

COUNTY  
DURHAM  
HOUSING GROUP

UNIVERSAL CREDIT - WHAT'S IT ALL ABOUT?

PAYING YOUR RENT SHOULD BE  
TOP OF YOUR SHOPPING LIST

# MONEY MATTERS

ARE YOU CLAIMING WHAT YOU SHOULD?

CREDIT UNIONS - THE BEST KEPT MONEY SECRET?

ARE YOU RATTLING AROUND YOUR HOME?  
**SWITCH ON TO THE BEST DEALS**  
TIME TO GET ONLINE

**DON'T FALL PREY TO LOAN SHARKS**

GO GREEN - YOU COULD SEE MORE REDDIES!

OPENING  
A BANK  
ACCOUNT

FOOD FOR  
THOUGHT

SAVING MONEY  
IS ONLY A  
CLICK AWAY

# WELCOME



A NEW YEAR, A NEW START; THAT'S WHAT THEY SAY ISN'T IT?

**And while for some this is the case, if you are still suffering from the financial hangover that 2015 has left, the next 12 months may feel like another mountain to climb.**



However help is at hand. As part of County Durham Housing Group, local landlords Dale & Valley Homes, Durham City Homes and East Durham Homes have teamed up to bring you the first issue of 'Money Matters'; our free guide to help you get to grips with your finances and realise that managing the purse-strings doesn't have to be a chore.

With tips on everyday life to help save you money, to who to contact for additional advice and support, there really is something for everyone so no matter what your circumstances, the pennies and pounds can stack up.



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# UNIVERSAL CREDIT WHAT'S IT ALL ABOUT?

**Universal Credit is a new means-tested benefit that provides help to those who do not have enough money to live on.**

It is a key part of the government's current welfare reform programme, is not taxable and is intended to replace several current means-tested benefits and tax credits.

The scheme has been piloted in different areas of the country since April 2013, and was introduced in County Durham in September 2015.

### **Who will be affected?**

Initially only single working age people without children who make a claim will be affected.

An illustration of a hand holding a sign that says "HELP!". The hand is orange with a blue sleeve. Below the hand is a large pile of papers, some of which are blue and some are white. The background is a light grey shape with several pieces of paper flying around it.

## What benefits will Universal Credit replace?

Universal Credit will replace all of the following benefits:

- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Housing Benefit
- Working Tax Credit
- Child Tax Credit.

## Who will qualify for Universal Credit?

At the moment Universal Credit is only available to new single applicants, however longer term the government intend to extend this to couples.

The minimum age of entitlement is usually 18, with 16 to 17 year olds only being able to claim in limited circumstances.

In order to qualify you will have to be present and habitually resident in Great Britain, and possess less than £16,000 in savings.

### **How can people claim?**

The main difference with Universal Credit is that the vast majority of people will have to make their claims and manage any changes to their application online.

Any information regarding your application, and other requests like changes to circumstances, would then be dealt with through your online account rather than in the post.

Some people who are unable to use an online account will be able to make their claims over the phone or perhaps by visiting an office, but the DWP has said these will be exceptional cases.



### **How will I be paid?**

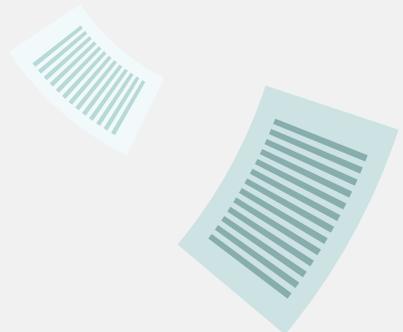
The majority of people will be paid Universal Credit monthly in arrears into a bank account.

