



Money Matters

Help and advice with your finances

 www.k-h-t.org  **0151 290 7000**

If you have difficulty reading this document we can provide it
in other formats and languages.

Contact us on **0151 290 7000** for more information.

Introduction

Are you in financial difficulties?

Do you want advice on how to better manage your money?

Do you want to know how to make the most of your income?

If the answer is yes to any of these questions then this booklet can help you.

The purpose of this booklet is:

- * to give you some basic advice to help you deal with your money
- * to help you take more control of your finances and help you manage your money better.
- * to help you make the most of your income and ensure you are getting all the benefits you are entitled to
- * to provide details of agencies working within Knowsley that can help you deal with your financial difficulties.

This booklet is a basic step-by-step guide to managing and prioritising your finances. It is important to follow the steps in order, starting with step one, to get the most from this booklet.

There is a checklist on page 5 for you to check you have completed all the stages.

After reading this booklet you may be able to start dealing with your money problems yourself by using the self-help section. However, if you need more advice and help, this booklet will direct you to who to contact.

Important notice

Every effort has been made to ensure that the information in this booklet is correct at the time of printing (July 2009).

Contents

Step 1: Change in circumstances	page 2
Step 2: Working out your budget	page 2
Step 3: Identifying your debts	page 3
Step 4: Priority and non-priority debts	page 3
Step 5: Help and advice	page 3
Step 6: Affordable credit	page 4
Step 7: Maximising your income (Benefit advice and Welfare Benefit Advisers)	page 4
Tell us what you think	page 4
Checklist	page 5
Home Contents Insurance – Knowsley Housing Trust Tenants	page 5
Savings tips	page 5
Contact numbers for more help and advice	page 6
Self-help section – Personal financial statement	
Section A: Income	page 7
Section B: Expenses	page 7
Section C: Money you have left	page 8
Section D: Priority debts	page 8
Section E: Money you have left for credit debts	page 8
Letter 1:	
Example letter for a priority/non-priority creditor	page 9
Letter 2:	
Example letter for an offer of repayment	page 10
Letter 3:	
Example letter for failure to award HB Extended Payment	page 11

Step 1: Change in circumstances

Often a change in circumstances can be the start of your money worries. Changes may include:

- * the birth of a child
- * a change in your or your partner's salary
- * unemployment or redundancy
- * retirement
- * a change in your or your partner's health
- * your child has reached the age of 16-18
- * you or your partner have developed an addiction
- * change in benefits

If your circumstances have changed, you may be entitled to more or fewer benefits, so it's important to inform the appropriate benefit office.

First, contact Knowsley Housing Trust Income Maximisation Team on 0151 290 7000. They will give you advice and tell you how to make the most of your income. Secondly, contact the council's housing and council tax benefits department on 0151 443 4042.

You may be eligible for help with your rent, and if you are already receiving housing benefit, the amount may change. Also, if you don't inform them of a change in your circumstances, you may get too much benefit, which the benefits department will need to recover from you. This may result in your benefit being temporarily stopped.

People you owe money to (creditors)

If you start having money worries, you should do your best to contact all creditors. The rest of this booklet gives more help and advice about this.

Other useful agencies and the benefits they deal with are:

Jobcentre Plus

Incapacity Benefit, Income Support, Job Seeker's Allowance and Employment Support Allowance
For your nearest office call 0800 055 6688.

The Pension Service

Retirement Pension & Pension Credit
PO Box 376, Freepost HQ5 Stockport SK1 3WZ
Tel: 0845 6060 265

Disability Benefit Centre

Disability Living Allowance & Attendance Allowance
Warbreck House, Warbreck Hill Road Blackpool FY2 0YE
Tel: 08457 123456

Carer's Allowance Unit

Carer's Allowance
Palatine House, Lancaster Road Preston PR1 1HB
Tel: 01253 856123

Where can you get help and advice about your finances if your circumstances change?

Citizens Advice Bureau (CAB)

For independent, free and impartial advice call 0845 122 1330 (see step 5 for more information).

Credit union

For savings and affordable credit (see page 4 for contact details of your nearest office).

Welfare Benefits Adviser

You may be entitled to extra benefit or a discretionary payment to help you cope financially. Please contact the Welfare Benefits Adviser on 0151 290 7000 to book an appointment for a benefit check (see step 7 for more information).

Crisis loans

You may be eligible for a budgeting or crisis loan. Contact Jobcentre Plus on 0845 608 8649.

