

# MONEY MATTERS

AUTUMN 2018

MONEY • HELP • ADVICE



## Inside:

MEET THE TEAM

UNIVERSAL CREDIT IS HERE

PROGRESS TO SUCCESS

PATHWAY TO PROGRESSION

AND LOTS MORE!



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Hello and welcome to the **Autumn 2018** edition of **Money Matters!**

This time around we're running a slightly shorter edition following our bumper Universal Credit (UC) special earlier this year.

If you would like this Newsletter in a different format (e.g. large print, electronically, etc.) or in Welsh please contact **Louise Davies** on **01495 761104** or email **[louise.davies@monmouthshirehousing.co.uk](mailto:louise.davies@monmouthshirehousing.co.uk)**

- ☎ **0345 677 2277**
- @ **[customerservices@monmouthshirehousing.co.uk](mailto:customerservices@monmouthshirehousing.co.uk)**
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- 📷 **[instagram.com / monhousing](https://www.instagram.com/monhousing)**



Scan the QR code to access the MHA website.



Universal Credit full service is now live in Monmouthshire – get in touch with us if you need help when it comes to applying for Universal Credit.

On page 8 we cover the latest updates around Universal Credit. If you have a specific query about Universal Credit contact our UC specialist Cally McCarthy – turn to page 8 for Cally’s contact details. We will continue to keep a section of Money Matters dedicated to Universal Credit as changes to the benefits system continue to affect our tenants.

As always, our Money Wise team are available to provide advice on debt and benefit matters. We also have a new team member, turn to page 4 and find out more. Remember, the Money Wise team can provide Money Help & Advice if you are struggling with debt or your benefits.

In our last edition we talked about our Work and Skills Wise team and the launch of our passport programmes. Turn to page 13 for an update. Our Journey 2 Work programme is going from strength to strength too. If you have been out of work for a long time, don’t feel confident about getting back into work and need tailored support Journey 2 Work could be for you! Turn to page 16 to find out more.

Also, we are looking to deliver services locally by offering drop-in sessions at the Job Centre and local community centres turn to page 5 to find out where and when you can meet us!

September kick starts the new learning year – turn to page 14 for details about the range of courses that are available in your local adult education centre. Why not take up a new challenge?

Finally, one thing I think we can all agree on is that we’ve seen huge changes over recent years – both within MHA and the wider world. There’s another big change on the horizon – after 10 years at MHA I will be leaving the organisation to go and work in England. So this is my final edition as the Money Matters editor. I have thoroughly enjoyed working with the team to bring stories which affect you and advice which can help you and I am going to miss it! But I know I’m leaving a fantastic team at MHA who will continue their great work. So I bid farewell. For one last time its over-and-out from me!

**Farida Aslam**

# Meet the Team



Hi, I'm Matt – I work as the Money and Benefits Advisors covering all of Monmouthshire.

I can help with applying for and appealing benefits. After the introduction of Universal Credit this summer we are expecting to hear from many more tenants with benefit related enquires. In order to ensure that we offer our service in a timely fashion I will be providing telephone advice in the coming weeks and months. I'm in the office Tuesday – Friday. For help and advice on any benefit related matters call me on **01495 767182**.



My name is Abi and I work as a Specialist Money Advisor. I've been a Money Advisor since early 2000. I enjoying helping tenants manage their finances – it can become overwhelming when debt problems become out of control and many customers I see end up burying their head in the sand as they just don't know where to turn.

My advice is remember there is usually a solution to most money related problems. If you need money advice, or support with managing debt, please contact me and I will be happy to help.

The advice we offer is free, independent and confidential.

You can contact me on **01495 767194**, text me on **07725 824800** or email **Abigail.lewis@monmouthshirehousing.co.uk**



Hi, I am Fiona and I have joined the Money Wise team as Trainee Benefits and Money Advisor. I will be working Monday to Friday covering the north and south of the county, offering helping and advice to customers with issues relating to welfare benefits and budgeting support. I can help you to maximise your income and manage your finances.

I look forward to working with you all and if I can assist with any queries please contact me on **01495 761795** or **07481 4223370**.



Hi, my name is Claire and I have been working for MHA since August 2017. I work Mondays and Tuesdays covering all of Monmouthshire.

I can assist with all aspects of benefit and budgeting issues.

Universal Credit is the subject on most people's lips at the moment and the full service will be rolled out across Monmouthshire over the coming months. Please make sure that you are prepared and proactive to make the transition as smooth as possible.

