

Teign Housing

Money directory

Introduction

Debt can affect anyone at any time. It can be caused by many different things such as unemployment, bereavement, illness or a relationship breakdown. The best way to resolve your debt problems is to tackle it early. It will not go away.

We work with a number of different organisations, some local, some national, but all can help you get the most out of your money in a safe and affordable way. It is important to shop around and to talk to your utility providers direct, as they may offer a range of discounts depending on your circumstances.

We have put this money directory together so that you have all your money related information in one place.

Getting back on track

If you are already in a large amount of debt, don't panic! We employ a Money Matters Advisor who can help you get back on track with your finances. They will offer you general help and advice with debt and dealing with demands for money, they can also help you set yourself a budget and arrange payment plans to pay off any rent arrears, credit and store cards or any other outstanding bills you may have. Our Money Matters Advisor has a lot of experience and can check that you are receiving all the money that you are entitled to and whether you are able to apply for any grants. You can arrange to see our Money Matters Advisor by calling our rents team on **01626 322722** or e-mail: **info@teighousing.co.uk**

Credit Union

Your local Credit Union is the Plough & Share Credit Union they are a not-for-profit service that is fully regulated and safe to use. Their aim is to make sure everybody has access to a range of financial services such as savings accounts and loans. You can save and borrow in smaller amounts, which aren't always available from high street banks.



To find out more about the Plough & Share Credit Union and to sign up for an account, pop into our office in Market Square, Newton Abbot on a Wednesday between 10am and 12pm, visit www.ploughandshare.co.uk or call them on **01837 658123**. If you are already a member of the Credit Union you can now pay money into your savings account or loan five days a week at our office.

Stop loan sharks

Would you know how to spot a loan shark?

What would you do if you or someone close to you became tangled in a spiral of debt to a loan shark?

What is a loan shark?

A Loan Shark is someone who lends money without the appropriate licence called a Consumer Credit Licence issued by the Office of Fair Trading. Loan Sharks rarely, if ever, give any paperwork and if payments are missed they often use intimidation and violence to get money from their 'clients'. The Illegal Money Lending Team can help. If you have any information, however small, on loan shark activities they can help.

- Have you been offered a cash loan?
- Have you been threatened when you couldn't pay?
- Has your bank card been taken from you as a security?
- Does what you owe keep growing even though you are making payments?

If you can answer yes to any of the above then you may have been bitten by a loan shark. If you, or anyone you know, is experiencing any of the above or has any knowledge of loan shark activities then contact the Stop Loan Shark team in confidence.

One victim of loan sharks spoke out:

"I couldn't afford to pay my bills and the rent as I had to pay the loan shark so life was getting pretty desperate. He said 'pay me don't feed the children.' The kids have been subjected to a hostel and attended five schools. It nearly cost me my marriage"

Loan sharks are not a community service and should never be used under any circumstances. Many loan sharks start out as a friend to their borrower but quickly change.

If you have borrowed from an unlicensed lender you have not broken the law, they have.

To report a loan shark:

Call the 24/7 confidential hotline: **0300 555 2222**

Text 'loan shark + your message' to: **60003**

E-mail: **reportaloanshark@stoploansharks.gov.uk**

Visit: **www.gov.uk/report-loan-shark**

or **www.facebook.com/stoploansharksproject**

Bailiffs

Take action immediately!

If you are contacted by bailiffs then the issue is urgent and will get worse if you do nothing. When they first contact you, you have options on how you can deal with the matter, but once the bailiffs have been into your property and listed your goods (this is known as a levy) it is possibly too late to do much about it.

Contact the Citizens Advice Bureau or us for advice without any delay. The sooner you act, the more options you are likely to have.

Get independent advice

From the Citizens Advice Bureau

Citizens Advice Bureaux offer free, confidential, impartial and independent advice from over 3,500 locations. These include high streets, community centres, doctors' surgeries, courts and prisons.



How can I help?

Their advice helps people resolve their problems with debt, benefits, employment, housing, discrimination and many more issues. It is available to everyone.

Advice may be given face-to-face or by phone. Most bureaux can arrange home visits and some also provide e-mail advice. A growing number are piloting the use of text, online chat and webcams. Get in touch with your local bureau to see how they can help you.

Teignbridge Citizens Advice Bureau

36-38 Market Walk, Newton Abbot TQ12 2RX
Telephone: **08444 111 444**

Advice sessions:

Mon: 09.30 – 12.00, Tue: 13.00 – 15.00,
Wed: 09.30 – 12.00, Fri: 09.30 – 12.00

Telephone Advice time: Thursday evening 'out of hours' service

Teignmouth Citizens Advice Bureau

Teignmouth Library, Fore Street, Teignmouth TQ14 8DY
Telephone: **08444 111 444**

Advice sessions:

Mon: 10.00 – 15.00, Wed: 10.00 – 15.00

Telephone Advice time:

Mon: 10.00 – 15.00, Wed: 10.00 – 15.00
E-mail: enquires@teignbridgecab.org.uk
Website: www.teignbridgecab.org.uk

Dawlish Citizens Advice Bureau

Manor House, Old Town Street, Dawlish, EX7 9AP
By appointment

Money Advice Service

The Money Advice Service is an independent organisation that was set up by the Government to help you understand financial matters and make the most of your money.

