

Money matters



This leaflet provides a summary of financial information relevant to our tenants and many others. It also tells you where you can find out about each topic in more detail. There is a great deal of information on the internet and our website www.worthing-homes.org.uk links to sites listed in this leaflet.

If you would like to use the internet but do not have access to a computer, you can use one in our resource centre most weekdays. Why not drop in and see what is available? The Community House at 25 Dominion Road East Worthing also has a number of computers for people to use on weekdays. Their number is 01903 209006. Your local libraries may also offer free access to computers.

If you would like a hard copy of any of the documents referred to in this leaflet please contact Corporate Services on 01903 703100. You should also contact them if you would like this leaflet in Braille, large print, audio version or in another language.



Your rent increase for 2009

The Worthing Homes Board is responsible for agreeing any increase in our charges. The increases in rent must comply with the rules that are set by our regulator, the Tenant Services Authority. These say that we must use the September 2008 all items RPI (Retail Price Index) figure of 5% + 0.5% for our April 2009 rent increase.

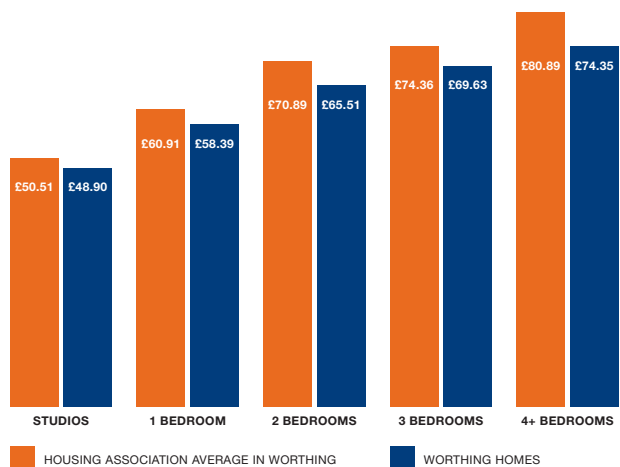
Worthing Homes resource director, Julian Pitcher, has also written a detailed paper on the rent increases, which is also available to you. Please contact Corporate Services.

The board decided it had to comply with the regulators instructions and maintain the financial viability of the association. The board asked the senior management team to make sure residents knew why this had been agreed and provide additional help and support to our residents. Advice and information can be found on the following pages.

Worthing Homes still offers the lowest average rents of all housing associations in the Worthing area.

More up-to-date information for 2008 is available in the 'Rent Increase Paper'.

Average weekly rent 2007



How your rent is calculated



Our rents are set according to the guidelines set out by the Tenant Services Authority. Ask for more details if you are interested.

We set our base rents and service charges annually using a fair and consistent approach. Each property has a target rent. The policy is to charge rents at the target rent level.

Where rents differ from the target rent we will use the rent convergence formulae from the rent restructuring framework issued by the Tenant Services Authority. Rent increases will be effective from the first Monday in April each year, for all tenants and shared ownership lessees.

If you would like to see our Rent Setting Policy please see our web site or contact Corporate Services to request a copy.

Keeping up with payments

It is really important to keep up with your rent payments. Please see our website for different ways to pay or ask for a copy of the leaflet 'Rent and Service Charges'. See the back cover of this leaflet for contact details. Your Neighbourhood Housing Officer is always available to discuss your rent payments with you or send you a statement.



Housing Benefit



Now your rent has been increased you may be entitled to receive housing benefit. Contact your local authority benefits section or see the benefit section on our website or go your local authority website for more information.

Worthing Borough Council

Town Hall, Chapel Road
Worthing, West Sussex
BN11 1HA

Telephone: 01903 221062
Monday – Friday, 8am – 6pm
Email: revsbens@worthing.gov.uk

www.worthing.gov.uk/worthings-services/revenuesandbenefits/housingandcounciltaxbenefit/

Arun District Council

Civic Centre, Maltravers Road
Littlehampton, West Sussex
BN17 5LF

Benefits:01903 737753
www.arun.gov.uk

Adur District Council

Benefits, Civic Centre, Ham Road
Shoreham-by-Sea, West Sussex
BN43 6PR

Telephone: 01273 263444
Fax: 01273 263318
Minicom: 01273 263060
Email: benefits@adur.gov.uk
www.adur.gov.uk/benefits

Brighton & Hove City Council

Lower Ground Floor, Priory House
Brighton BN1 1PS

Telephone: 01273 292000
www.brighton-hove.gov.uk

Or ask for a copy of the leaflet 'Rent and Service Charges'. This provides the telephone numbers of all of these councils housing benefit teams.