If you need assistance please do not hesitate to get in touch on **01495 761000, 07816 220881** or email **claire.freeman@monmouthshirehousing.co.uk**



Hello, my name is Rebecca and I currently work as the Administrator for the Money Wise team. I manage the appointment booking system on behalf of the Money Wise Advisors.

If you require any advice on your money matters, then you are likely to speak with me at some point. I always try to make and book appointments that are the most convenient for you and the advisors.

The initial appointments that we offer are usually over the phone, follow up appointments can be offered in your home if needed.

If you have a query regarding our service or would like some advice and support, then please give me a call on **01495 745773**. I can book appointments with the Money Wise Advisors and help you get the support you need.



Hi, my name's Cath Murray and I am the Work & Skills Wise Advisor for South Monmouthshire in Chepstow, Caldicot and the surrounding areas.

Through the Work & Skills Wise Service, I can support you with developing your skills and experience to help you progress, grow and lead you into your next job as well as assisting you to progress in your chosen career.

The support I can provide through Work & Skills Wise is wide ranging and flexible to meet your needs and aspirations. This support is open to anyone living in an MHA property.

If you are interested in any of the

opportunities available via Work & Skills Wise and live in the South of Monmouthshire, please give me a call to arrange an informal appointment to discuss how we can support you into accessing training, employment, self-employment or volunteering opportunities.

You can contact me on **07891 685 750 / 01495 767193** or email **catherine.murray@monmouthshirehousing.co.uk**



Hello, my name is Helena Smith and I am the Work & Skills Wise Advisor for North Monmouthshire in Monmouth, Abergavenny and the surrounding areas. 2017 has been a great year for Work & Skills Wise clients and we have got record numbers of service users into employment. We hope to do the same again this year.

Our Work & Skills Wise Service can help you develop your skills and experience to help you progress, grow and lead you into your next job as well as assisting you to progress in your chosen career.

### Work & Skills Wise can support you with:

- Your personal employability needs, dependant on your needs
- Create, update or refresh your current CV
- Build your confidence with Interview coaching and techniques
- Offer more intensive support with our accredited Jobs Seeking Skills Programme

You can contact me on **07779 378783 / 01495 761155** or email **wsw@monmouthshirehousing.co.uk**

### Do you want help to gain the job you want?

I am in Abergavenny Job Centre every other Wednesday, to support you with job searching, completing quality applications, updating your CV and supporting your job search journey. Contact your JCP work coach and ask for an appointment. Look forward to seeing you soon.



Hello, my name is Helen Brookes and I am the Journey 2 Work Officer. I started working as an employability specialist in 2010, so have many years' experience in delivering employability projects and I understand the challenges you may be facing. I was recruited to my post in January 2018 and have been working hard to develop a new, exciting project called Journey 2 Work.

You can contact me on **01495 745739** or email **helen.brookes@monmouthshirehousing.co.uk**

We are in the ACE centre in Hillcrest Road, Abergavenny. Pop in for advice on employment and skills

Did you know we are delivering services locally? MHA is working closely with ACE centre in Abergavenny and as part of this we are holding drop in sessions every Monday (10am-11am) offering help finding employment and skills.

Remember! We will be at the ACE centre every Monday between 10am and 12pm.

Feel free to drop in and see us!

# Work & Skills Wise Stats



MHA's inclusion services offer proactive help and support to tenants to alleviate short-term and long-term poverty issues.

The Work & Skills Wise service addresses long-term poverty and aims to help tenants find and retain employment.

