



Money directory

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1. Introduction

Knowing that your finances are in order is important for your peace of mind and your security.

Debt can affect anyone at anytime. 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 as it will not go away.

We work with lots 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.

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

Why it's important to prioritise your debts

The consequences of not paying off some debts before others can be more serious. Therefore if you're struggling to make your repayments on time, you need to look at all your debts and split them into:

- debt emergencies
- priority debts
- non-priority debts.

If you find that you're not able to make any of your repayments and you're facing a debt emergency, such as court action or eviction for rent arrears, you should seek advice urgently.

2. Priority Debt

Aren't necessarily the largest debts or the debts with the highest interest rate. But if you don't pay them, you could end up:

- *Losing your home – because you're not keeping up rent payments*
- *Being made bankrupt – because you haven't paid your tax bills*
- *Having your heating or lighting cut off – because you haven't paid your fuel bills*
- *Receiving a court summons*

Priority debts you should pay off first

If you're unable to meet all your bills and debt repayments, you should pay these first:

1. Rent
2. Income Tax, National Insurance and VAT
3. Council Tax
4. Gas and electricity bills
5. Child maintenance
6. TV licence
7. Hire purchase agreements, if what you're buying with them is essential
8. Court fines



3. Non Priority Debt

Your non-priority debts include:

- Credit card, store card debts or payday loans
- Catalogue, home credit or in-store credit debts
- Overdrafts
- Bank or building society loans
- Personal loans
- Money borrowed from friends or family

Ensure you're paying at least the minimum payments on all your non-priority debts, then target the most expensive non-priority debt. This will probably be the debt with the highest interest rate, as shown on your on your monthly statement or loan agreement

Pay as much as you can afford without breaking the terms of other credit agreements you have. However, check that you won't be charged any penalty or default charges for overpaying.

Once you've cleared your most expensive debt, move on to overpaying on your next most expensive one.

Get free help if you're struggling with priority debts

Don't struggle with priority debts – particularly if you're facing an emergency, such as losing your home or going to court.

Teign Housing has Head Start Advisors who can help you to tackle your debt problem. Or contact one of the many free, confidential and independent debt advice organisations as soon as possible (see section 5). They will help you work out a solution that fits your needs and budget.

Act quickly and speak with your creditors. Tell them that you're seeking help.

4. Getting Back on Track with Your Finances

Teign Housing can help

If you are already in a large amount of debt, don't panic! We employ a Head Start Advisors 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 Head Start Advisors have 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 request an appointment with our Head Start Advisors by calling **01626 322722**, pressing 6 to connect with an advisor or via email at headstart@teignhousing.co.uk.



Head Start



5. Get Independent Advice

Citizens Advice Teignbridge

Citizens Advice Teignbridge offer free, confidential, impartial and independent advice from over 3,500 locations. 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...

Get in touch with your local bureau to see how they can help you. Their telephone number is **03444 111 444** or visit them:

Citizens Advice Teignbridge

36–38 Market Walk, Newton Abbot TQ12 2RX

Opening times:

Monday	9.30am – 3.30pm
Tuesday	9.30am – 3.30pm
Wednesday	9.30am – 3.30pm
Thursday	appointment only
Friday	9.30am – 3.30pm

Teignmouth Citizens Advice Bureau

Teignmouth Library, Fore Street, TQ14 8DY

Opening times:

Monday	9.30am – 3.30pm
Wednesday	9.30am – 3.30pm
Friday	9.30am – 3.30pm

Dawlish Citizens Advice Bureau

Manor House, Old Town Street, EX7 9AP

Opening times:

Tuesday	9.30am – 12.30pm
Wednesday	appointment only
Friday	appointment only

E-mail: enquires@teignbridgecab.org.uk

Website: www.teignbridgecab.org.uk

Homemaker South West

Can offer help in your own home. They are a free, confidential debt advice service that is funded by the government. They are able to come and see you at your home and help with making payment arrangements with people you owe money to, help you manage your money, and are able in some instances to help pay off gas and electric debt and help pay for things you may need around the house. Contact them on **01752 208126** or email enquiries@moneyadviceplymouth.org.uk

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 have nearly 20 years experience of giving free, non-judgmental and confidential debt advice.

