

# Money matters

## South Staffs Water - help to low income households

The Assure scheme from South Staffs Water can help low income households save up to 80% on bills. Hundreds of low income households in the West Midlands area could benefit from the scheme.

Assure is available to customers with an annual household income of less than £16,105, excluding income from Disability Living Allowance, Personal Independence Payments and Attendance Allowance.

If eligible a discount of 20%, 40%, 60% or 80% will be made to their water bill. South Staffs Water will also arrange for the discount to be applied to sewerage charges as well.

**For more information or to complete an application form visit the South Staffs Water website at [www.south-staffs-water.co.uk](http://www.south-staffs-water.co.uk) (search Assure).**

**Alternatively call free on 0800 0930610 to request a copy. Staff can also help with applications over the phone or arrange a home visit.**

## Don't be left out in the cold

Register for eHousing   
and keep track of your housing rent account  
[www.dudley.gov.uk/housing](http://www.dudley.gov.uk/housing)

- ❄️ View your rent account balance
- ❄️ Make payments
- ❄️ Change your contact details



## Manage your payments the easy way by signing up to Direct Debit



Pay your rent by Direct Debit and be entered into our monthly free prize draw  
Pay monthly on the 6th, 14th, 21st or the last working day or pay weekly on a Friday

Terms and conditions apply, for details visit [www.dudley.gov.uk/housing](http://www.dudley.gov.uk/housing)

**Lucky winners to date:**

 Mrs Whyte on behalf of her daughter Miss T Whyte from Halesowen	 Mrs Pickett
<b>July 2017</b> Mrs Whyte on behalf of her daughter Miss T Whyte from Halesowen	
<b>August 2017</b> Mr Hadlington from Dudley	
<b>September 2017</b> Mr and Mrs Pickett from Brierley Hill	



  Call now on **01384 815024**

## Direct Debit for housing tenants



- Available for tenants on Universal Credit
- Include any rent arrears\*
- Weekly or monthly payments
- £100 monthly prize draw

\*Rent arrears limits apply

Call our dedicated Direct Debit team 

  Call now on **01384 815024**

From 5 July 2017 Dudley became a full service Universal Credit area. This means that if you make a new claim for benefits or if you have a change in circumstances after this date you will be required to claim Universal Credit.

## What is Universal Credit?

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Universal Credit is a new benefit that supports people who are on a low income or out of work and helps ensure that they are better off in work than in receipt of benefits.

## Universal Credit will replace:

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- Income based Jobseeker's Allowance
- Income related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

## Universal Credit will affect you if you are between 18 and Pension Credit age

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In full service areas most people making a new benefit claim will be asked to claim Universal Credit instead of existing benefits and you can no longer make a new claim for tax credits, housing benefit or out-of-work benefits like Income Support.

Families with three or more children making a new benefit claim are an exception to this rule. They can continue to make new claims for existing benefits and tax credits until at least November 2018.

## What you need to do

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To make a claim for Universal Credit you will need an email address and a basic bank account.

Universal Credit is administered by the Department for Work and Pensions (DWP) and claims must be made online at [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)

This can be done at home, at Jobcentre Plus, at your local library or at Dudley Council Plus.

Once you have registered online you will be given a Workcoach appointment at Jobcentre Plus which should be within 5 days of registering.

## Identification

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You can complete an identification check online at: [www.gov.uk/verify](http://www.gov.uk/verify)

When you attend your Workcoach appointment, if you have not completed Verify online then you will need to bring the following documents with you to the appointment:

- your passport, driving licence or EEA national identity card
- proof of your address, eg an official letter from a bank or energy company
- your NI number - you can find this on a payslip or a letter from HMRC - call the helpline on 0300 200 3500 (textphone 0300 200 3519) if you can't find your NI number
- your bank, building society or credit union account, eg a bank statement or bank card
- how much rent you pay and your landlord's address - this can be found on your tenancy agreement
- proof of any savings you have and any other capital investments, eg shares or property
- proof of any income you get that's not from work, eg from a pension or insurance plan
- details of how much you earn from work, eg recent payslips
- proof of how much you pay for childcare (if you want to claim for childcare costs), eg an invoice or receipt
- a P45 if you've left work
- any other benefits you're receiving, eg benefits entitlement letters or a bank statement
- birth certificates of your children that you receive Child Benefit for - if you've lost a birth certificate you can order a new one
- Child Benefit reference numbers for any children you have if you get child benefit

## Couples

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What If I move in with someone on Universal Credit?

Your partner's Universal Credit will become a joint claim and you'll both have to sign new Claimant Commitments.

You'll be told to end any Tax Credits claim and you'll have to end any other benefits claims.

You will need to make a Universal Credit claim online - please see details under 'What you need to do'.