## The Work & Skills Wise Service has:



Worked with **235** people over the last year



**50** tenants supported into employment



**18** volunteering placements brokered



**26** recognised work related qualifications gained



**14** basic skills courses completed totalling **£455**



**23** Computers in the Community awarded



**49** CVs created



**27** bursaries awarded



**£3,645.98** of bursaries awarded by MHA



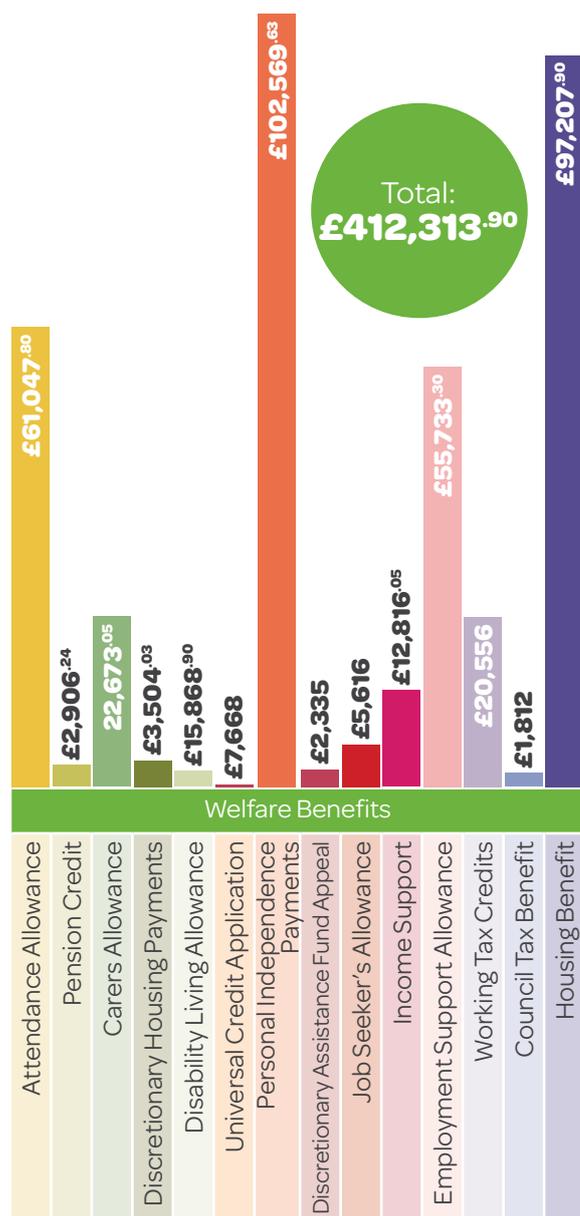
# Money Wise Stats

## MONEY WISE

The Money Wise service deals with immediate poverty issues such as offering advice in relation to debt, benefit, food and fuel poverty.

## The Money Wise Service:

Worked with **400** tenants in 2017 -2018.



**Total amount of income brought back into the organisation**

**Discretionary Housing Payments: £3,504.03**

**Housing Benefit: £97,207.90**

**Total: £100,711.93**

Debt counselled:

**£301,032.63**

Debt renegotiated:

**£55,029.44**

Debt written off:

**£7,458.54**

## Arrears:

Arrears at the start of Money Wise intervention:

**£170,172.31**

Arrears at the end of Money Wise intervention:

**£93,186.34**

Difference:

**£76,985.97**



## Meet Cally MHA's Universal Credit Specialist

My name is Cally McCarthy and I'm MHA's Universal Credit Specialist. My role will be to help you in the first few weeks of making a new claim. Below are some of the ways we can help:

- Managing your rent - You will need to set up a payment method with us and stop your arrears from spiralling
- Budgeting - Some of you will need to learn how to budget monthly and weather the five week wait
- Accessing the internet - You will need to access the internet to manage your claim. We can help you manage your claim online via the DWP website
- Support - We can help you look for work, appeal benefits and entitlement checks and provide help in hardship

Please call me on **01495 761004** for more information.

# Universal Credit is Here!

Universal Credit (UC) was introduced to Monmouthshire in June.

If you claim any of these benefits YOU WILL be affected:

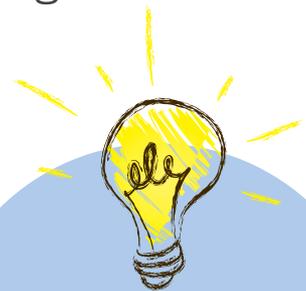
- Job Seekers Allowance (JSA) - Income Related
- Employment Support Allowance (ESA) - Income Related
- Working Tax Credits
- Income Support
- Housing Benefit
- Child Tax Credit

Don't panic, the changes are being introduced slowly. If you are already claiming one of the above 'legacy benefits' you will only move across to UC if you start a new claim or if you have a change in circumstances such as:

- Change in employment status, e.g. go from working over 16 hours to under 16 hours
- The birth of a child
- Relationship changes in a household, e.g. a partner leaving or joining the household
- Child of lone parent, who is out of work, reaches the age of 5
- Stopped full time education

- Take on or stop full time caring responsibilities
- Attend court/jury service
- Remanded in custody
- Move from out of work to sick or sick to out of work
- Move from sick to working more than 16 hours

If any of your circumstances change call us!



### Remember...

Have ID and personal information to hand when applying for UC

# Here to Help



There is lots of support available to help you through your claim. Here are a few of the different places you can go if you need help or advice about Universal Credit.

## Monmouthshire Housing Association

Call UC specialist Cally on 01495 761004 or ask to speak to the Money Wise team on **0345 677 2277**.

## Department for Work and Pensions

If you need help with your claim, call the Universal Credit helpline on **0800 328 5644**.

Calls to the helpline are free and Support is available Monday to Friday 8am - 6pm (closed on bank and public holidays).