Tenancy Extra Support Service (TESS)

Support is available for vulnerable people at risk of losing their tenancy. Please contact the Tenancy Extra Support Service on 0151 480 1313 or call into your local KHT office for more information.

Please refer to the helpful hints and contacts section on page 6 for a more detailed list of possible contacts.

Step 2: Working out your personal budget

It is important to keep track of how much money you have coming in (income) and how much money you have going out (expenditure). To help you do this there is a personal financial statement on page 7 and 8. Throughout this booklet we have highlighted the relevant sections to fill in to help you with your finances. The first thing to do is to record your income and expenditure, so **complete Sections A,B and C of the personal financial statement on page 7 and 8.**

Important notice

You **MUST** record all your income and expenses as weekly or monthly. It is important that you do not mix weekly and monthly amounts.

To convert weekly payments to monthly payments (weekly payment x 52 weeks ÷ 12 months)

To convert monthly payments to weekly payments (monthly payment x 12 months ÷ 52 weeks)

Step 3: Identifying your debts

Sort out all the paperwork you have for everyone you owe money to and create separate piles or files for each one. Getting organised is important and is the first step in regaining control of your finances.

Make a list of everyone you owe money to (your creditors) together with their contact telephone number, address, any reference number and the amount you owe to each one.

Add together the total amount of money you owe (don't panic if this is more than you expected).

If you are unsure of the amount you owe to one or more of your creditors, contact them before moving on to the next step.

Once you have made your list of creditors you need to identify which are priority and non-priority debts.

Step 4: Priority and non-priority debts

Priority debts are not necessarily the highest debts you have but they are the ones you should deal with first as they have the most serious consequences if you ignore them.

Priority debts include:	Possible action against you
Mortgage/rent arrears	Eviction/repossession of your home
Secured loan (loan secured against your house)	Eviction/repossession of your home
Council tax	Distrain (bailiffs can take things from your home) Deduction from income or benefits/imprisonment
Gas/electric	Supply cut-off
Magistrates' court fines	Distrain/deduction from income or benefits/imprisonment
Maintenance	Distrain/deduction from income or benefits/imprisonment
Income tax, National Insurance & VAT arrears	Distrain/bankruptcy/ deduction from income or benefits

Non priority-debts include:	Possible action against you
Unsecured loans (including door step lenders)	County court claim
Telephone arrears	Disconnection
Store cards	County court claim
Credit cards	County court claim
Former tenant arrears	County court claim
Water arrears	County court claim
Hire purchase arrears	Repossession of goods (this may be a priority debt if it affects your ability to work)

Now you have listed all your debts and identified which are priority debts (opposite) please **complete Section D: Priority Debts on the personal financial statement on page 7 and 8.**

Next **complete Section E: Money you have left for credit debts on the personal financial statement on page 7 and 8.** This is the money you have left every month or week once you have paid all of your expenses (the amount at the bottom of Section C) and your priority debts (the amount at the bottom of Section D).

You now need to contact your priority creditors to negotiate weekly or monthly repayments. Don't pay more than you can afford and always leave some money spare to put towards non-priority debts and emergencies if possible. If you need advice on what minimum payments to make, contact the Citizens Advice Bureau (see contact details and options provided in step 5).

You can contact your creditors by phone or letter and include a copy of sections A, B and C of your personal financial statement. We have included at the end two example letters for guidance (see letters 1 and 2).

Important notice

Once you have agreed payments with your creditors, you **must** keep to them (whether you get written confirmation that they have been accepted or not). Failure to keep up payments will mean you are in breach of (have broken) your agreement.

Step 5: Help and advice

There are many organisations that can give you independent advice, but to ensure the advice you receive is impartial and free we recommend you contact the Citizens Advice Bureau, the National Debt Line or the Consumer Credit Counselling Service.

Citizens Advice Bureau (CAB)

The Citizens Advice Bureau is an independent organisation and a registered charity. It provides free, confidential and impartial advice to all regardless of race, sex, disability, sexuality or nationality.

CAB has offices throughout the borough:

Halewood Citizens Advice Bureau

The Halewood Centre, Roseheath Drive, Halewood, Merseyside L26 9UH.

Tel: 0845 1221 300, Fax: 0151 288 7501,

Email: advice@knowsleycab.org.uk

Web site: www.knowsleycab.org.uk

Kirkby Citizens Advice Bureau

1st Floor, 2 Newton Gardens, Kirkby, Merseyside L32 8RR.