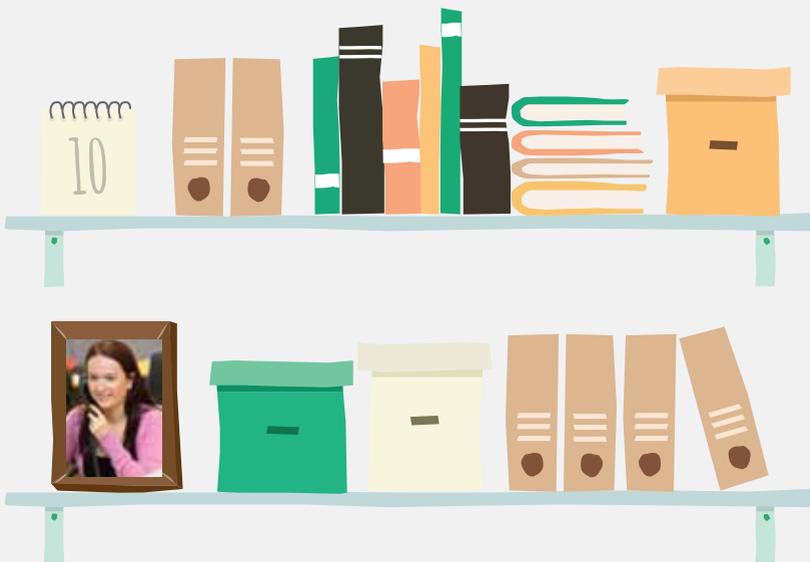
### **What does this mean for paying my rent?**

If you have previously received Housing Benefit, the main difference is that Universal Credit will be paid directly to you rather than your landlord, be that Dale & Valley Homes, Durham City Homes or East Durham Homes.

This means that you will be responsible for paying your rent in advance and making sure that you do not fall into debt.

Please remember at the moment the change only applies to new claimants who are single and have no children.





### How we can help

Obviously this is a major change to the way the benefits system has previously worked and there are a number of ways that we can help.

Throughout this guide you will find details of your landlord's support services and other agencies who can help you manage your finances and transition into the new way of claiming benefits. **For more information visit [www.gov.uk](http://www.gov.uk)**



# PAYING YOUR RENT SHOULD ALWAYS BE TOP OF THE SHOPPING LIST



- Direct Debit – arguably the simplest and safest way to pay, all you need to do is to complete a Direct Debit mandate and return to your local landlord
- You can pay your rent in cash, however payments will only be accepted at Post Offices and PayPoint outlets
- You can pay by debit card over the phone 24-hours a day by calling **0300 456 0476** – don't forget to have your rent account number ready and a pen and paper to make a note of your receipt reference
- You can pay over the phone using your credit card; just bear in mind that you will be subject to a 2% service charge
- For online and telephone banking make your payments to **Co-operative Bank Plc** **account number 68612456** **sort code 08 90 06** and remember to quote your rent account number
- You can send your payments by cheque to your landlord – do not send cash in the post
- You can also pay online visit **[www.daleandvalleyhomes.co.uk](http://www.daleandvalleyhomes.co.uk)**, **[www.durhamcityhomes.co.uk](http://www.durhamcityhomes.co.uk)** or **[www.eastdurhamhomes.co.uk](http://www.eastdurhamhomes.co.uk)** for more information.



Look at the different ways you can pay your rent

# NEED ADDITIONAL HELP TO MAKE ENDS MEET?

Durham County Council have what is known as a 'Discretionary Housing Payment' (DHP) scheme, which offers help to tenants who need a little extra financial support.

The payments are solely to help with housing costs, are not a form of benefit, and the council will decide if you qualify.

DHPs are only ever meant to be a short-term solution and are administered by the council, with funds granted from the Department for Work and Pensions.

To qualify, you must already be in receipt of Housing Benefit or the housing element of Universal Credit.