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.

5. Get Independent Advice

Christians Against Poverty

Christians Against Poverty (CAP) www.capuk.org is a debt counselling charity with a network of Debt Centres based in local churches. They help those in financial difficulty, including those in need of bankruptcy or insolvency. Their approach is to sit down with you and help you to work out a fair budget. They'll negotiate with creditors if you want them to, and talk you through how insolvency works in practice. Where possible, they aim to support you to become debt free within 5 years.

They also run CAP Money Courses, which teach people to budget, save and prevent debt in the first place through a cash-based system. Different courses run in different locations; the website has downloadable self-help packs if you can't reach your nearest centre.

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.

There is a health check tool to help you make the most of your money right now and also a budget planner which can help you understand your finances better.

It's free and it's unbiased. The Money Advice Service won't recommend a particular product or provider or try to sell you anything.

Telephone: **0800 138 7777**

Visit: www.moneyadviceservice.org.uk

6. Loans and Accessing Money

Credit Union

Do you need money for birthdays, Christmas, a new piece of furniture? If this is the case **DO NOT** go to a payday lender such as Provident or BrightHouse. There are more sensible options available, one of which is the credit union.

Your local Credit Union is the Westcountry Savings & Loans Credit Union. They allow online banking, and you can register online. It offers a variety of savings accounts (Instant Access, Children's, Christmas) and loans. You can also get a Visa charge card for a small fee, which allows you to reserve your money in different 'envelopes', to make sure you always pay your bills on time.

www.westcountry.org.uk

Tel: **0800 304 7041**

The other credit union serving our area is City of Plymouth Credit Union, however it does not currently offer online banking.

www.cpcu.co.uk/default.asp

Tel: **01752 201329**

Stop loan sharks

Would you know how to spot a loan shark?

What is a loan shark? A loan shark is someone who lends money without the appropriate licence. 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'.

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

7. Grants

Discretionary Housing Payment (DHP)

You can apply for Discretionary Housing Payments (DHP) if you are already receiving Housing Benefit or the housing costs element of Universal Credit and:

- You need a top up of your rent if you are not receiving the full amount;
- You are homeless or at risk of homelessness and have found a private tenancy and need help with a deposit or rent in advance or;
- You need help with moving costs.

Under the Homeless Reduction Act 2017 we have a duty to refer all DHP applicants to our Housing Solutions Team for an initial assessment and advice before we consider any award of DHP.

The government provides us with a limited amount of money to assist those who need extra help with housing costs. DHP are not benefit payments, they are made at our discretion, if having looked at your application, we believe you need extra support.

To apply please download and complete the DHP Application Form.

Tel No. **01626 215078**

Email: **revanbens@teignbridge.gov.uk**

7. Grants

What does the council consider when deciding who to award it to?

The council will usually take into account any short term special circumstances that contribute to your financial difficulties, for example, if:

- *You have to pay child maintenance*
- *You have to pay legal costs*
- *Your heating costs are high as you spend a lot of time at home because of sickness or disability*
- *You have additional travel costs because you travel to a doctor or hospital or you care for a relative or friend*
- *You are likely to become homeless if a payment is not made.*

How do you claim Discretionary Housing Payment?

You have to fill in a claim form. You can get this by phoning or visiting Teignbridge District Council.

*Telephone: **01626 361101***

*Email: **info@teignbridge.gov.uk***

*Visit: **www.teignbridge.gov.uk***

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***

8. Bailiffs

Bailiffs in England & Wales are now known as 'enforcement agents', however the general public still call them bailiffs. They have the legal power to remove and sell your goods to pay a debt. In most cases, they can only get involved after your creditor has taken you to court.

What debts do bailiffs collect?

Bailiffs can't collect Consumer Credit Act regulated debts like payday loans, credit cards or overdrafts unless:

- The creditor has taken you to court and obtained a CCJ, and
- You ignored the CCJ or didn't pay the amount the court ordered
- Bailiffs do collect several other types of debt, including:
 - Unpaid County Court judgments (CCJs)
 - Council tax or child maintenance arrears
 - Unpaid criminal fines
 - Parking penalties issued by a local authority
 - Tax and National Insurance arrears if you're self-employed
- Bailiffs are a clear sign that you need debt help

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 for advice without any delay **0844 411 1444**. The sooner you act, the more options you are likely to have.