## Online Support

Online support can be found at **[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)** or **[www.understandinguniversalcredit.gov.uk](http://www.understandinguniversalcredit.gov.uk)**

## To do list...

### 1. Before you claim

Gather key information such as; email address, National Insurance number, proof of nationality, housing details, employer details, details of any benefits you currently receive, details about any earnings or income, bank account details, and valid ID.

### 2. Make your claim

Set up an online Universal Credit account and make your claim online. Claims can only be made on **GOV.uk**

### 3. Verify your identity

Verify, the new secure way to prove who you are online and one of the steps of the Universal Credit claim process.

When you are making your claim online you will be asked to choose from one of six partner companies who will confirm if you are really you by checking records by mobile phone providers, credit agencies, the passport office or the DVLA.

The process should take less than 15 minutes but some people have experienced a few problems. Don't worry if you are unable to verify your identification online; you can opt to do this step at the Jobcentre instead. Simply click the 'I can't do this online' option and you will be given a number to call to book an appointment with the Job Centre to complete the identity confirmation process.

Don't forget you have to bring identification documents to your interview even if you successfully verify your identity online.

### 4. Book Jobcentre appointment

Once you have made your claim online you will need to make an appointment at the jobcentre within seven days of applying. You should be given a phone number to call to arrange your interview after you apply online. You'll need your National Insurance number when you make the call.

### 5. Jobcentre Interview

There will be two parts to the appointment; an identity check and a chat with your work coach. Don't forget you will need to bring some documents to your appointment to check your identity. You will need to do this even if you verified your ID online. You will also need to bring other documents that prove things you included in your Universal Credit claim.

#### **Documents you may need include:**

- Passport
- Driving Licence
- Your tenancy agreement or an up to date rent statement
- Wage slips
- Bank statement
- Proof of savings

The second part of the interview will see you meet with your work coach. They will go through what skills and type of work you are looking for as well as explain your commitments in return for receiving UC. The final step in this process is to agree to and sign your Claimant Commitment.

# More Advice on UC

## Claimant Commitment

The Claimant Commitment is your record of the responsibilities that you have accepted in return for receiving Universal Credit. It sets out what you have agreed to do to prepare for and look for work or, increase your earnings if you are already working. You will need to log into your account to update your commitment called the "journal", showing how you have prepared for getting a job or finding work. This may be linked to your Universal Jobmatch account.

If you have a health condition or disability which stops you from working your commitment will be tailored to your needs.



### Remember...

Our J2W project can help with your Claimant commitment (see page 16)

## Sanctions

If you don't meet your responsibilities or do what you've agreed in your Claimant Commitment, your Universal Credit payments could be stopped or reduced – this is called a sanction and depending on the circumstances can last up to three years.

If you think you have been sanctioned unfairly you can appeal the decision with the DWP. You can get support from the Money Wise team at MHA to help you if you have been sanctioned. Turn to page ?? for more information.



### Remember...

We recognise that you may need help using a computer and getting used to the online nature of UC

If you are confused about your Claimant Commitment and are worried that you may not be able to fulfil this and/or face being sanctioned for not looking for work, contact the MHA Work & Skills Wise and Journey 2Work team to see what support we can provide.

## 10 Things to Remember

1. Universal Credit payments are paid monthly
2. You will have to wait five weeks to receive your first payment
3. Payments can only be made into a bank account
4. You make a claim and manage your claim online
5. Housing Benefit will no longer be automatically paid to MHA. You will need to pay your rent to us yourself
6. At the moment if you have three or more children then you cannot apply for Universal Credit
7. Whilst on UC you will have to complete a claimant commitment
8. If you live with someone as a couple, and are both entitled to claim UC, you will get one monthly joint payment paid into a single bank account
9. There are no limits on how many hours a week you can work. Your payments will gradually reduce as you earn more
10. Arrange for your Job Centre interview to be as soon as possible after your claim is made to minimise any delays in payment

# Appealing Decisions or Sanctions



By Sarah Jones

**Have you recently been turned down for a benefit application?**

**Do you disagree with the decision?**

**Not sure what your rights are?**

Read below to find out how to challenge a benefit decision you don't agree with!

The process to challenge a decision on benefits is now the same for every Department for Work and Pensions (DWP) benefit.

In a nutshell you have 28 days (from the date on your letter) to ask the DWP to look at your decision again. This is called a Mandatory Reconsideration. To request this reconsideration you need to contact the department that sent you your decision letter. It is always helpful to provide any additional information to support your position on why you disagree

with the decision. This additional information could be a letter from your doctor or support worker or anything else that adds strength to your argument.