**For more information contact your local landlord.**

DIRECT DEBIT

PAYPOINT

PHONE

£££

# ARE YOU CLAIMING WHAT YOU SHOULD?

**A benefits health check is the perfect way to make sure you are claiming for everything you are entitled to.**

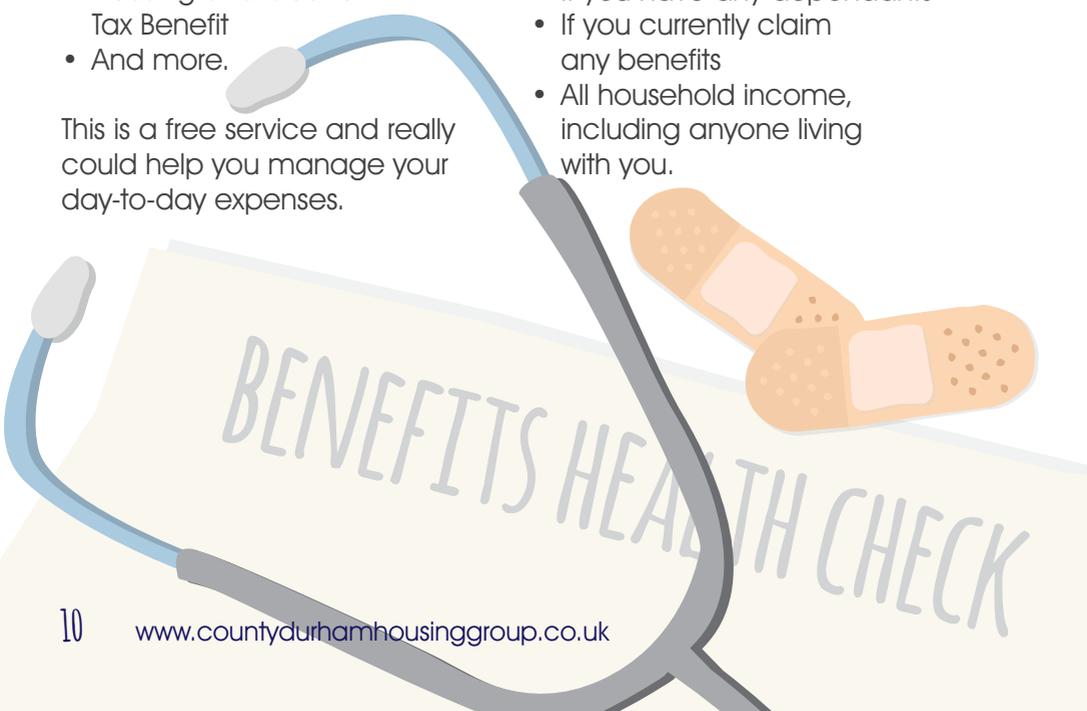
## **We can talk to you about:**

- Employment Support Allowance
- Disability Living Allowance
- Attendance Allowance
- Housing and Council Tax Benefit
- And more.

This is a free service and really could help you manage your day-to-day expenses.

## **All we'll need to know is:**

- How many household members you have
- Your date of birth
- Your marital status
- If you have any dependants
- If you currently claim any benefits
- All household income, including anyone living with you.



BENEFITS HEALTH CHECK



For more information talk to your local landlord:

- Dale & Valley Homes: **0800 083 0333**
- Durham City Homes: **0800 068 0013**
- East Durham Homes: **0800 032 0835**

# CREDIT UNIONS

## THE BEST KEPT MONEY SECRET?

Credit unions allow people to take control of their own money by offering flexible ways to save, from as little as £1 a week.

SSSHHH!  
It's a secret

Regular savers who are over the age of 18 can apply for a low-cost loan, allowing you to borrow what you can afford to repay.

### A credit union may suit you if:

- You want the flexibility to save what you can, when you can
- You want a low-cost loan and you prefer to pay it back weekly, fortnightly or monthly
- You don't want to pay a fortune to borrow money from doorstep lenders, pawnbrokers or pay-weekly stores on the high street.

NEFirst Credit Union has been providing savings and loan accounts for their members for more than 20 years.

NEFirst Credit Union covers the whole of the north east, including County Durham.



For more information call  
**03000 553 666** or email  
**durham@nefirstcu.co.uk**

# OPENING A BANK ACCOUNT

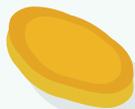
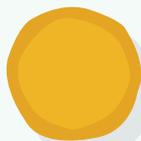
**Whether you are opening a bank account for the first time or are wanting to change provider, there are a number of things you need to think about.**

## **Citizens Advice offer free information about:**

- The main types of bank accounts
- How you can use your bank account to pay bills and receive money (your salary or benefits)
- How to open a bank account
- How to keep track of your incomings and outgoings
- The terms and conditions for different types of accounts
- How to change your bank or building society.