9. South West Water

Help with metered water bills

Help with WaterCare tariff

WaterSure is one of many tariffs South West Water offer for metered properties where customers may experience particular hardship and need to use large amounts of water.

Who is eligible?

South West Water customers may qualify if:

- They are on a water meter or on assessed charges
 - The person who pays the water bill or someone in your household receives one or more of the following means tested benefits:
 - Housing Benefit
 - Income Support
 - Income-based Job Seeker
 - Income-based Employment and Support Allowance
 - Pension Credit (guaranteed element)
- 'Equivalised' weekly income, after housing costs, is less than £275 (that is actual money income that is adjusted to reflect the size and make up of a household).
 - To apply, please print, complete and return the Application Form on the Help with water bills - WaterCare tariff page of the South West Water WaterCare page to:

FREEPOST WATERCARE TARIFF

(Please note: no further address details are needed on the envelope).

9. South West Water

WaterSure tariff

Our WaterSure tariff can help you if you have a low income and use a lot of water. You need to be on a meter (or assessed charge). The WaterSure tariff caps your yearly bill regardless of the water you use.

Eligibility criteria:

- You are on a meter (or an assessed charge if a meter cannot be fitted)
- You have 3 or more children under 19 years old living in the house for whom you're receiving child benefit or you or someone living in your house has a certain medical condition that means you have to use extra water.
- You or someone in your house receives any of the following benefits or tax credits:
 - Income Support
 - Income-based Jobseeker's Allowance
 - Income-based Employment and Support Allowance
 - Housing Benefit
 - Child Tax Credit (other than just the family element)
 - Pension Credit
 - Working Tax Credit
 - Universal Credit.

WaterSure charge

The capped annual WaterSure tariff charge for 1 April 2019 to 31 March 2020 is £488.24 (£538.24 less £50 government contribution).

This is broken down as below:

£210.31 for water

£327.93 for sewerage

less £50 government contribution

If you are struggling to pay your water bill, please don't ignore it, you can contact:

South West Waters Debt line Helpline
0800 083 0283

or visit: www.southwestwater.co.uk

Accounts Helpline
0344 346 1010

10. Home Insurance

Ever thought how you would replace your belongings if something happened?

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
- Losing your keys

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).

There are lots of benefits to taking out this home contents insurance like:

- No excess (you don't have to pay anything if you make a claim)
- Your premium does not increase if you make a claim
- It covers you if you lose your keys

If you would like further information on home contents insurance, please contact our Rents Team on **01626 322780** or e-mail **rents@teighousing.co.uk**.

There is no excess to pay when you make a claim and your premium does not go up when you make a claim

11. Direct Debits

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 322780** 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.

12. Other Useful Information

Warm Home Discount

The Warm Home Discount scheme is a government-led scheme. If you are of pension age you could qualify for the scheme and have your winter energy bill reduced by £140. You may also qualify if you are in receipt of certain means-tested benefits or on a low income. For more details of who is eligible visit the www.gov.uk website.

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.

Homekind

Homekind is a website that offers essential household items, including furniture, electrical items and white goods, at a **significant discount** from the recommended retail price (RRP), and with access to responsible credit.

Homekind offers a **choice of payment options**. For example, if you have a bank account and wish to pay online with a credit or debit card, you can do so. However, for those people who don't have a bank account – or maybe even those people who just don't feel comfortable using their card details online – you can print off a barcode, and then make payment in cash at a Paypoint or Post Office.

For more information or to go shopping, visit www.homekindshop.co.uk

12. Other Useful Information

Refurnish

ReFURNISH is a Devon charity that collects unwanted furniture, electrical goods and other household items that are in good reusable condition, and sells them to those that appreciate the environmental benefits of reusing household goods that may otherwise go to waste, or simply want to buy at affordable prices. All electrical items are function and safety tested. They offer special discounts to pensioners and people who are in receipt of means tested benefits, but you don't have to be on benefits to buy from the shops, the shops are open to all. Your local Refurnish is, 1 Brunel Road, Newton Abbot, Devon TQ12 4PB.