The DWP will then have to look at their decision again and assess any new information you have provided. They may revise their decision based on new information or the argument that you have raised, but there is no guarantee.

If the new decision is still not something you are happy with, you can take it to the next level which is an appeal – by appealing a decision you will be making a decision to argue this matter in a type of court called a tribunal.

To appeal against your mandatory reconsideration decision you will need to complete an SSCS1 form and send to Her Majesty's Courts and Tribunals Service, the form will need to detail in full the reasons for your appeal. You can find the form by visiting [www.gov.uk/government/publications/appeal-a-social-security-](http://www.gov.uk/government/publications/appeal-a-social-security-benefits-decision-form-sscs1)

**benefits-decision-form-sscs1**

The appeal is heard by a judge and is completely impartial to the DWP. However an appeal can take around six months to be heard and there are no guarantees that the decision will be changed. But there is always a possibility that a previous decision may be overturned.

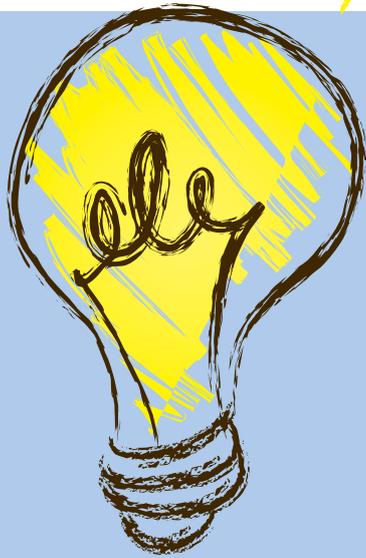
During the appeal period you will be paid at the Mandatory Reconsideration rate. Therefore if at that point of Mandatory Reconsideration a decision was made to make no payment, no payment will be in place until the new decision is made by the tribunal. Different rules apply for different benefits and it is best to seek specialist advice. The Money Wise team can support you in any of the stages listed above. They have a successful track record of supporting tenants at both Mandatory Reconsideration and Appeal Tribunal stage.

For further advice or to speak to an advisor please call the team on **01495 745 769**.

# Jargon buster

When you first claim Universal Credit you may find it confusing. Here are some jargon busters to help you.

- **Payable Rent:** You will be asked this at the point of claim, even if you have never paid us rent directly you will have payable rent
- **Advanced Payment:** If you are struggling in the first few weeks without any income you can apply for an advanced payment which will be paid back directly from your claim over the following months
- **APA - Alternative Payment Arrangements:** This is where we can request that housing costs come directly to the landlord if you feel you are unable to manage paying your rent
- **TPD - Third Party Deduction:** This is referring to money that you owe via third parties such as water rates and rent arrears which can be deducted automatically from your claim
- **PBS - Personal Budgeting Support:** This should be advised at the point of claim with your work coach and something that can be offered by the local authority in your area
- **ADS - Assisted Digital Support:** Should be advised at the point of claim with your work coach and something that can be offered by the local authority in your area. You will need to access and update your claim online so it's really important to access support if you will need help with this
- **Claimant Commitment:** A record of the responsibilities you have accepted in return for receiving Universal Credit



## Money Wise's Top Tips

1. Tell us if you are moving onto UC or need advice managing your money
2. Make a budget and start saving to help whilst you wait for your first payment
3. Set up direct debits to pay your bills including rent
4. Check you have an active bank account which allows payments to be received
5. Make sure you can get online or find out where computers are that you can access in your community



# Passport to Care

MHA launched its Passport to Care programme in July 2018 to support people who have a keen interest in entering and climbing the care career ladder. We had eight aspiring social care job seekers interested in various areas, from: Domiciliary Care, Residential Care to Community Connection Support Workers and Personal Assistants. They undertook pre-employment training throughout the job seeking skills programme which prepared them for the realities of working in care and the principles and skills needed for the sector.

We had some great guest speakers from Sian Sexton in Monmouthshire County Council; Chris Hooper from the Greater Gwent Health, Social Care and

Wellbeing Partnership; Tracey Williams from Penpergwm Home Care and Mike Devereux from the Five Oaks Care Home, all inspiring and guiding the participants.

By the end of the job seeking skills programme, we already had one client offered employment and all went on to complete further baseline specific training such as Food Hygiene, Health & Safety in Social Care, Manual Handling, Safeguarding and Emergency First Aid.

Keep a track of Money Matters and watch this space to see what the future holds for these fantastic future social care sector employees.

## Update: Passport to Construction

In our last publication we looked at our first group for Passport to Construction. Out of the six people who participated, three of these are now in full time work, one went onto volunteering and two are looking at different sectors.

