

# RENT income



Cosmopolitan Housing Association is a Charitable Industrial and Provident Society.

# NEWS

Autumn 2009

# Extra Help with Rent

and  
Council Tax  
for Parents  
who work

A Newsletter designed to inform and assist in matters relating to your rent...



# Welcome...

Welcome to the Autumn Edition of the Rent Income Newsletter, As we are now approaching the winter we thought it would be a good time to produce some articles which may be of interest to you. We hope you find this edition worth reading, If you would like to be on the Editorial Panel for the next newsletter or if you have any interesting articles then please contact the Rent Income Team on:

**0151 224 0201** or email: [getinvolved@cosmopolitanhousing.co.uk](mailto:getinvolved@cosmopolitanhousing.co.uk)

## Financial Exclusion

Financial exclusion is something that can affect everyone; the country is currently undergoing its worst financial crisis in many years. Many businesses are having to make redundancies or reduce working hours, banks are cutting back on their lending, property prices falling and the value of the pound is falling. These are all circumstances that are beyond our control but affect many of us, no matter how careful we have been.



## Financial Inclusion Survey

We have recently launched a survey to explore the financial circumstances of our tenants and discover how many may be suffering from financial exclusion.

### Here are some of the questions we are asking and why:

**Q1** Which energy supplier do you use?

**Our aim is to compare your energy supplier's prices against the best deals on the market.**

**Q2** How do you pay for your utility bills?

**Not everyone is aware that you can save money if you pay your bills by direct debit.**

**Q3** Do you have a bank account?

**Over 10% of people within Merseyside still do not have a bank account, Cosmopolitan are working with the Royal Bank of Scotland and Nat West to help people who wish to open a basic bank account.**

**Q4** Do you have home contents insurance?

**If you do not have insurance for your personal belongings, you run the risk of having to find the money necessary to repair or replace items that have either been damaged or stolen. The Association is looking at low cost home Insurance that meets the needs of its tenant.**

**Q5** If you needed to borrow money, what form of borrowing do you use?

**Many people use high rate borrowing without understanding the implications or percentage they use. Cosmopolitan is looking at working with Credit Unions to help provide low cost borrowing.**

If you do receive a call or a post survey please do take the time to complete this as this information is important to us, to help us provide a service that is tailored to our tenants needs.



# What is a Winter Fuel Payment?

The Government will again be making Winter Fuel Payments to most people aged 60 or over for winter 2009/10.

A Winter Fuel Payment is an annual payment to help people aged 60 and over with the costs of keeping warm this winter.

If you are aged 60 to 79 and you are entitled to receive a Winter Fuel Payment, this year you will get either £125 or £250, depending on your circumstances in the qualifying week (21 to 27 September 2009).

If you are aged 80 or over and you are entitled to a Winter Fuel Payment, this year you will get either £200, £275 or £400, depending on your circumstances in the qualifying week.

You do not pay tax on Winter Fuel Payments.

The Department of Working Pensions will make automatic payments over a number of weeks from early November 2009 until Christmas 2009.

If you have not received your automatic payment by Christmas 2009 you should call the office that pays your benefit or call the **Winter Fuel Payment Helpline 08459 151515**.

If you need to make a claim for a payment for winter 2010/2011, you should return your claim form on or before 30 March 2010.

In line with changes to State Pension age for women, the qualifying age for Winter Fuel Payments will rise gradually between 2010 and 2020, from 60 to 65. This means that from winter 2010/11 onwards, both men and women will need to have reached women's State Pension age by the end of the September qualifying week.



## **EXTRA HELP! For pensioners with modest savings**

### **Important changes to Housing Benefit and Council Tax Benefit**

The rules for how savings and capital are treated for Housing Benefit and Council Tax Benefit purposes for people over 60 are changing.

From 2nd November 2009 more of your savings will be disregarded before they start to affect the amount of help you get with your rent and council tax.

This change in the rules will affect those people over the age of 60 who have between £6,000 and £16,000 in savings and capital and it could mean up to an extra £5.20 per week in Housing Benefit and up to an extra £1.60 per week in Council Tax Benefit (approx £83 per year).

Anyone who already receives Housing Benefit and / or Council Tax Benefit does not have to do anything; we will automatically recalculate your new entitlement and pay it in the usual way.

However, if you have a modest retirement income, savings below £16,000 and want to find out if you could qualify for any additional help with your rent or Council Tax, contact the Rent Income Team on **0151 224 0201** who will be pleased to discuss the matter with you.

# Extra help with Rent and Council Tax for Parents Who Work

## Important changes to Housing Benefit and Council Tax Benefit



From 2nd November 2009, the rules for Housing Benefit and Council Tax Benefit are changing so that Child Benefit will no longer be counted as income when we calculate entitlement to help with Rent and Council Tax.

This means that many working families with children who are on a low income could now receive help with their rent and Council Tax, even if they did not qualify for any help before.

Anyone who already receives Housing Benefit and / or Council Tax Benefit does not have to do anything; the Council will automatically re-calculate your new entitlement and pay it in the usual way.

The amount of extra help that could be available to working parents is detailed in the table below: -

Number of children you receive Child Benefit for	Potential extra Housing Benefit per week	Potential extra Council Tax Benefit per week	Potential extra Council Tax Benefit per year
1	£13.00	£4.00	£208.56
2	£21.58	£6.64	£346.20
3	£30.16	£9.28	£483.86
4	£38.74	£11.92	£621.51

If you or your partner are working parents and on a low income, you can find out if you could be entitled to help with your rent or council tax by calling Rent Income Team **0151 224 0201**.



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