Telephone: **01626 362313**

Foodbanks

Foodbanks are not just there to help the homeless. They also help people who are in need and it's not just food, they can provide toiletries, bedding, start-up packs along with advice and signposting places for you to go.

THAT

Teignbridge Homeless Action Today is a charity that is based on Buckland, Newton Abbot. They have a shop that you can attend (please check opening times) and will help anyone in need of food. Their aim is to help alleviate food poverty throughout Teignbridge and help people address underlying issues which surround the problem and work together for positive outcomes. They have free open access to a computer and CAB information.

HITS

Homeless in Teignbridge Support are another charity supporting local people. They work with the homeless and those in crisis and need, including domestic violence victims in the community throughout Teignbridge and in the more rural areas.

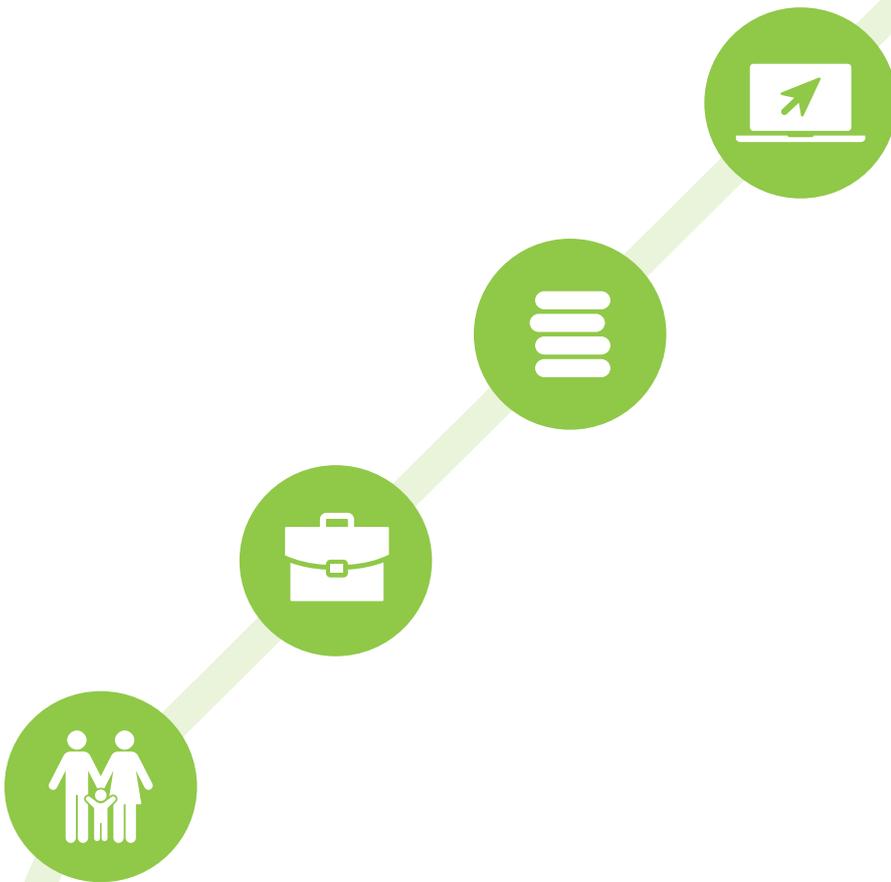
People that have been helped include those who are homeless, victims of domestic violence, ex-service personnel, the elderly, families in poverty, disabled people, ex-offenders and many others.

They provide toiletries, food and household crisis packs.

There are other foodbanks in Teignbridge, a full list is available at www.directory.devon.gov.uk

13. GOV.UK

www.gov.uk is the website for all public services. It includes all government information from finding work to seeing if you qualify for benefits and how to apply.



14. Saving

Prevention is better than cure.