Tel: 0845 1221 300, Fax: 0151 477 6011,

Email: advice@knowsleycab.org.uk

Web site: www.knowsleycab.org.uk

Prescot Citizens Advice Bureau

10 Church Street, Prescot, Merseyside L34 3LA.

Tel: 0845 1221 300,

Email: advice@knowsleycab.org.uk

Web site: www.knowsleycab.org.uk

Huyton Citizens Advice Bureau

Nutgrove Villa, 1 Griffiths Road, Huyton, Merseyside L36 6NA.

Tel: 0845 1221 300, 0151 477 6022,

Email: advice@knowsleycab.org.uk

Web site: www.knowsleycab.org.uk

CAB advisers provide up-to-date advice and information using a unique electronic information system, can link you with other services and agencies, write letters and complete forms on your behalf.

Advisers will explain your options and the possible outcomes, encouraging you to make your own decisions and you take action yourself.

National Debtline

Contact number: 0808 808 4000

www.nationaldebtline.co.uk

National Debtline can offer you free advice on your finances over the phone. The service is government-funded.

Consumer Credit Counselling Service

Call: 0800 138 1111 or visit www.cccs.co.uk.

CCCS is a registered charity that helps people in financial difficulty by providing free, independent, impartial and realistic advice.

Step 6: Affordable credit

Credit unions

Enterprise Credit Union Ltd

Hall Lane, Huyton, Liverpool, Merseyside, L36 6AX

Tel: 0151 482 0177

Contact: Karen Bennett

Email: info@enterprisecreditunion.org.uk

Web: www.huytonmabs.co.uk

Halewood Community Credit Union Ltd

Family Centre, Leathers Lane,

Halewood, Liverpool, L26 0TS

Tel: 0151 486 6104

Knowsley Mutual Credit Union Ltd

11 Market Square, Kirkby, Liverpool, L32 8RG

Tel: 0151 545 3380

Contact: Tommy Boynton or Terry Egan,

Email: thomasboynton@btinternet.com

Southdene Credit Union Ltd

65 Henlow Avenue, Southdene, L32 9RN

Tel: 0151 289 5567

Knowsley Housing Trust has links with credit unions to help residents save money and get affordable credit. Whether you are planning to save for a special occasion or a rainy day the credit union can help you. All saving members of the credit union (over the age of 18) are eligible to apply for a loan; loans range from £50 to £2,000.

The credit union can offer a cheaper alternative to borrowing from doorstep lenders or some high-street shops. A comparison is given below for £250 borrowed over 55 weeks.

Lender	Loan amount	Interest paid	Total cost
Credit union	£250	£17.93	£267.93
Provident	£250	£162.50	£412.50

You can save and make loan repayments to a credit union in various ways including:

- * cash or cheque at the credit union office
- * standing order
- * payroll deduction – your savings are taken straight from your wages and passed to the credit union on your behalf (only available for a selection of organisations)
- * Benefit Direct (certain benefits can be paid into your credit union account).

Savings and loans are protected by free insurance (subject to conditions) and the credit union is regulated by the Financial Services Authority (which also regulates banks and building societies).

Social Fund/Community Care Grant

You may be eligible for a:

- * budgeting loan – no interest charges
- * crisis loan – no interest charges
- * Community Care Grant – does not have to be repaid.

To find out if you are eligible please contact Jobcentre Plus on 0845 608 8649.

Step 7: Maximising your income

Welfare Benefits Advisers

KHT'S Welfare Benefits Advisers are here to help.

Knowsley Council and Knowsley Housing Trust have been working in partnership for over three years to ensure that all KHT tenants can get free advice about claiming benefits. This has been very successful and since we began working together in April 2006, the Welfare Benefits Advisers have helped KHT customers claim an additional £1.2 million in benefits. They have helped more than 350 customers with completion of benefit claim forms, home visits and signposting to other support and advice agencies. They also attend many 'drop-in' sessions across the borough where you can go and ask for advice.

Often people wrongly assume they are not entitled to claim extra benefits, or, if they do claim, that they will end up paying more money out. This is not the case, and we guarantee we will never make people financially worse off.

If you are in financial difficulty or need help with claiming benefits, please call 0151 290 7000 (or visit your local neighbourhood office) to arrange an appointment or home visit with one of our Welfare Benefits Advisers, who will be more than willing to help.

Checklist

If you have used this booklet as a self-help tool, the checklist below will help ensure you have completed all the necessary sections.