General pensions and benefits advice

Information on benefits is available from the Department of Work and Pensions.

Worthing Jobcentre Plus

Crown House
High Street
Worthing
West Sussex
United Kingdom
BN11 1NG

Telephone: 01903 286000

Textphone: 01903 286133

Or visit www.dwp.gov.uk for your local:

- Jobcentre Plus – for crisis loans, funeral payments, Incapacity Benefit, Income Support, Industrial Injuries Disablement Benefit, Jobseeker's Allowance, and other benefits for people of working age
- Child support agency – for Child Support Benefit

More information is available from Turn2us an organisation that helps people access the money available to them – through welfare benefits, grants and other financial help.

See www.turn2us.org.uk, a free accessible website. The website also features a benefits checker and a grants search section.

Pension service at Worthing Homes resource centre

The pension service is available every Tuesday morning in the resource centre at Worthing Homes. We have a whole range of benefits available, come along and see us for advice about State Pension, Pension Credit, Winter Fuel Payment, Disability and Carers Service, for Attendance Allowance, Carer's Allowance, and Disability Living Allowance. Find your local Pension Service on www.dwp.gov.uk or 0845 606 0265.



Community House

Advice is also available on a range of benefits at the Community House, please contact them on 01903 209006 for further details.

Citizens Advice Bureau (CAB)

The Citizens Advice Bureau provides independent advice on your rights that is free, confidential and available at a local office and online. They can offer practical, up-to-date information on a wide range of topics, including benefits and housing, employment rights and discrimination, debt and tax issues.

CAB have a wide selection of fact sheets and details of other reliable online sources of information. There is also information in a wide range of languages.



Debt advice

Facing up to debt is never easy, but it is important. Don't panic about debt problems, but you must not ignore them either – they won't go away. Late payment charges and interest payments can make your debts increase, not decrease. So collect together information about your money affairs and get some free advice.

The National Debtline is a national telephone helpline for people with debt problems in England, Scotland and Wales. The service is free, confidential and independent. The service was set up in 1987.

National Debtline is part of the Money Advice Trust, a registered charity. The service provides self-help advice to its callers and also publishes written self-help. Check out their website (www.nationaldebtline.co.uk) or give them a call on 0808 808 4000.

The Welcome In Café at 11 Crescent Road, Worthing, holds a debt advice drop-in on Wednesdays between 2pm and 4pm. Contact them for an appointment or turn up at the drop in for a confidential chat. Call 01903 234497, 01903 244534 or 01903 821921 or email office@food-bank.co.uk.

The Frontline Project also offers free advice. They can help you review your financial situation and give advice on claiming a range of benefits. Drop into River of Life Church, 19A Broadwater Road, Worthing on Thursdays, 9.30am to 12.30pm or call their 24-hour message line on 01903 218722 and they will respond as soon as possible. Email worthing@frontlinedebtadvice.org.uk

The Citizens Advice Bureau provides free, confidential, independent advice on a number of issues, including debt. Why not look them up on the internet at www.adviceguide.org.uk and see their 'Ten top tips to survive the recession'.



Money saving tips

Save money on your fuel costs

Gas and electricity costs have risen significantly over the past year, but we are now starting to see reductions and getting the best deal is easier than you'd think. The things to consider are:

- The payment method – did you know that pre-payment meters are the most expensive way to pay? It can be as much as £400 per year more expensive than the cheapest method.
- Your supplier – there are many suppliers, all offering different tariffs or payment methods. Some offer special or social tariffs for older people or those on low incomes.

Then get good independent advice. There are many websites you can look at, here are a few that we have found.

The Motley Fool website

(www.fool.co.uk) ran an article in November 2008 which gave a very clear summary of the social tariffs and provides links to guidance on the new government schemes. It also offers help in comparing gas and electricity providers.