## Coming soon: Passport to Retail

**Are you looking for a career in retail?**

**Want to join us on our Passport to Retail?**

Journey starts 19th September 2018. To book your seat contact Work & Skills Wise on **01495 745769** or email **WSW@monmouthshirehousing.co.uk**

# Get set for Success!

## Monmouthshire Community Learning



There are a wide range of community learning courses available this autumn and winter across the five community learning centres in Abergavenny, Caldicot, Chepstow, Monmouth and Usk.

**With courses available from Creative Writing to Yoga and whether you are looking to learn new skills or build on existing ones, there is a course available to suit you...**

**...Computers for Beginners**

**...English for Speakers of Other Languages**

**...Improve your Maths**

**...Introduction to Interior Design**

**...Photography and Photo Editing**

**...Dressmaking**

**...Food Safety in Catering**

**...Improving your Excel Spreadsheets**

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**Find out more at**

[www.monmouthshire.gov.uk/communitylearning](http://www.monmouthshire.gov.uk/communitylearning)

# Monmouthshire County Council

# INSPIRE 2 WORK

Are you age 16-24  
seeking help to gain  
employment?

The Monmouthshire Inspire 2 Work team are here to help and support **16-24 year olds** who live in the **Monmouthshire area** who are **Not in Education, Employment or Training**. Our team of friendly workers are here to help break down barriers with regular, ongoing support and act on behalf of young people who are actively seeking to improve their chances of employability.

## We can help you with:

**Employability support** to give you the tools to search and apply for job roles, build confidence with interview preparation and put you in touch with employers.

**Reconnecting with education** in an environment that is suited to you, meets your needs and gives you the right tools to succeed. We have links with many education providers throughout Monmouthshire and the wider area.

**Upskilling** on courses such as food hygiene, first aid, health and safety and work related qualifications in CV Building, Job Searching and Interview Skills.

**Gaining experience** in a number of different roles. We will support you in finding suitable experience to explore a career path you are thinking about.

“

Catherine, 19  
"I2W helped me into employment through a successful work placement set up by one of the workers."

"I now feel a lot more confident searching and applying for roles suited to my skills."  
Jordan, 19

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## Contact us on:

07768 618234 or 07967 581123

youthenterprise @ monmouthshire.gov.uk

## Find us at:

@MonmouthshireYE

www.monmouthshire.biz/youth-enterprise/



Ysbrydoli  Weithio  
Inspire  Work



 monmouthshire  
sir fynwy

Support  
to **Address  
Your Personal  
Barriers**

Help to  
**Improve and  
Gain New  
Skills**

## Journey<sup>2</sup> Work

Tools to  
**Manage Your  
Finances**

Gaining  
**Sustainable  
Employment**

**J**ourney 2 Work (J2W) launched in March 2018. So far two participants have already been supported into work and a further 20 participants are currently being helped to overcome their personal barriers, set personal goals and find employment. A number of these participants are in the process of completing qualifications and volunteering placements.

We have helped three participants enrol on the MHA Passport to Care course programme (please see page 13 for further details), and these participants are well on their way to achieving a qualification and potentially securing employment in the care sector.

The Journey 2 Work programme works with a range of support agencies, which can help you on your employment journey. For example we work closely

with Mind. If you have a mental health condition and feel that this is a barrier to employment, we can work with Mind to help you overcome these challenges. Likewise with the increased awareness of Mental Health – there is a lot of support available in the work place to help you when you gain employment. Another one of our partners is Remploy, who offer lots of support if you are in and out of work and have a health or mental health condition.

We know everyone's needs are different. That's why the Journey 2 Work service is designed to fit around your needs and address the things that matter to you the most. To find out more about the Journey 2 Work project or make a referral for you or someone else **01495 745739** / **07794 346223** (mobile) or email **helen.brookes@monmouthshirehousing.co.uk**

# MONMOUTHSHIRE EMPLOYMENT & SKILLS FAYRES



**Tuesday 11<sup>th</sup> September 2018, 10am - 1pm**

The Priory Centre, St Mary's Priory, Monk Street, Abergavenny NP7 5ND

**Tuesday 9<sup>th</sup> October 2018, 10am - 1pm**

Caldicot Choir Hall, Mill Lane, Caldicot, Monmouthshire, NP26 5DD

- Meet employers • Interview advice •
- CV clinic • Careers advice • Volunteering

Sponsored by:



For further information please contact Cath Murray on **01495 767193**  
or email **catherine.murray@monmouthshirehousing.co.uk**



# Progress to Success

MHA tenant Will Harmer works as a site supervisor for global building firm ISG Construction. His job involves ensuring construction work on Monmouth's impressive new Leisure Centre complex is done safely, on time and to the right quality standards.

