTHER INFORMATION?

- Ask a member of the admin or housing services team for an application pack.
- Call Thistle Tenant Risks on **0345 450 7286**

Alternatively, please visit the [www.thistletenants-scotland.co.uk](http://www.thistletenants-scotland.co.uk) for more information or to request a call back.

*Thistle Tenant Risks is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FRN 310419. Lloyd's Broker. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Services Ltd is part of the PIB Group.*

## INVERCLYDE COUNCIL'S CLOTHING GRANTS AND FREE SCHOOL MEALS 2019/2020

To apply for a clothing grant/free school meals your child or children must attend an Inverclyde school and you must receive one of the following:

- Income Support (IS);
- Income-based Job Seekers Allowance (JSA);
- Employment and Support Allowance (Income Related) (ESA) ;
- Child Tax Credit, but not Working Tax Credit and where income is less than £16,105 (in 2019/20) as assessed by HMRC;
- Parent or Carer is in receipt of Working Tax Credit and/or Child Tax Credit with Annual Gross Earnings of no more than £11,288;
- Universal Credit, where your take home pay does not exceed £915, as shown on your monthly Universal Credit statement;
- An Asylum Seeker, receiving support under Part VI of the Immigration and Asylum Seekers Act 1999.
- If you currently care for a child under a formal Kinship Care arrangement with Social Work, then you maybe entitled to this grant. Please contact us for more information.

All children who will be in P1-4 from August 2019 are entitled to receive a free school meal. However, if you wish to apply for a clothing grant, an application form will still require to be completed and the appropriate household income evidence submitted. If a pupil is over the school leaving age the application for clothing grant and free school meals will be processed when it is confirmed that the pupil has returned to school.

### HOW CAN I GET AN APPLICATION FORM?

Apply to the school that your child attends or, if your child is starting school, the school that your child is enrolled at. You can also apply to Customer Service Centre, Municipal Buildings, Clyde Square, Greenock for an application form or download from the Council's website.

### WHEN CAN I APPLY?

You can apply at any time between June 2019 and 31 May 2020.

How will I receive my clothing grant?

The clothing grant will be paid directly into your bank account, once we have received the relevant household income evidence for the current year.

### WHEN WILL I RECEIVE MY CLOTHING GRANT?

Clothing grants applied for before or during the summer holiday will generally be paid in early August. Payments will be paid directly into bank accounts. You should ensure that the bank account you hold accepts payments by BACS transfer - if not, your payment will be delayed.

If you delay making your application until August you may not receive your grant in time for the start of the new school session. Please note, at peak times over the summer period, your application may take up to 21 days to be processed due to the volume of applications received.

### WHAT IS THE VALUE OF THE CLOTHING GRANT?

Each year the council decides how much the grant will be. This year the grant will be £145 per child.

### WHAT IF MY CIRCUMSTANCES CHANGE?

You should immediately notify Customer Service Centre, Municipal Buildings, Clyde Square, Greenock, or call 01475 712893.

**The form must be returned to Customer Service Centre, Municipal Buildings, Clyde Square, Greenock, Inverclyde PA15 1LY** together with the appropriate household income evidence.

If you are in receipt of:

- Income Support;
- Income based Job Seekers Allowance (JSA);
- Any income related element of Employment and Support Allowance (ESA).

Collect a FREEPOST ENVELOPE for your application form to be processed from either of the following:

- Customer Service Centre at Municipal Buildings, Clyde Square, Greenock PA15 1LY
- Job Centre Plus

## SOCIAL SECURITY SCOTLAND BENEFITS

Low income families and carers continue to benefit from new benefits being introduced by Social Security Scotland.

We have given some information about just some of the benefits that are available. More information can be found on [www.socialsecurity.gov.scot](http://www.socialsecurity.gov.scot) or by calling **0800 182 2222**.

Another helpful resource is the MyGovScot website which has information on a full range of benefits.

Visit [www.mygov.scot](http://www.mygov.scot)



There are 3 separate grants that fall into the "Best Start Grants":

### 1. PREGNANCY AND BABY PAYMENT

Expectant and new parents can apply now for the Best Start Grant Pregnancy and Baby Payment.

This new Scottish Government benefit offers eligible parents or carers £600 for their first child and £300 for all subsequent children.

In addition to the Pregnancy and Baby Payment, by summer 2019, two additional early years payments will be introduced. The first £250 payment will be made around the time a child starts nursery, to help with the costs of early learning and a further £250 when they start school.