Saving for a rainy day (or Christmas, a holiday or school uniforms) can really help take the stress off when you suddenly find you need to make a large purchase or pay a large bill. Putting aside £5.00 a week means you'd have £260 at the end of the year, and saving £20.00 a week adds up to £1,040 a year.

If you think you'd be tempted to dip into your savings, why not set up a separate savings account? You could even set up a standing order from your current account so that you don't have to remember to put the money in.

For more advice on ways to save, visit www.moneyadviceservice.org.uk



15. Welfare reform changes

Listed below are the welfare reform changes that the government have introduced and information on what each means. If you are in receipt of benefits it is important that you carefully read the information to see if you may be affected.

Benefit Cap Explained

From autumn 2016 the Benefit Cap limit is being reduced. The benefit cap is a limit on the total amount of welfare benefits that people of working age who are currently not working can receive.

If you live outside Greater London the new limit will be a total of:

- £384 a week for lone parents and couples with or without children
- £257 a week for single people

This may affect you if you receive any of the following benefits:

- Bereavement Allowance
- Child Benefit
- Child Tax Credit
- Employment and Support Allowance (unless you get the 'support' component)
- Housing Benefit
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance

- Widowed Parent's Allowance (or Widowed Mother's Allowance or Widows Pension if you started getting it before 9 April 2001)
- Universal Credit (unless you've had a work capability assessment and aren't fit for work)

You will not be affected by the cap if anyone in your household qualifies for Working Tax Credit or gets any of the following benefits:

- Armed Forces Compensation Scheme
- Armed Forces Independence Payment
- Attendance Allowance
- Disability Living Allowance (DLA)
- Employment and Support Allowance (if you get the support component)
- Industrial Injuries Benefits (and equivalent payments as part of a War Disablement Pension or the Armed Forces Compensation Scheme)
- Personal Independence Payment (PIP)
- Universal Credit payment for 'limited capability for work and work-related activity'
- War pensions
- War Widow's or War Widower's Pension

15. Welfare reform changes

If you are affected by the Benefit Cap, and are on Housing Benefit*, your housing benefit award will be cut - for some people to as little as 50p a week. Your other benefits cannot be cut. This means that if you are affected you must pay the shortfall between your rent and your Housing Benefit.

* **NOTE:** Different rules for Universal Credit - contact us

If you think you are going to be affected:

- Are you getting one of the benefits that would exclude you from the Cap? Contact the rents team and ask us if you are not sure.
- Check to see if you or a dependent family member could claim one of the benefits that would exclude you from the Cap? Contact the rents team and ask us if you are not sure.
- Get advice about how you could reduce your bills – you can speak to a dedicated member of the rents team at Teign Housing or we can refer you on to other agencies if you prefer.
- Think about whether you can reduce any of your outgoings – do a budget plan.
- Consider a move to a cheaper house or cheaper area
- Talk to someone about a move into work/increasing your hours – it would be worth going to the job centre to ask for some advice.

- If your benefit is cut – Teign housing can help you apply for a • Discretionary Housing Payment from Teignbridge District Council. However, this would be a temporary measure.

Teign Housing are here to help so please contact the rents team for further information on **01626 322780**.

Universal Credit – what you need to know

Universal Credit is a new benefit that the government has introduced for working age people.

If you are asked to claim Universal Credit please let us know as soon as possible, we can go through a checklist with you and make sure you get the right information regarding your tenancy and rent details to take to your first job center interview.

These six existing benefits will be replaced by Universal Credit:

- Income Support
- Jobseeker's Allowance (income based)
- Employment Support Allowance (income based)
- Housing Benefit
- Working Tax Credit
- Child Tax Credit

15. Welfare reform changes

Universal Credit will be paid once a month into an account that you choose. Universal Credit can only be paid as a single payment. So if you have a partner, and you have more than one account, you will need to choose which account it is paid into.

If you are in a couple you will still only get a single payment as it is done for all the household therefore it would be worth thinking about setting up a basic joint bank/cash account. Then you can both have access to the payment.

You will need to think about if you use your overdraft when this payment comes in it will be swallowed by the overdraft so is it worth changing to a cash account where you cannot have an overdraft.