Will really enjoys his job and the variety of challenges and rewards each day brings. However just a few months ago he was struggling financially and unsure about his future.

Will explains: "I was working as a labourer on minimum wage and struggling to make ends meet. With a family to support and bills to pay, I knew I needed to progress in work and get some more money coming in."

Will was keen to start a specialist site manager training course that would enable him to find a better paid job, but he couldn't afford the fees.

Fortunately, MHA Income Officer Kerris Winter had been working with Will to help him get his finances in shape and suggested he get in touch with MHA's Work and Skills Wise team to see if they could help.

After speaking to Cath Murray from the Work and Skills Wise team, Will found out he was able to apply for funding from MHA's in work bursary to cover the site management training fees. Will was successful in his application for financial support and began training one day a week on the Site Management Safety Training Scheme (SMSTS) at Coleg Gwent.

Will achieved a fantastic 97% score at the end of his course. He also secured a job offer – to join up with the team working on Monmouth Leisure Centre as a site supervisor on completion of his training. Will's been working in his new job since June 2018.

He's boosted the wages he has coming in every month and feels in control of his financial situation again.

"I'm so happy with how everything has worked out. I'm loving my new role. I think the skills and knowledge I've developed through my life, from being in the military to working as a chef, have helped me a great deal in my new job. Being a site supervisor means I need to keep an eye on health and safety, site logistics, materials and storage to name just a few things – good communication is key!"

"I'd definitely say to other MHA tenants – don't be afraid to ask for help. The support is out there. My family and I are really grateful for the support from MHA, Kerris and Cath. We have big plans for the future."

LOAN

SHARKS



Loan sharks are illegal lenders who often target low income and desperate families. Borrowing from them is never a good idea – even if your credit rating is poor or you only need a small amount for a short while.

### Why loan sharks are bad

Loan sharks will start out being friendly and if you keep up your repayments, they will stay that way. But in reality, even if you do, any money you borrow will come at a high price.

#### **There are many risks attached to borrowing from a loan shark:**

- You pay far more interest than you would through any legal borrowing. One woman who borrowed £500 ended up repaying £88,000
- You may be harassed if you get behind with your repayments
- You are often pressured into borrowing more money to repay one debt with another

### How to check a lender is legitimate

The Financial Conduct Authority (FCA) keeps details of all licensed lenders, as well as everyone who has applied for a license or has had one taken away or suspended. If a lender isn't listed as having a current license, don't borrow money from them and don't let them come into your home.

### Reporting a loan shark

If you have been approached by someone you think is a loan shark, you need to report them and contact the police if you are in immediate danger.

### Alternatives to loan sharks

If your income is low, you have a poor credit rating, or you only need a small amount for a short while, there are still reputable

lenders you can turn to such as credit unions. You will generally have to join first and some credit unions may ask you to save a small amount before you can borrow.

### Dealing with debt

If you're thinking about using a loan shark because you can't borrow money anywhere else, there are a number of organisations which offer free debt advice, such as Citizens Advice, StepChange Debt Charity or National Debtline.





# Free School Meals in Monmouthshire

From June 2018, free school meals in Monmouthshire will be managed by Torfaen County Borough Council.

The Social Security Act 1986, means that the Council can provide free school meals (FSM) to children whose parents or who themselves are in receipt of the following benefits:

- Income Support
- Income based Job Seekers Allowance
- Child Tax Credit, provided they are not entitled to Working Tax Credit and have an annual income (as assessed by HM Revenue and Customs) that does not exceed £16,190
- Income-related Employment Support Allowance

- The guaranteed element of state pension credit
- Support under Part VI of the Immigration and Asylum Act 1999
- Universal Credit

Pupils entering reception year and year 7 that are in receipt of free school meals as of September will also be entitled to a clothing grant. Pupils will be identified via the Council's database and payments sent out automatically.

To ensure the smooth transition of free school meal claims from Monmouthshire to Torfaen,

Monmouthshire County Council (MCC) need to share their data with the shared benefit service.

Parents are required to notify MCC at [acesstolearning@monmouthshire.gov.uk](mailto:acesstolearning@monmouthshire.gov.uk) if they do not want MCC to share this information.

To apply visit: [www.torfaen.gov.uk](http://www.torfaen.gov.uk) and search for 'free school meals'.

To speak to a member of MCC please contact the Benefits team on **01633 644 644**.