There is also more information about banks and building societies, and other organisations that might be able to help you.

Visit [www.citizensadvice.org.uk/debt-and-money](http://www.citizensadvice.org.uk/debt-and-money) for further details or talk to your local landlord.



ARE YOU  
"RATTLING"  
AROUND YOUR HOME?

If you are currently under occupying your home and you are struggling to pay your rent, you may be entitled to priority banding through Durham Key Options (DKO), the social housing lettings scheme.

Under occupancy is defined as 'a household where one or more bedrooms are not in permanent use'.

Our advisers can work with you to find a property that's more suited to your household's needs, whilst freeing up larger homes for families in need.

PS. If you move home before 31 March 2016, you may also qualify to have your removals arranged and paid for!

For more information talk to your local landlord:

- Dale & Valley Homes: **0800 083 0333**
- Durham City Homes: **0800 068 0013**
- East Durham Homes: **0800 032 0835**



# DKO HOMESWAP

Another alternative that may allow you to move more quickly is DKO HomeSwap.

This 'mutual exchange' scheme allows you to swap your home with another tenant in the county.

Or if you are looking to move further afield you may also want to consider HomeSwap Direct, which advertises exchanges nationwide.

**For more information visit [www.durhamkeyoptions.co.uk](http://www.durhamkeyoptions.co.uk)**





# DON'T FALL PREY TO LOAN SHARKS

**Loan sharks cause misery to the people who borrow from them.**

They are lending money illegally and do not have a licence from the Financial Conduct Authority.

With an estimated 310,000 households in the UK borrowing from unlicensed lenders, the Illegal Money Lending Team support thousands of victims every year and could help you too.

Remember if you have borrowed from a loan shark you have not committed a crime - they have.

## TO REPORT A LOAN SHARK:

- Call:** the 24/7 confidential hotline on 0300 555 2222
- Text:** LOAN SHARK and the lender's details to 60003
- Email:** [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)

Watch out for the following warning signs:

- A lender who gives you little or no paperwork
- A lender who won't tell you how much you still owe or what the interest rates are
- A lender who adds random charges to the loan or continues to increase the amount you owe
- A lender who takes items as 'security' (including passports, bank details or benefits cards)
- A lender who is intimidating, threatening or violent.

# FOOD FOR THOUGHT

People access foodbanks for a whole host of different reasons, and Durham has a number of different outlets should you need additional support.

- **Brandon Community Centre\***, Brandon Lane, DH7 8PS  
Open Tuesdays, 12pm to 3pm
- **Citizens Advice Bureau, Castledene Shopping Centre, Peterlee, SR8 1BW**  
Open Fridays, 10am to 1pm
- **Holy Trinity Church, Church Lane, Murton, SR7 9PG**  
Open Saturdays, 10am to 12pm
- **Laurel Avenue Community Centre\***, Laurel Avenue, DH1 2EY  
Open Saturdays, 9.30am to 11.30am
- **North Road Methodist Church\***, North Road, Durham, DH1 4SG  
Open Mondays, Wednesdays and Fridays, 1pm to 3.30pm
- **St Hild and St Helen Christian Fellowship, Mount Stewart Street, SR7 7NF**  
Open Thursdays, 2pm to 4pm
- **Salvation Army, Queen Street, DL15 8QQ**  
Open Monday to Friday, 9am to 1pm
- **The Well, 46 East Green, West Auckland, DL14 9HJ**  
Open Tuesday to Friday, 9am to 3pm
- **Willington Community Action, 65 High Street, Willington, DL15 0PF**  
Open Tuesdays, 1pm to 3pm, and Fridays, 1pm to 3pm