Consumer Direct www.consumer.gov.uk
or by phone on 0845 404 0506

Energy Saving Trust now known as the
Green Homes Service on 0800 512 012

Other ways to make savings

Being savvy with your money is not all serious – you can have some fun too! Why not see Martin Lewis' tips to save you money on your essential bills and his tips for a low cost (sometimes free) treat! www.moneysavingexpert.com

You could also visit the Citizens Advice Bureau at www.adviceguide.org.uk and see their 'Ten top tips to survive the recession.'





Top tip: putting a lid on a pan will significantly reduce the amount of time it takes to boil.

Go to www.energysavingtrust.org.uk for more energy saving advice.

Help with your home

Handyman service

Worthing Homes is responsible for maintaining the structure of your home, but for other tasks our new handyman service can lend a hand. Typical handyman jobs could be assembling furniture, putting up shelves, cleaning a patio or clearing up garden rubbish.

Handyman work can be carried out for a fixed price, agreed before the works start or for a charge of £20 up to an hour (including VAT).

A lot can be achieved in 1 hour! You could have 2 curtain poles put up, plus fixing all those bathroom accessories such as cabinet, toilet roll holder, mirror and towel rail! For more information, talk to one of P H Beck's staff when they are in your home or alternatively contact them on 01273 262720 or email info@phbeck.co.uk telling them you are a Worthing Homes resident.

The handyman work should be agreed between you and P H Beck, with payment made direct to Beck's.

The repairs Worthing Homes are responsible for are explained in your copy of the resident handbook. If you are unable to find your copy please talk to your Neighbourhood Housing Officer or alternatively look on our website.

