

# Money matters

## Scams

Scams are schemes to con you out of your money. They can arrive by post, phone call, text message or email, or from someone coming to your home.

In Dudley we have formed a dedicated scams team to help residents in the borough who have been or are at risk of being victims of this crime.

There are many different types of scam including postal scams, telephone scams, online scams and doorstep scams.

Here we will look at postal scams in more detail. These come in many forms and attempt to extract personal details, financial information or money. If one of these drops through your door take extra care. If you're unsure then contact us and we will advise you.

**Lottery or prize draw scams** - claim that you have won large sums of money on fictitious lottery or prize draws. They may provide unique reference numbers that will in fact be given to many other people who receive the same information.

**Catalogue scams** - sell worthless or misleading products, for example home and garden products, miracle cures, and vitamins. They may also claim that you have won money on a prize draw (which doesn't exist) but you need to buy something in order to claim the winnings.

**Clairvoyant scams** - offer predictions of the future and request payment for further information.

**Inheritance scam** - is when an overseas lawyer or official contacts you stating that money from the will of a recently deceased individual is due to them.

Things to consider;

- If it's too good to be true it usually is.
- You can only win a lottery or prize draw if you've entered in the first place.
- Legitimate companies will never ask for money, ask you to make a purchase or claim a prize.

More information about scams and how you can protect yourself and others can be found on our website at [www.dudley.gov.uk/tradingstandards](http://www.dudley.gov.uk/tradingstandards)

If you suspect you or someone you know is or has been a victim of a scam please contact the Scams Team on **01384 818871** or [trading.standards@dudley.gov.uk](mailto:trading.standards@dudley.gov.uk)

# Save cash with the Big Switch

Dudley Council's Big Switch has made it easy to switch energy supplier and save. Thousands have registered for the hassle free scheme, saving up to £300 on their gas and electricity bills.

The next Big Switch launches on 9 April. It's free and easy to register for market leading deals.

**Register by 21 May 2018**

**Call Dudley Council Plus\* on 0300 555 2345**

Or you can also register online and find out more information at [www.dudley.gov.uk/bigswitch](http://www.dudley.gov.uk/bigswitch)

\*Please have a copy of your current bill to hand when calling



**Dudley**  
Metropolitan Borough Council

## UC Universal Credit

### ... big changes for tenants

If you make a new claim for benefits or if you have a change in circumstances you are now required to claim Universal Credit.

Universal Credit is a new single monthly payment for working age people and has replaced some other benefits including Jobseeker's Allowance, Housing Benefit, Working Tax Credit, Child Tax Credit, Employment Support Allowance (ESA) and Income Support. Pensioners and some specified working age categories are currently excluded.

#### Important information about making a claim:

- Universal Credit is administered by the Department for Work and Pensions (DWP).
- You will need to make a claim online. This can be done at home, Jobcentre Plus, libraries or Dudley Council Plus.
- You will need a bank account to receive your money. This payment may 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, Dudley Council.

If you are unsure about what to do or need some help making a claim it is important that you do this early to stop rent arrears building up and putting your home at risk.

**Your Income Management Team can help - call us on 01384 811689 for advice and support.**

#### Paying your rent

If you make a claim for Universal Credit you will receive your benefit as a single payment made monthly, in arrears. The Universal Credit is paid into your bank or other account and includes any Housing Element (money towards your rent) you are entitled to.

**It is therefore your responsibility to pay your rent.**

If you start to experience difficulty in paying your rent it is important you contact the Rent Arrears Team as soon as possible - we will offer you help and support. It's important you agree a payment plan with us as your home could be at risk if you do not pay your rent.

#### Eviction - the last resort

Most tenants pay their rent on time but last year Dudley Council evicted 50 families from council properties for rent arrears.

The Rent Arrears Team offers help, support and advice for tenants struggling to pay their rent. They can refer to Citizens Advice and specialist support teams for debt, benefit and housing help and they can arrange affordable repayment agreements to clear arrears over time. However, in some cases, there is no other option than to apply to Dudley County Court for a possession order. This means the tenant could incur costs of almost £500 and be at risk of losing their home. Court orders are strictly enforced and any breaches will mean a warrant for eviction.

#### Evictions - they do happen

The courts have the power to evict any tenant, no matter what their circumstances. So don't bury your head in the sand if you are experiencing difficulties. If you are struggling to pay your rent call the Rent Arrears Team on **01384 811689**.

#### Here's an example of someone we could have helped if they hadn't ignored the situation:

Ms S, from Dudley, began to get into arrears when her hours changed at work. The Rent Arrears Team contacted her and arranged a home visit. They assisted her to make sure she was getting all the benefits she was entitled to and they set up a repayment plan to cover the outstanding arrears. Unfortunately, she began to default on these payments and was contacted again by the team. She decided not to respond to any attempts at contact so there was no option but to take her to court. Ms S attended court and the judge granted a suspended possession order on the terms she paid her rent and arrears with a set amount every month. Within a few months she had failed to do this and the council applied for her eviction, leading to bailiffs changing the locks and ultimately Ms S and her family having to leave. The council was under no obligation to re-home her so she had to find alternative accommodation. This situation could have been resolved by working with us.

**Help and support** - Dudley Council offers support to people making a claim for Universal Credit. We can also help with budget planning.

For further information visit [www.dudley.gov.uk/benefits](http://www.dudley.gov.uk/benefits) call **01384 811689** or visit [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

Information correct at time of publication



## Changes to Universal Credit following Autumn Budget 2017

The Director General of Universal Credit, Neil Couling, has confirmed the following changes to Universal Credit.

**From January 2018** - Availability of advance payments of up to 100% of notional entitlement with a 12 month repayment period (currently 50% with a 6 month repayment period). This means that if you make a claim and are experiencing financial hardship you can request the full advance of your UC monthly claim and repay this over the year.

**From February 2018** - Seven waiting days at the start of UC claims to be abolished.

**From April 2018** - Stays in temporary accommodation to be paid through Housing Benefit and not UC Housing Costs.

**From April 2018** - Anyone who is already receiving Housing Benefit and has to claim UC can continue to receive Housing Benefit payments for two weeks after they have made their claim for UC. At the present time their HB claim would end immediately.

**New Universal Credit freephone numbers include 0800 328 9344 (live service) and 0800 328 5644 (full service) - callers ringing the old numbers will hear a message informing them of the new number to call.**

## Ways to pay your rent

Did you know? You can now pay your rent at any time of the day, seven days a week - it couldn't be easier.

You can make a payment through the Dudley Council website at [www.dudley.gov.uk](http://www.dudley.gov.uk) - just click on Pay It.

You can also pay via our dedicated phone line. CallPay is open 24 hours a day - call **0300 555 7000**.

You can use these payment methods for your housing rent, garage rent or tenants home contents insurance. You will need your account payment reference and your bank payment card.

For more information visit: [www.dudley.gov.uk/housing](http://www.dudley.gov.uk/housing)



**Wherever you are,  
whatever you're doing**

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[www.dudley.gov.uk/housing](http://www.dudley.gov.uk/housing)

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