

How to contact the Financial Inclusion Officers:

If you'd like to speak to an FIO or are unsure if any of the issues discussed in Money Matters affect you, please contact us on the details below.

Phone: 0300 777 4321 Email: financialinclusion@hhl.org.uk or visit www.hhl.org.uk

Alternatively, one of the team is available at drop-in sessions held at our Jubilee Court office, every Wednesday 9.30am-12.30pm. No appointment necessary.

Universal Credit Update

As we wave goodbye to 2015 we can reflect on the first 10 months of Universal Credit (UC) in Herefordshire. UC is the new benefit that is replacing the 6 existing separate benefits (Housing Benefit, Job Seekers Allowance, Income Support, Employment and Support Allowance, Child Tax Credit and Working Tax Credit).

There are now more than 20 Herefordshire Housing customers in receipt of UC. These customers receive their housing costs paid directly to them. Although the numbers are low, the impact for these customers has been

significant. However, through the support of the Income Services Team and Financial Inclusion Officers we are performing above the national average for rent collection for UC claimants.

As we look forward into 2016, it is expected that the roll out will continue, affecting a relatively small amount of customers in the first instance. It will continue to only be single jobseekers that are eligible for UC. More complex claims, such as those including couples and families, are likely to be included in late 2016 and existing benefit claimants will start to be transferred over to UC from 2017-2018.

Universal Credit will be 'digital by default' which means the claim and the management of the claim will all be done online. This is a big change to the current system. Although many of you will have the necessary computer skills to be able to manage this we are aware that for some it

will be a challenge. Our teams often run computer courses, catering for people of different abilities. To get prepared for UC why not give one a go? If you're interested please contact us on 0300 777 4321 and ask for the Social Development Team.

If you would like any further help or advice regarding preparing for Universal Credit please contact one of the Financial Inclusion Officers.

Alternatively you can visit the government website.

<https://www.gov.uk/universal-credit/overview>

Remember that if you have recently made a claim for Universal Credit, you will have to apply for help with your council tax bill separately. This is known as Council Tax Reduction. Please contact Herefordshire Council on 01432 260333 to check if you are entitled to Council Tax Reduction •

Employment and Support Allowance appeals

In recent months we have spoken to a number of customers who have experienced financial difficulty because their Employment and Support Allowance (ESA) has stopped.

An ESA award may stop for a number of reasons, such as:

- You fail to return a form
- You fail to attend a medical assessment
- It is decided you are fit for work following a medical assessment

If you disagree with the reason for your ESA stopping, there is a process you must follow to challenge the decision. Firstly you must ask the DWP for a mandatory reconsideration. You should do this within one month of the decision.

Your ESA won't be reinstated whilst DWP are reconsidering the decision. During this stage, the only way to continue to receive money would be to make a claim for another benefit, such as Income Support or JSA. If you do make a claim for JSA (Job Seekers Allowance), make sure you let the jobcentre know you are also challenging an ESA decision.

Things to do when appealing a decision:

- Keep all paperwork relating to your claim
- Respond to decisions within the timescale (usually one month)
- Request a Mandatory Reconsideration before you can appeal
- Collect supporting evidence to support your challenge (such as a doctors or consultants letter)

If you disagree with the reconsidered decision you can then appeal to the first-tier tribunal. The tribunal is independent of the DWP. You should appeal within one month of the decision. Once you have appealed you are entitled to receive ESA at the assessment rate until the tribunal hearing.

If you would like advice about appealing an ESA decision please speak to an FIO or contact the CAB •

Feedback:

If you have any comments about this newsletter or want us to include particular issues or updates in future editions, please contact us on **0300 777 4321**.

money matters

Financial Inclusion Update from Herefordshire Housing

Welcome to the first Money Matters of 2016.

In this issue, we will be looking at budgeting and debts; we will provide an update on Universal Credit and explain the benefit of saving with the Credit Union. There is also information on how to appeal an ESA decision.

Feedback:

If you have any comments about this newsletter or want us to include particular issues or updates in future editions, please contact us on **0300 777 4321**.

Budgeting

At the beginning of the year it is a good time for people to look at their household spending. The excessive spending of the festive period is over and for many of us it is a time to look at how we can afford household bills in the coming year

An easy way to check what is affordable is to complete a budget. Once you've made a record of your expenditure, you can address how best to pay your priority outgoings (such as rent, Council Tax and utility bills). It will also help to identify non-essential spending that you may be able to stop. Opposite is a budget planner that can help you to organise your household finances •

Income		Expenditure	
Wages/Salary		Rent	
Partner wages/salary		Council Tax	
Jobseeker's Allowance		Water rate	
Income Support		Contents Insurance	
Working tax credit		Pension	
Child tax credit		Gas	
State pension		Electricity	
Private pension		Other fuel	
Child benefit		Housekeeping (food and toiletries)	
ESA		TV Licence	
Maintenance		Maintenance payments	
Non-dependents contribution		Car costs including fuel	
DLA/PIP/AA		Public transport	
Carer's Allowance		School meals	
Other income		Clothing	
Total Income		Telephone and internet	
		Prescriptions	
		Childminding	
		Hobbies/Leisure	
		Hire purchase agreements	
		Catalogues	
		Loans	
		Credit card payments	
		Court Fines	
		Other expenses	
		Total Expenses	

Debts

Once you have worked out your budget, you'll be able to see how much money you've got left over to pay bills and any debts you may have.