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# Council Tax & Ba

**By Abi Lewis**

**B**ailliff action for Council Tax is a big problem here and it crops up regularly as an issue for our tenants and it causes a lot of distress and hardship. Monmouthshire County Council instructed Bailiffs – or Enforcement Officers as they are now called - for Council Tax a whopping 768 times during 2016/17. However Monmouthshire Council is one of the 44% of councils to have a vulnerability policy. Meaning if you feel vulnerable for any reason, you can ask the council to take the debt back from the bailiff yourself or ask Money Wise debt advice service to help you make this request.

## Things to remember:

1. You usually don't have to open your door to a bailiff or let them in. There are other types of bailiffs that have powers to force entry. Council Tax bailiffs can't enter your home through open windows, only via a door, or by force - they can't push past you.
2. They can't enter if only children under 16 or vulnerable people (with disabilities, for example) are present.
3. They can't knock between 9pm and 6am.
4. They usually have a period of time for example 3 months to collect the money from you and if they can't get hold of you they will return the debt to the council.

However if you don't let a bailiff in or agree to pay them, the debt doesn't go away and they could take things from outside your home and you could end up owing even more money in bailiff and court fees. If you do let a bailiff in and make a payment agreement and then don't pay, they may take some of your belongings which they could sell to pay debts and cover their fees.

The most important thing to do is make an affordable agreement, which is not always easy under pressure. Bailiffs are under no obligation to reduce payments or accept an affordable agreement offer. It may be worth asking Money Wise or the debtor to liaise with the council and negotiate an affordable agreement, which the bailiff will then be requested to accept. Before committing to an amount it's worth asking for help.

Bailiffs should carry an ID badge or a certificate. Always make sure you check the bailiffs Identity, take a telephone number and ask for a full breakdown on the amount they say you owe. You can pay the bailiff on the doorstep, you don't have to let them in.

## What they can take:

- They can take luxury goods like TVs and games consoles, sofas, artworks and almost anything of value, as long as they leave you certain essential items
- They can take vehicles from your home

## What they can't take:

- A cooker or microwave, a fridge and a washing machine, landline or mobile phone
- Beds and bedding for everyone in the house
- A dining table and enough chairs to seat everyone in the house
- Appliances to heat and light your house
- Medical or care equipment
- Some protected goods such as pets and assistance dogs, tools, books or other equipment that are essential for your job or study, up to a maximum total value of £1,350
- Goods you've bought on a hire purchase agreement, where the final payment hasn't been made
- Fixtures in your property such as kitchen units or fitted wardrobes
- Goods you're currently using, such as machinery or a motor vehicle – although they can come back for these



# Bailiffs

- Things you need such as clothes, a cooker or fridge, beds, dining chairs and table, work tools and equipment which together are worth less than £1,350
- Someone else's belongings

Having goods taken is very distressing. Bailiffs usually don't want to take your things as they get very little money for second hand goods and have to pay for storage. They want money to cover their fees and the Council Tax debt.

## If you get the knock:

1. Ask the council to take the debt back & if they do make an agreement and STICK to it.
2. If the council won't take back the debt, make an agreement with the bailiff at the earliest opportunity to avoid further fees and charges and STICK to it.
3. Know your rights and ask for help if you need it. There is plenty of help available online at MHA or the local CAB.

For further help and information call or email MHA Money Wise on: **01495 745769** or **moneywise@monmouthshirehousing.co.uk** or visit one of the sites below:

[www.citizensadvice.org.uk/local/monmouthshire-county/contact-us](http://www.citizensadvice.org.uk/local/monmouthshire-county/contact-us)

[www.gov.uk/your-rights-bailiffs](http://www.gov.uk/your-rights-bailiffs)

[www.stepchange.org/debt-info/bailiffs/dealing-with-bailiffs](http://www.stepchange.org/debt-info/bailiffs/dealing-with-bailiffs)



## Free School Uniforms in Monmouthshire

The Welsh Government introduced a new Pupil Development Grant (PDG) to assist families on low income, whose children are eligible for free school meals going into Reception or Year 7. The grant is to help families with purchasing school uniforms, sports kits, equipment for extra-curricular activities and school trips.

Entitlement for the £125 grant per pupil, will be automatically assessed alongside your free school meal application. If you have already applied for and in receipt of free school meals you do not need to apply for the PDG. However if you are eligible and have not submitted an application you should submit a free school meals application.

If you become eligible throughout the year or have any further queries please contact Monmouthshire County Council at 01633 644 644.





Monmouthshire Housing  
Tai Sir Fynwy



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**0345 677 2277** (local rate)

**www.monmouthshirehousing.co.uk**

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