\*These centres also offer 'fuel banks', which provide support to households in need of help with paying for gas and electricity. For a full list of foodbanks across the county visit [www.durham.foodbank.org.uk](http://www.durham.foodbank.org.uk)

# SWITCH ON OFF

## TO THE BEST DEALS

**Around one third of the north east is living in fuel poverty – that's the highest figure in the UK.**

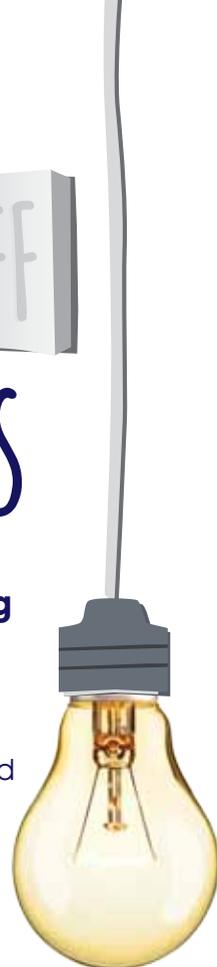
Coupled with the changes to the welfare system and rising energy prices, the effects will be felt in some households for years to come.

But that's where we can help. By talking to one of our advisers you can benefit from:

- A free energy check
- Being visited at home to talk about your circumstances
- Help with any supplier disputes
- Advice on energy debts
- Access to discounts and grants
- Help with switching suppliers to find you the best deal, including gas, electricity and water.

For more information talk to your local landlord:

- Dale & Valley Homes: **0800 083 0333**
- Durham City Homes: **0800 068 0013**
- East Durham Homes: **0800 032 0835**





# GO GREEN YOU COULD SEE MORE REDDIES

**Save energy, save the environment, save money!**

- Switch off lights when you leave the room
- Use energy saving bulbs – you could save more than £50 a year
- Turn off appliances completely when not in use
- If you are on a water meter remember to turn off the tap when you brush your teeth
- Dry clothes outside or on a clotheshorse
- Only boil the amount of water needed for a cuppa, rather than a full kettle
- Turning down your central heating by just 1°C could save you up to 10% on your heating bills
- Install draft excluders on windows, exterior doors and letterboxes
- Use a lower temperature setting on the washing machine
- Choose an eco-friendly car, or better still, car-share, walk or cycle
- Let radiators radiate, don't block them, and draw your curtains to keep the heat in the house at night
- After washing the dishes, use the water for something else like watering the plants.



**For more energy saving tips visit  
[www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)**

# SAVING MONEY

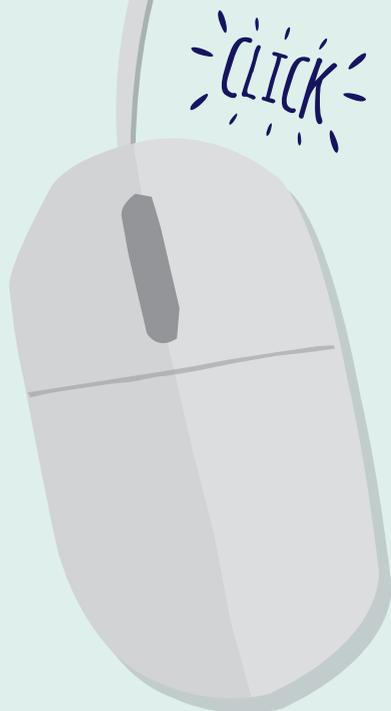
## IS ONLY A -CLICK- AWAY

**Here's our pick of the best money saving and price comparison websites around ...**

- [www.thisismoney.co.uk](http://www.thisismoney.co.uk)
- [www.uswitch.com](http://www.uswitch.com)
- [www.mysupermarket.co.uk](http://www.mysupermarket.co.uk)
- [www.moneysavingexpert.com](http://www.moneysavingexpert.com)
- [www.myvouchercodes.co.uk](http://www.myvouchercodes.co.uk)
- [www.gumtree.com](http://www.gumtree.com)
- [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)
- [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)
- [www.confused.com](http://www.confused.com)
- [www.pricerunner.co.uk](http://www.pricerunner.co.uk)
- [www.kelkoo.co.uk](http://www.kelkoo.co.uk)
- [www.moneysupermarket.com](http://www.moneysupermarket.com)
- [www.comparethemarket.com](http://www.comparethemarket.com)

Free internet access is available at a range of venues across the county.