You may feel that you cannot afford your bills or that you have unmanageable debts. At this point you may want to speak to one of our Financial Inclusion Officers who can help you with budgeting or you may wish to speak to the

Citizens Advice Bureau (CAB). The CAB has an exclusive, confidential free advice service for Herefordshire Housing customers. They can be contacted on **01432 270536** •

Credit Union

In the UK we spend more at Christmas than almost any other country in the world. Unfortunately, less than half of us will use savings to pay for gifts and food, meaning many people fund this spending through high interest loans, credit cards and other forms of borrowing. This means that something purchased for Christmas is still being paid off for many months afterwards.

Extra help with rent payments

Don't forget that Herefordshire Council has a discretionary fund to help people who are struggling with their rent top up.

If you receive partial Housing Benefit and can demonstrate that you are struggling to maintain your rent top up payments you may be able to get a little extra help with your rent from Discretionary Housing Payments.

So why not try saving? With 11 months to go until Christmas 2017 it is the best time to start. A good way to save is by using your local credit union. Customers of Herefordshire Housing have the chance to use Moneybox Credit Union. Here is a summary of what they can offer:

Banking for the people of Herefordshire, by the people of Herefordshire

Moneybox aim to provide a place for you to save and borrow without the excesses you may associate with bigger banks. Moneybox Credit Union is totally government protected and only exists to serve the people of Herefordshire. You can save and borrow with Credit Union and they are run solely for the benefit of their members.

By putting a small amount aside each week/fortnight/month you'll be able to pay for your Christmas treats without worrying where the money is coming from or building up unaffordable debt. For further information please call Moneybox on 01432 354103 or visit **www.moneyboxcu.org.uk**

Changes to the minimum wage

Year	21 and over	18 to 20	Under 18	Apprentice
2015 (current rate)	£6.70	£5.30	£3.87	£3.30
2014	£6.50	£5.13	£3.79	£2.73

The National Minimum Wage increased on 1 October 2015. This is good news for customers on a low income. However, any increase in your income will have an effect upon any means-tested benefits you receive. If you claim Housing Benefit or Council Tax Reduction you will need to report your wage increase. You will also need to provide your final wage slip at the old rate of £6.50 per hour, and your first wage slip of £6.70 per hour to show this increase •

Help with the Healthcare Costs

The NHS Low Income Scheme:

Did you know that if you're on a low income there may be some help available with the cost of NHS prescriptions, treatment or related travel expenses?

The NHS low income scheme can help with:

- **Prescription Costs** - Free prescriptions or Prescription prepayment certificates
- **Dental Costs** - Help with dental treatment

- **Eye care costs** - Help with eye tests and potential Optical Vouchers for glasses/contact lenses

- **Healthcare Travel Costs** - Help with travel costs to hospital or any other NHS premises for NHS funded treatment.

- **Wigs and Fabric Supports** - Help with payment for Wigs and/or fabric supports.

To apply to the scheme, you will need to complete a HC1 form. Depending on your circumstances, you can receive "full help" in which case you would receive a 'HC2 certificate' or "partial help" in which case you would receive a 'HC3 certificate.'

Rollout of

Personal Independence Payments

In Issue 8 of Money Matters we explained that people with a long-term health condition may be entitled to additional help with their health costs through Personal Independence Payments (PIP).

PIP is replacing Disability Living Allowance (DLA) and has been gradually implemented over the past couple of years.

If you previously had an indefinite award of DLA you will still need to claim PIP when invited to.

The next phase of the PIP rollout began on 1st November 2015. An estimated 1.5 million DLA claimants with long term or indefinite awards will now be invited to claim PIP;

You can pick up a HC1 form at the Job Centre, most doctor surgeries or by calling the NHS on 0845 610 1112.

If you receive one of the following benefits you will automatically be entitled to full help and will not need to complete the HC1 form.

- Income Support
- Income based Job Seekers Allowance
- Income related Employment and Support Allowance
- Guarantee Pension Credit

If you have previously paid for a prescription or treatment, you may be entitled to a refund. You can apply for a refund at the same time you apply for a certificate •

this is known as Full PIP Rollout. Claimants born before 8 April 1948 won't be affected by this change and they will continue to receive DLA.

You will receive a letter from DWP about when your DLA award will end. It is vital that you do not ignore the letter, if you don't take any action your DLA will stop •