Whatever the situation with your finances, it's good to know where you stand and that you are making the most of what you have. The health check, a new online money planner from the Money Advice Service, is for everyone.

The Money Advice Service is independent and it's there to help everyone understand and manage their money better.

It takes just 10 minutes to answer some straightforward questions and their health check will give you a personalised action plan which identifies the top three things you can do to make the most of your money right now, and to plan for future goals.

Best of all - it's free and it's unbiased. The Money Advice Service won't recommend a product or provider or try to sell you anything.

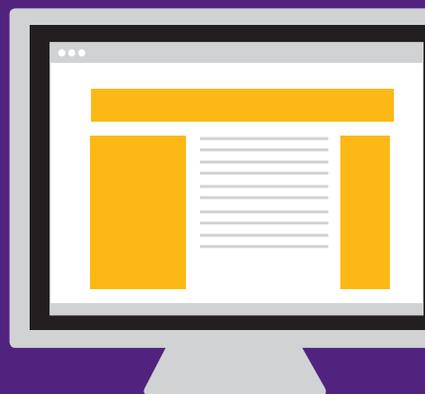
Telephone: **0300 5005000**

Visit: **www.moneyadviceservice.org.uk**

GOV UK

Formerly Direct Gov

www.gov.uk is a website for all public services in one place at. The website includes all government information from finding work, seeing if you qualify for benefits and how to apply.



Turn2us

Turn2us helps people in financial need gain access to welfare benefits, charitable grants and other financial help: online, by phone and face to face through their partner organisations.

The Turn2us website brings together an easy to use benefits calculator and a grants search database giving access to over 3,000 charitable funds – all available through **www.turn2us.org.uk**

For individuals who are not able to access the website, the freephone helpline is open all year from 8.00 am to 8.00 pm Mondays to Fridays on **0808 802 2000**.

Step Change

If you are struggling to keep on top of your credit card, loan and other debt, no matter how large or small, Step Change can offer free expert advice for those suffering with debt and other financial pressures. They can also look to arrange payment plans with creditors on your behalf. With nearly 20 years experience of giving free, non-judgmental and confidential debt advice, last year Step Change was contacted by over 400,000 people.

The charity offers a comprehensive service that looks at the person, not just the problem, and its debt counsellors are always there to help every step of the way until you become debt free. Visit www.stepchange.org where you can use their online Debt Remedy counselling tool. Or call **0800 138 1111** (open Monday to Friday, 8am to 8pm) if you would like to find out more information and how they can help you.

Make life a little easier

By paying your rent by Direct Debit

Direct Debit is easy, reliable and secure and means you don't have to lift a finger as we set it up for you. Your rent will be paid automatically either weekly or monthly, depending on what you choose.

How do I begin paying by Direct Debit?

- Contact the Rents Team on **01626 322722** and agree how you would like to pay your rent (weekly or monthly) and how much you will need to pay.
- A Direct Debit form will be sent to you to complete and return to us using the pre-paid envelope provided.
- You can also download the Direct Debit form from our website www.teighousing.co.uk but please remember to put the name and address of the account on the top of the form.
- It normally takes about four weeks to set up your Direct Debit, but we will talk you through the procedure to make life simple. We will let you know when the first payment will be taken and the amount we are to take from your bank.
- If your rent changes we will amend your payments automatically

Less is more

Moving to a smaller, more manageable home can save you a lot of money in the long term.

- Less space can mean lower fuel bills and a lower Council Tax banding as well as a lower rent – so you have more money to spend on other things.
- A smaller, or communal, garden is more manageable, so you can enjoy time outside rather than worrying about a list of jobs to get on with.

We aim to make the move as easy as possible for you. We'll help you arrange for packing and removals and changing utility suppliers. A member of our team will be your one point of contact – dealing directly with other staff members for things like making sure repairs to your new home are carried out before you move in. And we will agree everything in writing before you move so you know what to expect. For more information about downsizing, please call **01626 322722**, e-mail: info@teighousing.co.uk or visit our website www.teighousing.co.uk

Protect your belongings

Home contents insurance covers the personal possessions you have in your home against such things as burglary, fire and flood damage. Personal possessions can include:

- **Jewellery**
- **Clothes**
- **Furniture**
- **White goods**
- **Electrical items such as televisions, CD players, computers etc**

Your belongings are not insured by us, so whether you're a tenant or a leaseholder, you must take out your own home contents insurance.