**For more information contact your local landlord.**



# FREE TRAINING

## CAN WORK FOR YOU

Dale & Valley Homes', Durham City Homes' and East Durham Homes' Customer Involvement Teams work together to deliver a suite of free training opportunities to help with all aspects of money management, including getting back into employment.

### Up and coming courses for 2016 include:

- CV writing
- How and where to look for work
- Application form writing and interview techniques
- Speculative and covering letters
- Transitioning into work.

By taking part you will gain confidence in your own abilities and also pick up some top tips.



For more information contact your local landlord:

- **Dale & Valley Homes:**  
[customerinvolvement@daleandvalleyhomes.co.uk](mailto:customerinvolvement@daleandvalleyhomes.co.uk)
- **Durham City Homes:**  
[involve@durhamcityhomes.co.uk](mailto:involve@durhamcityhomes.co.uk)
- **East Durham Homes:**  
[customer.involvement@eastdurhamhomes.co.uk](mailto:customer.involvement@eastdurhamhomes.co.uk)

# YOU CAN DO IT - WE CAN HELP

## County Durham Housing Group's Employment and Skills Team supports tenants to:

- Find a job
- Access training
- Develop new skills
- Improve confidence
- Gain an apprenticeship
- Venture into self-employment.

Working together with Dale & Valley Homes, Durham City Homes and East Durham Homes, the team develops tailored programmes to help customers transition into employment and reach their goals.

Just like Ian did.

Ian was unemployed but by working with the team has since set up his own business.

For more information on how we can help call **0191 349 7657** or email **[employability@cdhg.co.uk](mailto:employability@cdhg.co.uk)**



"It was always just a hobby but now I am earning money from something I really enjoy."

# NEVER A BETTER TIME TO GET ONLINE



**Residents across County Durham have the opportunity to brush up on their online skills at a host of free courses.**

'Time to get online' offers a training programme through a County Durham Housing Group, Dale & Valley Homes, Durham City Homes, East Durham Homes and Teesdale Housing Association partnership, and aims to raise awareness of the benefits of digital technology and show people that the internet is not as daunting as it may appear.

The first of the 2016 programme has been announced:

- Murton Resource Centre, Woods Terrace, Murton, SR7 9AD - Tuesday, 26 January, 2pm to 4pm
- Bowburn Community Centre, Durham Road, Bowburn, DH6 5AB - Wednesday, 27 January, 10am to 12pm
- Community Hub, 43 Stanley Way, Crook, DL15 9TF - Wednesday, 3 February, 10am to 12pm
- Horden Youth and Community Centre, Eden Street, Horden, SR8 4LH - Thursday, 11 February, 2pm to 4pm
- Community Hub, 18 Mickle Grove, Bishop Auckland, DL14 8XL - Wednesday, 17 February, 10am to 12pm
- Bowburn Community Centre, Durham Road, Bowburn, DH6 5AB - Thursday, 25 February, 2pm to 4pm; and Tuesday, 8 March, 10am to 12pm
- East Durham Homes, Whitehouse Business Park, Peterlee, SR8 2RQ - Wednesday, 9 March, 4pm to 6pm
- Community Hub, 43 Stanley Way, Crook, DL15 9TF - Tuesday, 15 March, 10am to 12pm.

By signing up participants will see the advantages the internet offers, including keeping in touch with friends and family, looking for a new job, saving money and much more.

For more information call **0191 518 5475**, email

**victoria.musgrove@cdhg.co.uk** or visit **www.timetgetonline.org.uk**

# BUDGET BUSTER



**You pretty much hear about the economy every day and it affects us in all walks of life.**

No matter what your finances, it's always a good idea to take stock of what's coming in and what's going out, so you are able to prioritise your spending and be prepared for the unforeseeable.