- Parents/carers will be eligible if they are the mother of the child, her partner, or have a young mother dependent on them, and get certain qualifying benefits.
- Qualifying benefits include Universal Credit, Income Support, Income-based Jobseeker's Allowance,

Income-related Employment and Support Allowance, Pension Credit, Housing Benefit, Child Tax Credit and Working Tax Credit.

- You do not have to be on a qualifying benefit if you are under 18 or are 18 or 19 and in full time education and still dependent on your parent or carer.
- Most people will be able to apply for a payment without sending any evidence as, with permission, the Social Security Scotland agency will check DWP systems and Baby Box data.



### 2. EARLY LEARNING PAYMENT

This is a payment of £250 for parents and carers of children aged between two and three and a half years old. It is meant to help with the costs of early learning, such as clothes, shoes, toys and outings. Successful applicants can spend the money as they wish. To get the payment, parents and carers usually need to be getting a qualifying benefit.

There is no limit to the number of children in a family who can get an Early Learning Payment.

### 3. SCHOOL AGE PAYMENT

The payment of £250 is for low income families with a child due to start Primary One.

Covering the costs of a child starting school puts pressure on family finances, and the new School Age Payment will help ease that burden. It can be used for anything from paying school clubs, helping with travel costs, days out or buying a warm coat.

- Parents/carers will be eligible if they live in Scotland and are responsible for a child and receive certain qualifying benefits and tax credits.
- Qualifying benefits include Universal Credit, Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Pension Credit, Housing Benefit, Child Tax Credit and Working Tax Credit.

- There is no requirement to take up a place at school to be eligible for the payment.
- Parents who have deferred school entry so their children will start school later should still apply in the period when their child would have been due to attend school.
- Applications can be made online, over the phone or by post.
- Given the high volume of applications, it may take longer than the standard processing time of 14-21 days for an eligible client to receive a payment.

Social Security Scotland is using a single application process for these payments so families can apply for any Best Start Grant Payment in one form. Applications can be made online, over the phone or by post

Eligible parents and carers can apply by contacting Social Security Scotland either by phone, by post or online at [mygov.scot](http://mygov.scot).

**Social Security Scotland - Best Start Grant**

**PO Box 10300**

**Dundee**

**DD1 9FU**

**Tel: 0800 182 2222**

## BEST START FOODS



**Best Start Foods is a new payment that will replace UK Government's Healthy Start Vouchers in Scotland.**

The new payment will replace the paper vouchers with a new payment card, giving you more flexibility in how you use it.

### WHAT CAN I BUY WITH THE CARD?

You can use the card to buy any of these healthy foods:

- Fresh eggs
- Milk – plain cow's milk and first infant formula

- Fruit/vegetables – fresh, frozen or tinned (those with added salt and sugar are excluded)
- Pulses (e.g. peas, lentils and beans) – dried, fresh, frozen or tinned.

### HOW MUCH WILL I GET?

You will get £17.00 every four weeks during pregnancy and for any children between one and three years old, this payment increases to £34.00 for any child under one.

## WHAT IS THE CARD?

The Best Start Foods card is a Mastercard. It can be used in a similar way to normal bank cards using contactless or Chip & PIN.

## WHERE CAN I USE IT?

You can use your Best Start Foods card in supermarkets and local shops. As long as the shop sells the healthy foods listed on your card, and takes bank card payments, you can use your Best Start Foods card there.

## WHO CAN GET IT?

You can apply for Best Start Foods if you live in Scotland and get certain benefits or tax credits and are pregnant or the parent or carer of a child\*.

If you are under 18 you may be eligible for Best Start Foods during pregnancy and up until your child turns one without any benefits.

*\* Income support, Income-based Job Seekers Allowance, Income-related Employment and Support Allowance, Child Tax Credit (CTC) up to a maximum income of £16,190 per annum, Universal Credit (UC) with an income limit of £610 per month, both maximum Child Tax Credit and maximum Working Tax Credit and income under £7,320, or the four week run, Pension Credit, Housing Benefit – weekly income of £311 and under.*

To check if you are entitled to any of these benefits, call Citizens Advice Scotland on **0800 085 7145** or Social Security Scotland **0800 182 2222**

## HOW MANY CHILDREN QUALIFY FOR A PAYMENT IN EACH FAMILY?

There is no limit on the number of children you can claim Best Start Foods for. You

will get a payment for any child you have responsibility for that is under three.

## HOW DO YOU APPLY?

You should apply via the freephone helpline on **0800 182 2222**, by post or online at [mygov.scot](http://mygov.scot).