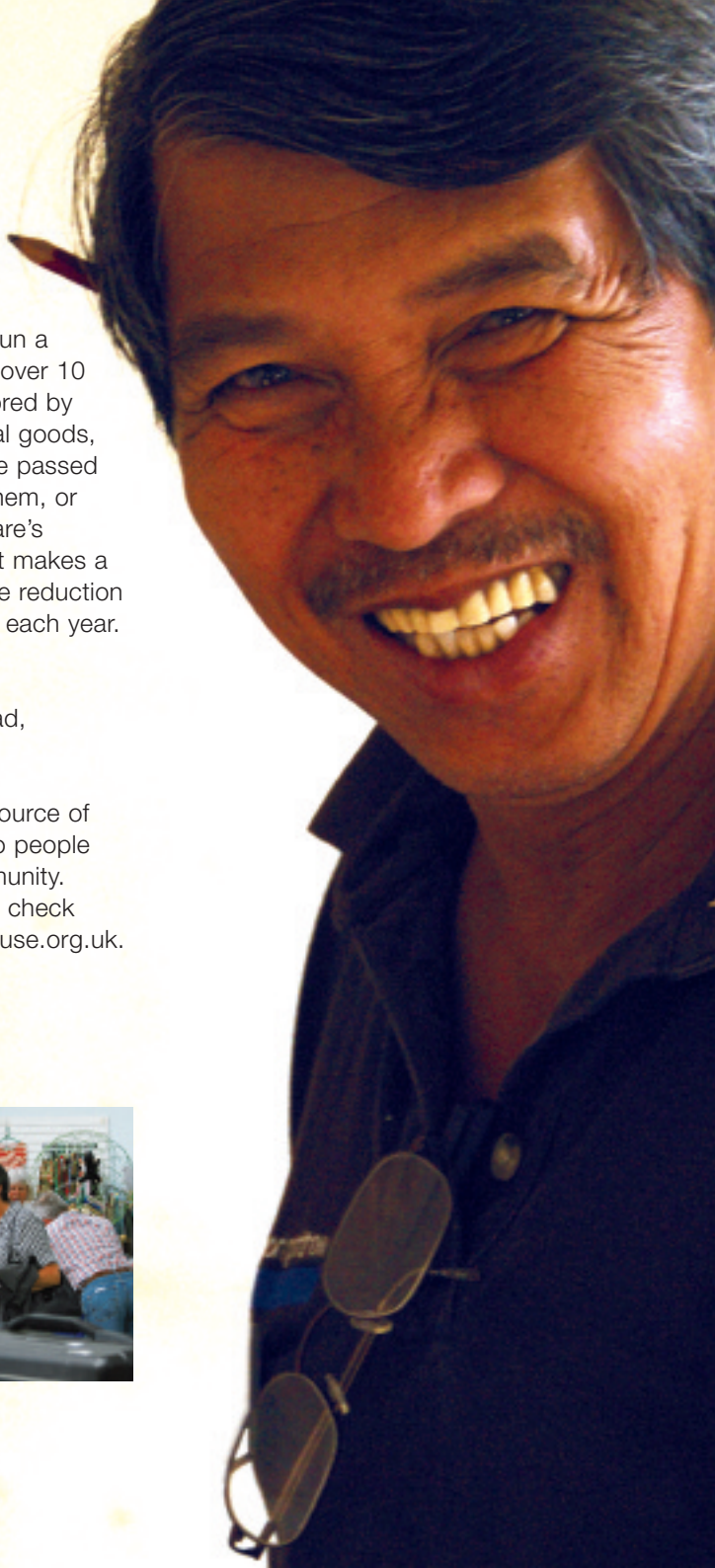


Furniture store

Did you know Guild Care has run a Furniture Recycling Project for over 10 years? Donated furniture, restored by trained volunteers and electrical goods, PAT tested by qualified staff are passed on to local people who need them, or sold to raise funds for Guild Care's charitable services. The Project makes a significant contribution to waste reduction and social renewal in Worthing each year.

The charity's superstore – The GreenHouse is in Meadow Road, East Worthing.

The GreenHouse: Provides a source of cheap, good quality furniture to people in need and to the wider community. Pay them a visit at the store or check out the website www.green-house.org.uk.



Help with your finances

Credit union

Opening a bank account for savings or a small loan is not always easy. In times when money is tight it can be even more difficult. The door step lender may seem to be the only option. Did you know that door step lenders have very high interest charges or that some, known as loan sharks, operate illegally and their terms are even higher?

In Worthing we are fortunate to have a credit union that may be able to help you if you are having trouble getting a bank account for savings or a small loan.

A credit union is like a bank in that it lends to borrowers and looks after money for savers, but the similarity ends there. For a start it is a co-operative owned by its members. And credit unions understand their members and make decisions based on personal knowledge rather than impersonal computer credit checks. They also encourage members to start saving as they borrow, really helping you to take control of your finances. The West Sussex Credit Union can put you in touch with agencies that can advise you on budgeting and debt management too.

So, if you have a low income or no borrowing record, there's no need for you to resort to a high-interest lender or loan shark.

West Sussex Credit Union

13 Crescent Road, Worthing

West Sussex BN11 1RL

Telephone: 01903 237221

Email:

manager@westsussexcreditunion.co.uk

www.westsussexcreditunion.co.uk

Home contents insurance

As your landlord, Worthing Homes holds building insurance for you that covers the structure of your home. This is included as part of your rent.

You are responsible for your personal belongings such as furniture and carpets, clothes, stereo equipment and computers. It's a good idea to take out home contents insurance as it would be expensive to replace your property if it suffered any damage or loss caused by fire, flood or burglary. Check out our low-cost home contents insurance on our website or ask for a copy of our insurance leaflet by contacting Corporate Services.

Useful contacts

Worthing Homes

Corporate Services 01903 703100

Housing Services 01903 703102

For any information referred to in this leaflet please contact Corporate Services

Housing and Council Tax Benefit enquiries

Worthing Borough Council 01903 221062

Adur District Council 01273 263444

Arun District Council 01903 737752/3

Brighton and Hove City Council 01273 292000

Citizens Advice Bureau

Worthing 08448 487912
contact@worthingcab.org

Lancing and Sompting 01903 755585

Shoreham and Southwick 01273 453756

Brighton and Hove 0845 1203710

Littlehampton and district 01903 724010
enquiries@littlehampton-cab.org.uk

Jobcentre Plus

Worthing 01903 286000

Brighton 01273 647400

Littlehampton 01903 545540

Southern Rent Assessment Panel 0845 100 26717

National Debtline 0808 808 4000

Advice UK 020 7469 5703
www.adviceuk.org.uk

Consumer Credit Counselling Services 0800 138 1111
www.cccs.co.uk

Trading Standards www.tradingstandards.gov.uk

Office of Fair Trading 08457 22 44 99
www.offt.gov.uk



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