Keeping track of bills, rent and shopping can be hard so to give you a helping hand, we've devised an easy to follow budget planner for you to fill in and see how your finances add up.

## **What's coming in?**

Use this helpful tool to budget and save those pennies for a rainy day. Fill in all the amounts you expect to receive each month.

<b>Income</b>	<b>Monthly amount</b>
Salary/wage	£ _____
Pension	£ _____
Benefits	£ _____
Investment	£ _____
Gifts	£ _____
Other	£ _____



**Total income due**

£ \_\_\_\_\_

## What's going out?

Now fill in all your outgoings each month. This will help you to keep a track of what you're spending, and what you can easily cut back on.



Outgoings	Monthly amount	Outgoings	Monthly amount
Rent	£ _____	Mobile phone	£ _____
Service charges	£ _____	Clothing	£ _____
Council Tax	£ _____	Loan payment(s)	£ _____
Insurance	£ _____	Credit card/ store card/catalogue payment(s)	£ _____
Utilities	£ _____	Savings	£ _____
Food shopping	£ _____	Socialising	£ _____
Motoring and other transport (car insurance, tax fuel)	£ _____		
Internet/TV/phone	£ _____		

### Total outgoings

£ \_\_\_\_\_

Now take your **total outgoings** due away from your **total income**. You can then see how much money you have left over each month, or how much you're overspending. If the sums aren't adding up don't panic, we can help. Contact your local landlord about financial support services.

**Income – outgoings =**

**total left over**

£ \_\_\_\_\_

# BUDGETING

## TOP 5 TIPS

Now you have completed your budget plan, read on to discover more ways to save.

### 1 KEEP ON TOP OF YOUR EXPENDITURE

Keep a track of your incomings and outgoings, and write it down every time you spend. Over time, this will become second nature. Getting your kids involved will help them to understand budgeting too.



### 2 STREAMLINE YOUR SPENDING

Regularly review how much you're spending on insurances and credit cards. Do you really need all the channels on your TV package? By cutting out luxuries like this, you can make big savings over a year.

# 3 PLAN AHEAD

Avoid impulse spending. When shopping for clothing or household goods, don't wait until the last minute, and keep an eye out for sales. Winter coats, for example, are usually on sale at the end of winter or during the summer.



# 4 FUN DAYS OUT FOR FREE!

Consider doing some less expensive activities. A library card gives you access to thousands of books for free, and encourages your children to begin reading. Many museums offer free admission, and outdoor walks and parks are also free of charge.

# 5 SAVE, SAVE, SAVE!

If you're debt free and have money left over in your budget at the end of the month, start a 'rainy day' fund in a savings account. And if you do have debts, you can use what you have left to repay them more quickly.



# DON'T FRET ABOUT YOUR FINANCES - WE CAN HELP

## **County Durham Housing Group Employability and Skills Team**

Call: **0191 349 7657**

Email: **[employability@cdhg.co.uk](mailto:employability@cdhg.co.uk)**

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## **Dale & Valley Homes**

Call: **0800 083 0333**

Visit: **[www.daleandvalleyhomes.co.uk](http://www.daleandvalleyhomes.co.uk)**

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## **Durham City Homes**

Call: **0800 068 0013**

Email: **[admin@durhamcityhomes.co.uk](mailto:admin@durhamcityhomes.co.uk)**

Visit: **[www.durhamcityhomes.co.uk](http://www.durhamcityhomes.co.uk)**

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## **East Durham Homes**

Call: **0800 032 0835**

Email: **[enquiry@eastdurhamhomes.co.uk](mailto:enquiry@eastdurhamhomes.co.uk)**

Visit: **[www.eastdurhamhomes.co.uk](http://www.eastdurhamhomes.co.uk)**

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## **Time to get online**

Call: **0191 518 5475**

Email: **[victoria.musgrove@cdhg.co.uk](mailto:victoria.musgrove@cdhg.co.uk)**

Visit: **[www.timetogetonline.org.uk](http://www.timetogetonline.org.uk)**

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working together with