## WHAT EVIDENCE WILL BE REQUIRED?

Most people will be able to apply without sending any evidence. This is because checks are carried out with the Department for Work and Pensions and HMRC that you are on a qualifying benefit or tax credit.

## DO I NEED MY PARTNERS INFORMATION?

Yes - if you live in the same household and are:

- married to each other
- civil partners of each other
- living together as if you are married.

## DOES IT AFFECT OTHER BENEFITS?

No - Best Start Foods is not counted for in any other benefit or tax credit assessments.

## HELP TO SAVE



**Help to Save is a new savings scheme for people on low incomes who are claiming certain benefits.**

Help to Save gives you a bonus payment from the government of up to 50% (half) on savings paid into the account.

## WHO CAN GET A HELP TO SAVE ACCOUNT?

You only need to be eligible on the day you apply for a Help to Save account. If your circumstances change and you stop getting Tax Credits or Universal Credit, your Help to Save account will stay active and you can continue to save into it.

You can apply for a Help to Save account if you're:

- receiving Working Tax Credit
- have a nil award for Working Tax Credit, but are receiving Child Tax Credits
- claiming Universal Credit and earned a minimum of £542.88 in their last assessment period.

If you close your account, you will not be able to reopen it or open a new one. The accounts last for four years, with bonus payments of up to 50% on savings after two and four years.

## IS A HELP TO SAVE ACCOUNT RIGHT FOR ME?

You can also only ever open one Help to Save account. Choose the right time to open it to get the maximum benefit. You have up to five years from September 2018 to apply for an account.

A Help to Save account might be right for you if:

- You can afford regular payments without negatively affecting your living standards.

It might not be right for you if:

- You will have difficulty meeting outstanding debt commitments, particularly priority debts such as Council Tax.

If you decide you don't want to continue paying into your Help to Save account, or are unable to save for a period of time, it's worth keeping the account open. This is because if the account is closed, you can never reopen it and you will not receive any bonus payments. If you keep it open, you will at least get bonus payments on your eligible savings.

## HOW CAN I SET UP A HELP TO SAVE ACCOUNT?

From September 2018, you can apply for a Help to Save account online by visiting [Gov.uk](http://Gov.uk).

If you're eligible and want to apply for an account, you can apply online at [tax.service.gov.uk/help-to-save](http://tax.service.gov.uk/help-to-save) opens in new window.

Your eligibility will be assessed by HM Revenue & Customs (HMRC) through the Government Gateway and you will not need to submit any paperwork. Your Help to Save account will be held with National Savings & Investments (NS&I).

However, you will also need a bank or building society account to pay money into the Help to Save account and to receive your bonus payments.

## HOW CAN I MANAGE MY HELP TO SAVE ACCOUNT?

Once opened, you can manage your Help to Save account online by visiting [Gov.uk](http://Gov.uk) or through the HM Revenue and Customs (HMRC) app which is available to download for free for iOS or Android.

You will receive an account number and sort code so you can pay money into the account. You will also get a welcome pack from HMRC when your account is opened.

## HOW MUCH CAN I PAY INTO MY HELP TO SAVE ACCOUNT?

You can pay in any amount from a minimum of £1 up to a maximum of £50 a month. The easiest way to do this is to set-up a standing order from your bank account. This means you won't miss a payment.

You can also make individual payments from your bank into your Help to Save account, or by using your debit card. Payments will normally show up in the account within 24 hours.

There is no penalty if you're not able to save every month, but this will affect your maximum bonus payment. If you miss a payment, or pay in under the £50 maximum, you can't overpay or top up at a later date. The maximum you can pay in during any one month is £50.

## CAN I WITHDRAW MONEY FROM MY HELP TO SAVE ACCOUNT?

Yes, you can. Withdrawals can be made from your Help to Save account to your nominated bank account and will take about three days. However, this might affect your bonus payment.

## HELP TO SAVE BONUS PAYMENT

Help to Save accounts last for four years from the day you receive your account number, with bonus payments made after two years and at the end of four years.

The bonus payment can be up to 50% of what you pay in and will be paid into your nominated bank account, not your Help to Save account.

## AFTER TWO YEARS

After two years, you will receive a bonus payment of 50% of the highest balance you achieve in this period. For example, if the highest balance during the first two years is £500, you will receive a £250 bonus payment.

## AFTER FOUR YEARS

After four years, you will receive another bonus of 50% of the difference between the highest balance achieved during the first two years and the highest balance during the third and fourth years.

After four years, your Help to Save account will be closed. The money saved into the account, along with the final bonus payment, will be paid into your nominated bank account.