As one of our residents we can give you information about affordable home contents insurance policies specifically designed for our tenants. These policies have been designed to help you insure most of your belongings as easily as possible and covers you for vandalism and fire. The minimum value of possessions you can insure is only £9000 (£6000 if you are aged over

60) and premiums start from as little as £1.88 a fortnight (under 60's) and £1.39 a fortnight (over 60's) for standard cover. You can also take extended accidental damage cover for £2.47 a fortnight (under 60's) and £1.78 a fortnight (over 60's).

If you would like further information on home contents insurance, please contact our Rents Team on **01626 322722** or e-mail: info@teignhousing.co.uk

Discretionary Housing Payment

Teignbridge District Council is given a pot of money each year to help people who qualify for housing or council tax support, but are having trouble paying their rent or council tax. The council decides who should be given the payments and you will be expected to give details of your income and engage with money advice services.

How do you claim Discretionary Housing Payment?

You usually have to fill in a special claim form for a discretionary housing payment (DHP). You can get this by phoning or visiting Teignbridge District Council. You can also get a form direct from their website

Telephone: **01626 361101**

E-mail: info@teignbridge.gov.uk

Visit: www.teignbridge.gov.uk

My Home Energy Switch

My Home Energy Switch is a new energy supplier switching service for social housing tenants. Energy suppliers are competitive businesses and you can save yourself a lot of money by shopping around for the best deal.

With energy bills on the rise, call My Home Energy Switch free on **0800 051 5346** or visit www.myhomeenergyswitch.org.uk to find the best price for your gas and electricity.

It's free, fast and simple to switch and they'll take care of all the paper work.

- Step 1** Call **0800 051 5346**
or visit **www.myhomeenergyswitch.org.uk**
- Step 2** Select the best deal for you and complete the switch with the help of their team
- Step 3** Sit back and wait
- Step 4** The new supplier will contact you to confirm the start date of your new service

WaterSure

Help with metered water bills – the WaterSure Tariff

You may qualify for a lower bill if you receive a means tested benefit or Tax Credit.

WaterSure can help you if you have a low-income and your water is measured by a meter. South West Water can put a limit on your charges for water and sewage services, if you meet the following conditions:

- Your supply is metered
- The person who pays the water bill or someone else in your household receives benefit or tax credit
- There are either:
 - Three or more children under the age of 19 living in the household for whom the person receiving the above benefit also claims Child Benefit;
or
 - You or someone living in your household has a medical condition which causes extra water to be used

In 2012, the reduced charges for the WaterSure scheme were £228 for water and £315 for sewerage services. Ongoing charges may vary.

If your current charges are more than this, you may be entitled to pay the reduced charge. You can download a WaterSure application form from their website www.southwestwater.co.uk if you need help with filling in the form, call South West Water on **0800 169 1133**.

EDF Warm Home Discount

Warm Home Discount is a four-year, Government-led scheme, which was introduced in 2011. It involves the Government and electricity suppliers working together to offer additional support to people who are at risk of being fuel poor. There are a number of ways the scheme can offer support, including rebates.

People receiving various benefits including the Guarantee Credit element of Pension Credit, Disability Living Allowance, Job Seekers Allowance and Income Support may be entitled to a £130 rebate.

Visit www.edfenergy.com for more details about who is eligible for this discount.



Saving money on telephone calls

When calling 0845, 0800, 0870, 0840, 08714 numbers from a mobile, these are often not included within free minutes under a mobile phone contract and can cost a lot of money. www.saynoto0870.com is a website where you can search the name of the company you are trying to contact, or search the 08 number you need to call, and it will give you a standard landline alternative.

Is this clear?

Do you or someone you know have any difficulty reading this leaflet?
All our information is available in large print, Braille,
on audio cassette or CD, or translated into the language of your choice
- please call **01626 322722** (Minicom **01626 322797**)
or e-mail **info@teignhousing.co.uk** to request a copy.

যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান, তাহলে দয়া করে আমাদেরকে বলুন।

如欲索取以另一語文印製或另一格式製作的資料，請與我們聯絡。

Si vous souhaitez des informations dans une autre langue ou sous un autre format, veuillez nous le demander.

Se desiderate ricevere informazioni in un'altra lingua o in un altro formato, siete pregati di chiedere.

如欲索取以另一語文印制或另一格式制作的资料，请与我们联系。

Jeżeli chcieliby Państwo uzyskać informacje w innym języku lub w innym formacie, prosimy dać nam znać.

Se deseja obter informação noutro idioma ou formato, diga-nos.

ਜੇ ਇਹ ਜਾਣਕਾਰੀ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਵਿਚ ਜਾਂ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦੀ, ਤਾਂ ਇਹ ਸਾਥੋਂ ਮੰਗ ਲਓ।

Teign Housing

Templar House, Collett Way, Newton Abbot, TQ12 4PH

Customer Services: **01626 322722**

www.teignhousing.co.uk

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