



## Money Saving Advice



Keep a close watch on your thermostat

The Consumer Council has a variety of free, online and interactive tools that can help you save money. In this edition of our Welfare Advice ezine we will look at 2 categories in detail:

### Save money on your household bills

#### • Home Budgeting Tool

This budgeting tool aims to help you understand what you are spending your money on. You enter income and expenditure figures which results in a report that helps identify major areas of spending. It also tells you what money you have left over at the end of the month. It is totally anonymous and The Consumer Council will not record any of your personal data.

#### • Home Energy Price Comparison Tool

This energy price comparison tool will enable you to compare electricity and gas tariffs for every supplier in Northern Ireland.

#### • Home Heating Oil Price Checker

Are you paying the right price to fill

your oil tank? Every week the Consumer Council contact home heating oil suppliers from across Northern Ireland to bring you the cheapest, dearest and average home heating oil prices. You can use this information as a benchmark to see how much the average cost of oil is in your region. Useful if you live in an area that is not covered by an oil buying club.

#### • Appliance Cost Checker

The Consumer Council has developed some handy tools to help you see how much money your electrical appliances are costing you to run. Just follow the links on their page to see how much your Sunday roast costs to cook or how much you spend on lighting the tree for Santa Claus. The single appliance checker will let you see how much appliances cost to run on a per minute, per hour and per day basis. Handy for checking out how much that new fridge will cost to run.

### Save Money on Motoring costs

#### • Fuel Price Checker

This fuel price checker tool will enable

you to compare fuel prices across Northern Ireland. Just click on the location and the prices pop up. If you plan to travel, why not use the Petrol and Diesel Pricing Tool to check the prices at your destination. They might be cheaper there. In addition to the money saving tools described above the Consumer Council has advice to provide regarding savings on electricity and gas if you run your own business.

For the last 10 years' the Consumer Council has collected price data across several categories including ferries, public transport, fuel and flights. The Transport Knowledge Hub provides you with this data in an interactive way. Visit this part of the site to for example, compare the price of a journey to Belfast from your locality. Is it cheaper to travel by car, train, or public transport?

There is a handy Advice Directory on the site too. If there is a topic you feel is missing, please let the Consumer Council know and they will gladly consider its inclusion.

The Consumer Council has a dedicated COVID-19 webpage with information and advice across a variety of topics including travel, home energy, water, personal finances, shopping and food safety, postal services and more! and finally.....included on the site are contact numbers for the Consumer Council if you wish to make a consumer complaint.

## Access Now!



### The Consumer Council

This wealth of information can be accessed at the following link:

[The Consumer Council's Interactive Online Tools | Consumer Council](#)





## Help with childcare costs

AGE	MINIMUM HOURLY RATE	RATE FOR ENTITLEMENT TO TAX FREE CHILDCARE
18-20	£6.83	£109.28
21-22	£9.18	£146.88
23 AND OVER	£9.50	£152.00

**I am working, but don't have entitlement to Income Related Benefits, can I get help with my childcare costs?**

In some cases having childcare costs (with an approved childcare facility) may give you entitlement to Universal Credit. In other cases, entitlement may increase.

### What is approved childcare?

Approved childcare can include care provided in school or in another place by a child minder, play-scheme, nursery, or club. Your approved childcare provider should be able to provide you with a registration number. However, if you have no entitlement to help with childcare through benefits then tax-free childcare is still an option. Tax free childcare is a government scheme to help middle- and higher-income parents with the cost of childcare. Parents of children aged under 12 (under 17 if they are disabled) can apply. The government tops up each payment of 80p you make into an online childcare account by 20p. The maximum annual top-up for each child in qualifying childcare is £2000 (£4000 for a disabled child) Payments are then made from this account and debited to the childcare provider's account. You (and your partner if you have one) must usually both be working and earning at least 16 times the minimum wage for your age (see table above) and your individual earnings are not expected to exceed £100,000 a year each. One of a couple does not have to be in work if s/he is entitled to carer's allowance or Contributory ESA or credits for Limited Capability for Work.

For further information please see- <https://www.childcarechoices.gov.uk/how-to-use-tax-free-childcare/> or [www.gov.uk/tax-free-childcare](http://www.gov.uk/tax-free-childcare)



## OIL BUYING CLUB

**Oil buying clubs work on the basis that the more people that buy oil together, the lower the cost and the greater the savings for its members.**

**The best way to get the best price for your club is via the oil buying network.**

### How it works:

Members of the club will put in their intended orders which can be as little as 200 litres, the network will negotiate the best bulk price and then send you a discount code that you use when placing your actual order with the supplier. The discount is then applied thus saving you money.

The oil buying network is free to join and can assist you in applying to join an existing club or help you set up a club in your area. It is open to new members and you can find out more by contacting 0800 111 4455 or by visiting

<https://www.nihe.gov.uk/Community/NI-Energy-Advice/Oil-Buying-Clubs>

Or

<https://www.radiushousing.org/tenants/tenant-support/nihe-oil-buying-scheme>



## Welfare Advice

*Providing advice, support and advocacy on all aspects of benefit entitlement. Radius Welfare Advice Officers are on hand to support and assist you with:*

- **Benefits**
- **Universal Credit**
- **Budgeting**

*Get in touch with your Scheme Coordinator or Housing Officer if you would like a referral.*



## Case Study

Here is a case study illustrating how our benefit checking service can help maximise the income of our tenants.

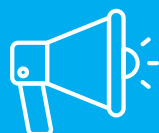
### Situation

Our tenant is 70 years old. She claims 2 personal pensions and Attendance Allowance. She pays her own rent. The tenant states she is concerned with rising costs, in particular the cost of heating fuel. She asked if she is entitled to help with her heating costs? Is she entitled to additional benefits?

### Result

Our adviser did a benefit entitlement check which revealed entitlement to Pension Credit. This award acts as a passport benefit for entitlement to Housing Benefit. In addition to Pension Credit the tenant is now entitled to full help with her rent, rates, service charge and supporting people charge. Going forward she is better off by £200 each week. Both benefits were backdated 3 months. Entitlement to government payments for help with the cost of living depends on benefit entitlement. Before the intervention of our welfare advice service the tenant was entitled to a payment of £450. As the tenant is in receipt of a backdated payment of Pension Credit, she is also entitled to a Low-Income Cost of Living Payment. These payments now equate to a sum of £1,100 for this tenant.

Our intervention has not only maximised the income of a vulnerable tenant but also maximised the help available under the government's Cost of Living Support package.



## It's YOUR shout!

If you wish to be referred to our Welfare Advice Team, or other Radius services, call us on:

**330 123 0888**

or email us at: [info@radiushousing.org](mailto:info@radiushousing.org)