It is important to check your 'online journal' as this is where you will find up-to-date information on your claim, tasks you need to complete, how much you will get paid and what date your payment will be made.

You will need a bank account to receive Universal Credit payments. This will include both your personal element and your rent element.

You will receive all payments monthly in arrears.

You will need to arrange to pay your rent directly to your landlord. There are lots of ways to do this, the easiest being Direct Debit.

## Things to do

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Help with finding a new job - your Workcoach at Jobcentre Plus will provide you with advice and support to find a suitable job.

Get a benefits check - find out what you are entitled to. Millions of pounds of benefits go unclaimed - make sure you are not missing out. This applies whether or not you claim Universal Credit.

Get online - you will need to manage your Universal Credit account on line. Dudley libraries have free use of computers with internet access.

Get a bank account - you will need a bank account to receive Universal Credit payments. Most banks offer a basic account where you can set up Direct Debits for important bills such as rent, council tax and utilities. You may also find a credit union helpful.

Set up a Direct Debit - Direct Debit is the easiest way to pay your rent, council tax, energy and other bills. It ensures these payments are prioritised and can save you money on your energy bills.

Don't forget to budget - are you spending more than you are getting in? There is help available to help you budget your money.

Visit [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk) for advice about bank accounts and budgeting.

A budget planner is available at: [www.adviceguide.org.uk/en/tools/budget-planner](http://www.adviceguide.org.uk/en/tools/budget-planner)

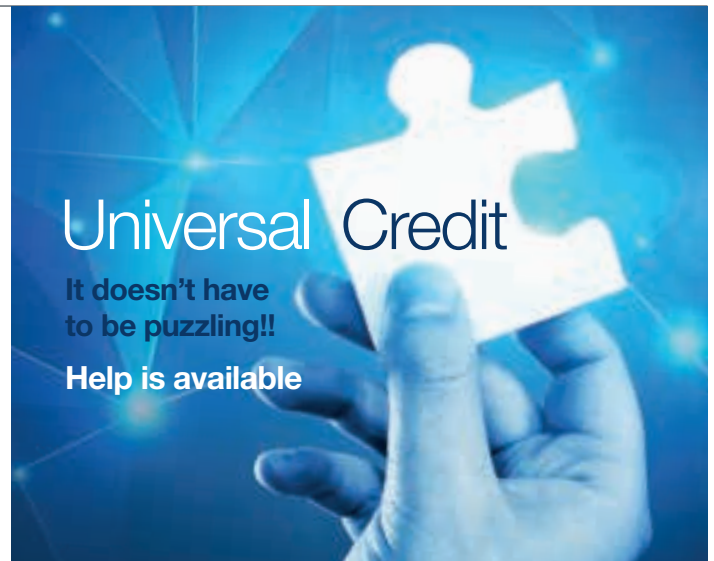
## How we can help

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Need to access a computer? Visit Dudley Council Plus, Castle Street, Dudley or any Dudley library.

Need help to make your claim? Ask at Dudley Council Plus - a trained advisor can help you.

Need help with budgeting? Visit [www.dudley.gov.uk/housing](http://www.dudley.gov.uk/housing) and search Housing Support advice sessions.



## Useful contacts

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- **Department of Works & Pensions**  
will provide you with advice on making a claim for universal credit.  
0345 600 0723 [www.gov.uk/universal-credit/how-to-claim](http://www.gov.uk/universal-credit/how-to-claim)
- **Job Centre Plus**  
0800 055 6688 [www.gov.uk/contact-jobcentre-plus](http://www.gov.uk/contact-jobcentre-plus)
- **Citizens Advice**  
offers independent, impartial, confidential and free advice.  
0300 111 4444 [www.adviceguide.org.uk](http://www.adviceguide.org.uk)
- **Step Change Debt Charity**  
this is a registered charity that assists people who are in financial difficulty and offers a free confidential advice service.  
0800 138 1111 [www.stepchange.org](http://www.stepchange.org)
- **National Debt Line**  
is a government funded service which offers over the phone free confidential advice on finances.  
0808 808 4000 [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)
- **Money Advice Line**  
offers free and impartial money advice.  
0800 138 7777 [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)
- **Castle & Crystal Credit Union, Dudley**  
01384 815771 [www.castleandcrystal.co.uk](http://www.castleandcrystal.co.uk)

## Dudley Council

- **Housing Benefits**  
0300 555 8100 [www.dudley.gov.uk/benefits](http://www.dudley.gov.uk/benefits)
- **Council Tax**  
0300 555 8000 [www.dudley.gov.uk/counciltax](http://www.dudley.gov.uk/counciltax)
- **Dudley Council Plus**  
0300 555 2345 [www.dudley.gov.uk](http://www.dudley.gov.uk)