## FUNERAL SUPPORT PAYMENTS

**This is a new benefit providing help for people on low incomes to meet the costs of a funeral.**

Funeral Support Payment will be delivered by Social Security Scotland and will replace the Department for Work and Pensions (DWP) Funeral Expense Payment for people living in Scotland.

The changes mean around 40% more people will be eligible for financial support at the point of bereavement. People will be able to apply over the phone, by post or online for the first time. And, once Social Security Scotland is fully operational, face-to-face pre-application support will be available across the country.

As with all Scottish Government benefits, Funeral Support Payment has been developed with input from those with experience of the present DWP system. This has helped identify parts of the DWP application process that people currently find difficult or distressing, helping us improve our new process and remove barriers to apply.

The flat rate element of the Funeral Support Payment will be £700 for the majority of applications.

For more information on eligibility and to apply please check the website [www.mygov.scot/benefits](http://www.mygov.scot/benefits).

## WARM HOME DISCOUNT



**You could get £140 off your electricity bill under the Warm Home Discount Scheme.**

The money is not paid to you – it's a one-off discount on your electricity bill, between September and March.

You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. Contact your supplier to find out.

The Warm Home Discount Scheme for winter 2019 is now open.

Check who supplies you with your electricity and then make an application on-line.

We can help you with this. Please contact Yvonne McKerrell at our offices on 807000. You can also speak

to your Housing Officer who can refer you to Yvonne.

The discount will not affect your Cold Weather Payment or your Winter Fuel Payment.

There are 2 ways to qualify for the Warm Home Discount Scheme:

- You get the Guarantee Credit element of Pension Credit – known as the 'core group'
- You're on a low income and meet your energy supplier's criteria for the scheme – known as the 'broader group'

Please contact your electricity supplier for further information.

## SCOTCASH



**Scotcash is a not-for-profit, social enterprise that was founded in January 2007 with help from Glasgow City Council and Glasgow Housing Association.** Its main aim is to provide financial products and services to those who have difficulty accessing mainstream sources, such as banks and building societies.

Scotcash has now expanded into Inverclyde as part of the I:DEAS project and a Scotcash staff member is working from the Inverclyde Community Hub at **75-81 Cathcart Street, Greenock. Tel number: 866157.**

In addition to loans, Scotcash staff can help people set up basic bank accounts, open savings accounts and assist with Money Advice if that is what is needed.

Not everyone who applies will qualify for a loan. Scotcash is a responsible lender and it may be that a loan is not the correct product for the customer at that moment in time. Loans are based on affordability and the person's ability to make manageable repayments.

If you want to know more about Scotcash, please contact your Housing Officer or use the contact details in this article to speak to a member of their staff. You can also visit their website at: [www.Scotcash.net](http://www.Scotcash.net) to find out more.



**Smarterbuys Store, a scheme that provides an ethical alternative to loan sharks and high street weekly payment stores, helping social housing tenants to buy household essentials in an affordable way.**

Smarterbuys Store works with lots of other social landlords across the country, providing tens of thousands of tenant's access to a dedicated online store, where they can purchase new furniture and white goods. Oak Tree is delighted to be a Smarterbuys Store partner.

More than providing a great range of big brand products at competitive prices, Smarterbuys Store also provides access to responsible and affordable credit if customers are unable to pay for the goods they need up front. Following a simple, safe and confidential credit check, customers can pay for their goods in weekly, fortnightly or monthly instalments over two years.

And as if this wasn't enough, the scheme also encourages tenants to save as they buy, by putting 25p from every weekly payment into an account opened especially for them. At the end of the loan term, customers will have at least £26 in their account, more if they choose to add to it further themselves.

Smarterbuys Store products are up to 40% cheaper than other weekly payment stores and provide a real alternative to the much higher cost options offered by unscrupulous lenders. At 39.9% APR, the rate of lending is very competitive, and is actually cheaper than many high street favourites.

The full range of products includes a wide range of white goods including ovens, fridge freezers and washing machines, as well as a stylish range of quality furniture for the whole house. Smarterbuys Store also stocks a great range of baby and nursery products, and offers value packages for those seeking to make a number of purchases. Delivery is completely free and Smarterbuys Store can even install your new purchases. Plus, it doesn't matter how many items customers buy; Smarterbuys Store only charges one administration fee per transaction.

All in all, Smarterbuys Store offers safe and secure purchasing, from a name you can trust. Go online and take a look at the range today, at your dedicated Smarterbuys Store [www.inverclyde.sbstore.org](http://www.inverclyde.sbstore.org) and find out how you can shop smarter and pay smarter or call Smarterbuys on **0300 500 0975**.