

# WELFARE ADVICE

NEW

ISSUE NO. 1

SUMMER 22

Radius  
HOUSING

## Welcome!

We are delighted to launch our first edition of Welfare Advice e-zine. Radius Housing has two dedicated in-house Welfare Advice Officers. Cathy and Frank engage with our tenants on a daily basis providing advice, guidance, information and advocacy on all aspects of benefit entitlement based on the needs of each individual.

Through this e-zine our Welfare Advice Officers will be bringing you the most up to date information and advice to support you to maximise your income.

## Scams and mental health

Research has shown that common symptoms of mental health problems such as impaired decision-making and reduced concentration can make it much harder for people to identify and avoid online scams. It's no surprise then that people with mental health problems are three times more likely to have been the victim of an online scam compared to the wider population.

If you have been a victim of a scam yourself or are providing support to someone who has you can contact Action Fraud on 0330 123 2040 or [www.actionfraud.police.uk](http://www.actionfraud.police.uk). Citizens Advice offer free, confidential help from Victim Support if you've been affected by a scam. Their support line is free and open 24 hours a day, every day of the year 08081689111. The government have a new Online Safety Bill which will give social media platforms and search engines a legal duty to prevent scam adverts from appearing on their services.

## Considering Switching Energy Supplier?

Energy costs are a significant portion of a household's bills. Are you considering switching your tariff or supplier to get a better deal on electricity or gas? The consumer council's energy price comparison tool will enable you to compare electricity and gas tariffs for every supplier in Northern Ireland.

To get started have a copy of your bill at hand. This will provide information on your current tariff and how much you currently spend. There only **two** natural gas suppliers in the Belfast area, therefore the price comparison tool for gas is only applicable to this area.

If you want to stay with your current supplier, ask if there is a better deal. Most suppliers charge a security deposit if you have a credit meter and don't pay by direct debit or if you fail a credit check. The best savings available are by switching both supplier and billing/payment method (e.g., Direct Debit and online billing). Energy tariffs and incentives can change so check frequently to see if you can get a better deal.

To start the **comparison tool** visit: [www.consumercouncil.org.uk/comparison\\_tool/begin](http://www.consumercouncil.org.uk/comparison_tool/begin).



## FURTHER ADVICE

If you are concerned about rising energy costs and would like further advice or assistance in relation to this or indeed any other benefit related issue, please contact your Welfare Advice Officer at Radius Housing on 03301230888.

For a referral to our Welfare Advice Team or other Radius services contact us via telephone on 0330 123 0888 or email us at [info@radiushousing.org](mailto:info@radiushousing.org).



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## Case Study: Housing Benefit & Bedroom Tax

*A Radius tenant got in touch with our Welfare Advice Officers as her Housing Benefit Claim was reduced due to bedroom tax. This is how we supported them....*

### What happened...

Our tenant lives alone in a two bedroom property. She was in receipt of Housing Benefit. Her claim was reduced due to bedroom tax. A Welfare Supplementary Payment was in place as the tenant was under occupying her property. A change in circumstances necessitated an application for Universal Credit. When the claim started the tenant's Welfare Supplementary Payment stopped, and she accrued rent arrears.

### Support received..

Our tenant lives alone in a two bedroom property. She was in receipt of Housing Benefit. Her claim was reduced due to bedroom tax. A Welfare Supplementary Payment was in place as the tenant was under occupying her property. A change in circumstances necessitated an application for Universal Credit. When the claim started the tenant's Welfare Supplementary Payment stopped, and she accrued rent arrears.

### Outcome...

Within a week the payment started again and backdated to the start of the Universal Credit claim. **In total a payment of £1,050 was received.** This equates to a backdated payment for 75 weeks and an ongoing payment of **£14 per week** is now in place. Their rent arrears due to non-payment of Welfare Supplementary Payment have been cleared and no new arrears have accrued.

## How can I help?

*Restore confidence in the benefit recovery waiver (write-off) system...*

Let's make sure that everyone affected by overpayments are made aware of the existence of waivers. This includes how to seek one, monitoring decisions and that waivers are applied correctly. The Secretary of State for Work and Pensions has the discretion to waive recovery of benefit overpayment "where recovery is detrimental to the health or welfare of the debtor or a member of their family".

If you would like the Secretary of State to restore confidence in the overpayment recovery waiver system please visit: [www.tinyurl.com/SSWP22](http://www.tinyurl.com/SSWP22) to show your support.

*\*Last date to sign petition 5 July.*

## "Ofcom calls on broadband providers to help customers on benefits"



*Did you know that in the UK 4.2 million households could have halved their broadband bills?*

## "Millions of families under pressure from the rising cost of living could each save £144 on their annual broadband bills" - Ofcom

Ofcom has found that specialist discounted Broadband Packages - sometimes known as "social tariffs" are available to 4.2 million households in the UK who receive Universal Credit. In Northern Ireland the two main providers are BT and Virgin Media offering discount.

Contact your broadband provider to find out if they have a similar scheme available or find out more by visiting Ofcom website at [www.tinyurl.com/BBSaving22](http://www.tinyurl.com/BBSaving22)

For a referral to our Welfare Advice Team or other Radius services contact us via telephone on 0330 123 0888 or email us at [info@radiushousing.org](mailto:info@radiushousing.org).



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## Budgeting Tips

Compiling a budget is an important step in understanding and managing your household income. It allows us to see how we spend our money and can help identify potential issues, promoting early intervention and help prevent difficulties later on.

**Our Welfare Advice Officers have put together their top tips for managing your budget:**



### **Take note of your household income and outgoings**

Compile a budget and make it as realistic as possible. There are many free online tools and resources to help with this. Organisations like Money Helper have for more information. Once you have compiled your budget stick to it as best you can. [www.moneyhelper.org.uk/en/everyday-money/budgeting/living-on-a-low-income-tips](http://www.moneyhelper.org.uk/en/everyday-money/budgeting/living-on-a-low-income-tips).



### **Increase income**

Can you increase your income? Get a benefit entitlement check (BEC) from your Welfare Rights Officer at Radius to ensure that you are receiving all your benefit entitlements.



### **Prioritise Expenditure**

Prioritise expenditure and reduce non-essential spending. Remember rent is a priority. Look at what you spend your money on, ask yourself is it needed, and can I get it cheaper elsewhere? Shop around for better deals.



### **In Deficit - Take Action**

If there's more going out than coming in – you're in a deficit and need to act. If you are in a deficit it is important that you do something about it. Contact your Welfare Rights Officer at Radius for advice.



### **Save a Little for a Rainy Day**

Having a little money set aside for that sudden and unplanned expense can make a huge difference and can reduce the need to borrow when you need access to cash quickly. You can start small by saving a small or token amount on a regular basis, increasing the amount when you can. By routinely saving you can build a pot of savings to be used as an alternative to borrowing.



### **Stop & Think Again Before Borrowing**

If you need to borrow – stop and think before you commit – ask yourself is there an alternative, is it necessary; can I comfortably afford the repayments and will I be able to afford them if my circumstances change? Always shop around, check rates and repayments, consider longer term affordability and seek advice.

**Use these tips to start a conversation today with your house hold about expenditure and budgeting!**