You will have to claim Universal Credit online Teign Housing's DigiBugs can help you get online if you don't currently have an email address or are not confident in using computers.

When you first claim the first payment will be made one calendar month and 7 days later, and then calendar monthly after that. Therefore you will have 5 weeks were you receive no money in this time your rent account would fall five weeks into debt. Therefore we advise you start making payments on you rent account to get you in advance.

If you think you will find it difficult to manage while waiting for the first payment they can ask the DWP for a 'new claim advance'. This will need to be paid back out of their Universal Credit award; ideally you need to start saving now before you are asked to claim.

You will need to think about how you are going to budget monthly as this can be a big change if you will need help Teign Housing can give you advice and tips.

Your housing benefit will be part of your Universal Credit payment and will be called housing costs.

This is not to be used for anything else other than pay your rent to Teign Housing.

For all the latest up-dates and changes, Like us on Facebook and follow us on Twitter. We also send out our monthly online newsletter, so make sure we have your email on the system. We will have information on the reception desks at both offices and there will also be a weekly drop in every Wednesday afternoon at the Shop office in town centre we you can come in and talk to a member of the rents team about Universal Credit.

Look out for the Three B's Logo we have created we will use this to let you know of any new information about Universal credit that you need to be aware of.

15. Welfare reform changes

Benefit Changes Timetable 2020

April 2020

Benefit freeze ending.

The freeze which has kept most working age benefits at the same level for the past four years, is due to come to an end in April 2020, unless the government decide to renew it.

National Minimum Wage Increase

The National Living Wage (for workers aged 25 and over) will increase by 6.2% to £8.72 per hour. The National Minimum wage increases to £8.20 per hour for 21-24-year olds, £6.45 per hour for 18-20-year olds and £4.55 for under 18s. The National Minimum Wage rate for apprentices rises to £4.15 per hour. There is more information about the National Minimum Wage on the Gov.uk website.

Parental Bereavement Leave and Pay

The government will introduce a new legal entitlement to two weeks' leave for employees who suffer the death of a child under 18, or a stillbirth after 24 weeks of pregnancy. Employed parents will also be able to claim pay for this period if they meet the qualifying conditions. However, we are awaiting further announcements on what the qualifying criteria is going to be.

June 2020

The free TV licence will no longer be available to all people 75 or over. From 1 June 2020 you will have to be aged 75 or over and getting

Pension Credit in order to qualify for the free licence. You can find out more information from the TV Licensing website.

July 2020

Claimants will receive an additional fortnight's worth of Income-based Jobseekers' Allowance, Income-related Employment and Support Allowance or Income Support if they are on one of these benefits when they move over to Universal Credit.

September 2020

Self-employed Minimum Income Floor Grace Period

Self-employed people, whose earnings are low, may have their Universal Credit worked out on higher earnings than they have. This is called the Minimum Income Floor. If you have started your business within the last 12 months, then the minimum income floor does not affect you for the first 12 months of your Universal Credit claim. The government have announced that they will extend this 12-month 'grace period' to all people that are gainfully self-employed.

Although this will be available to a few claimants that the government will transfer over to Universal Credit from July 2019; it will be fully implemented from September 2020

Updated: January 2020



Universal Credit

Help to Claim

0800 144 8 444

Monday to Friday 8am to 6pm

Free from a landline or mobile

The Citizens Advice Help to Claim service can:

- Help you to start your claim – this may include setting up personal emails or bank accounts, setting up your UC account and working through claim 'to-dos'.
- Help you to complete your application.
- Check your evidence to make sure it is in the right type and format, that it contains the required information and that it is accurate.

The Help to Claim service can help you up to the point you receive your first UC payment. If you have already received UC payment, telephone the generalist Advice Line on 03 444 111 444 for advice instead or visit www.citizensadvice.org.uk for information on how to access your local office.

Webchat: To speak to a Citizens Advice Help to Claim adviser via webchat, visit:
www.citizensadvice.org.uk/benefits/universal-credit/before-you-apply/Check-if-youre-eligible-for-Universal-Credit

Enter your postcode and follow the online instructions.

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.

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