1. Contacted all relevant organisations to inform them of a change in your circumstances
2. Completed Section A (Income) of the personal financial statement
3. Completed Section B (Expenses) of the personal financial statement
4. Completed Section C (Money you have left) of the personal financial statement
5. Completed Section D (Priority Debts) of the personal financial statement
6. Completed Section E (Money you have left and payment you can afford) of the personal financial statement
7. Contacted creditors (by phone or letter – example letters 1 and 2 provided at the end)
8. Consider booking appointments to help you sort out your finances: Citizens Advice Bureau (independent financial advice), credit union (savings and affordable credit), Welfare Benefit Adviser (benefit checks).

Home contents insurance

Home contents insurance for KHT tenants

We strongly advise all customers to get contents insurance. In the long-term it can help you save money because in case of fire, theft or flood without insurance you would have to pay to replace items that may be expensive.

You can arrange your own contents insurance or arrange it through a scheme provided by Knowsley Housing Trust in partnership with The National Housing Federations 'My Home' Contents Insurance Scheme. KHT's home contents insurance allows customers to insure the contents of their home against common risks including fire, flood and theft.

Many people believe that their landlord insures personal belongings against theft, fire, vandalism or burst pipes. THIS IS NOT THE CASE. Unfortunately many people only find this out after the damage has been done.

Signing up to KHT's home contents insurance scheme includes the following benefits:

- * No excess (you do not pay for the first part of the claim).
- * Covers theft, water damage, fire and other household risks.
- * Covers damage to internal decorations.
- * Covers accidental damage to sanitary fixtures such as toilets and washbasins.
- * Covers damage to any external glazing you are responsible for.
- * Covers lost or stolen keys and freezer contents.
- * You don't need to have special door or window locks.
- * New-for-old insurance cover.

Join Knowsley Housing Trust's Insurance Scheme

To find out more please contact "My Home" Contents Insurance Scheme on 0845 337 2463

or

Knowsley Housing Trust

Phone: 0151 290 7450

Email: imxteam@k-h-t.org

or visit our website www.k-h-t.org. Application forms are available at all Knowsley Housing Trust offices.

You should keep your payments up to date, otherwise your claim settlement (amount) could be reduced and your insurance cancelled.

Premiums can be paid fortnightly by cash at any Post Office, monthly by direct debit, or annually by cheque, postal order, debit or credit card.

It is important not to undervalue your contents otherwise the insurer will not pay the full value of your claim.

Saving tips

- * Do a budget at the start of the week to work out what you need to spend for the week.
- * When food shopping look for supermarket own brands. You can save up to 33% off your shopping bill.
- * If you have money spare to save, shop around for good savings accounts such as at the Post Office.
- * Buy from charity shops or look for bargains in local papers or newsletters.
- * Avoid takeouts, especially if you have food in the house.
- * Don't leave electrical items on standby or lights on unnecessarily.
- * Use comparison websites which can offer real savings:
www.moneysupermarket.com
www.confused.com
www.uswitch.com

Furnishing your home

After moving into your new home you will need to furnish it. This is a big expense that you may have not budgeted for. Furnishing your home can be very costly so don't rush into it.

Below are a few suggestions for cheap furniture:

- * Furniture recycling schemes offering quality unwanted furniture at very reasonable prices and include cookers and fridges as well as tables, sofas and chairs.
- * Charity shops – look in your local Yellow Pages.
- * Knowsley Community Recycling Services on: 0151 5464477.
- * Second-hand shops or charity shops are also excellent for smaller items such as clothes or books.
- * Car boot or jumble sales often have good bargains.
- * Ask friends or family for any unwanted items.

Furniture recycling outlets

BIRKENHEAD

ST VINCENT DE PAUL FURNITURE STORE

78/80 Grange Road West

Tel: 0151 6536886

LIVERPOOL

BULKY BOB'S

Atlantic Way, Brunswick Business Park, L3 4BF

Tel: 0151 702 0550

www.frcgroup.co.uk

OXFAM

609 Smithdown Road, L15 5AG

Tel: 0151 7336641

REVIVE

116-122 London Road, L3 5NL

Tel: 0151 709 7703

(electrical items only)

CREATE UK

Speke Hall Road, Speke, L24 9HA

Tel: 0151 4481748

(furniture & electrical items)

KNOWSLEY COMMUNITY RECYCLING SERVICES

83 Kennelwood Avenue, Northwood, Kirkby, L33 6UE

Tel: 0151 5464477

WALLASEY

WIRE

12-14 Kelvinside, Wirral, CH44 7JY

Tel: 0151 638 6691

ST. HELENS

FUTURE

4 Bickerstaffe Street, WA10 1DH

Tel: 01744 616661

Contact numbers for more help and advice

Useful telephone numbers:

Age Concern 0151 480 4632

Benefit Enquiry Line for people with disabilities 0800 88 2200

Carer's Allowance Unit 01253 856 123

Child Benefit Helpline 0845 302 1444

Child Tax Credit Helpline 0845 300 3900/0845 300 3944

Citizens Advice Bureau 0845 122 1330

Claim for a Budget Loan, Crisis Loan or a Community

Care Grant through Jobcentre Plus 0845 608 8649

Community Law & Information Services Centre 0151 298 1544

Council Tax 0151 443 4105

Credit Unions (see page 4)

Customer Credit Counselling Service 0800 138 1111

Disability Benefit Centre 08457 123456

Disability Living 0121 626 2000

Energy Advice Centre 0800 512012

Energy Efficiency Advisor (KMBC) 0151 443 2216

Fazakerley Advice & Information Centre 0151 525 5051

HM Revenue & Customs 0845 300 3900

Jobcentre Plus 0800 055 6688

Knowsley Housing Trust Income Maximisation Team

0151 290 7000

Knowsley MBC 0151 489 6000

KUC 0151 548 0001

Money Advice Budgeting Service (MABS) 0151 292 5022

National Debt Line 0808 808 4000

Payplan www.payplan.com

Pension Service 0845 60 60 265

Prescot Advice Centre 0151 443 4639

Revenue & Benefits (for housing benefit enquiries) 0151 443 4042

Shelter 0161 834 4809

Social Fund/Community Care Grant 0845 6088541

Tenancy Extra Support Services 0151 480 1313

Victim Support 0845 3030900

Useful hints:

Fuel Trust Fund

Depending on your circumstances, you may be able to receive financial help with paying your fuel bills. This fund is only accessible through the CAB, Welfare Benefit Adviser or MABS.

United Utilities Trust Fund

Depending on your circumstances, you may qualify for help from a trust fund to pay your water rates. Phone 0845 179 1791 or contact the CAB, Welfare Benefit Adviser or MABS.

Warmer Homes

Energy efficiency advice, provision of loft and cavity wall insulation, central heating, boiler replacement, low energy light bulbs. Contact KHT on 0151 290 7230 or Sally Caster on 0151 443 2216.

Knowsley Fire Service

To receive your free Home Fire Safety Check call Freephone 0151 296 4000.

Tell us what you think

This booklet guides you through the various stages of sorting out your finances. We hope you have found the information useful. We would appreciate any comments you have about this leaflet to help us improve it if needed. Just call us on **0151 290 7000** or email us on **_KHTContactCentre@k-h-t.org** with your comments.

Self-help section – personal financial statement

Section A: Income	Weekly	Monthly	Notes
Your wages or salary	£	£	Your normal take-home pay (only include overtime if it is regular)
Your partner's wages or salary	£	£	
Benefits	£	£	Include all benefits except Housing Benefit and Council Tax Benefit.
Income Support	£	£	
Jobseeker's Allowance	£	£	
Child Benefit	£	£	
Working Tax Credit	£	£	
Child Tax Credit	£	£	
Retirement pension	£	£	
Work pension	£	£	
Incapacity Benefit	£	£	
Disability Living Allowance	£	£	
Non-dependent contribution	£	£	Include any money paid by other people who live in your home, for example, grown-up children or relatives.
Other	£	£	
Other	£	£	
Total income	£	£	
Section B: Expenses	Weekly	Monthly	Notes
Rent	£	£	Rent after Housing Benefit
Council Tax	£	£	You will pay this every month. To get the weekly figure, multiply by 10 and divide by 52.
Water rates	£	£	Water, gas and electricity companies all accept weekly payments. If your heating bills are high, call 0800 512 012 for energy-efficiency advice.
Gas	£	£	
Electricity	£	£	
District heating and coal			
Contents insurance			
Housekeeping and food	£	£	Include food, toiletries, cleaning products and a small amount for entertainment. Here is a guide: Single person: £30 to £40 a week Couple: £50 to £70 a week Children: £20 to £35 a week
School meals	£	£	
Appliance rental	£	£	
TV licence	£	£	Colour – £2.74 a week (£11.88 a month) Black and white – 92p a week (£4.00 a month)
Phone	£	£	
Travelling expenses, petrol, bus fares etc.	£	£	Include travel to work, school and shopping. If you have a car, include tax, petrol, MOT, insurance and repairs.
Clothing	£	£	Allow £3 to £5 for each person per week.
Court fines	£	£	
Health expenses	£	£	
Maintenance payments	£	£	Include voluntary payments or payments ordered by the Child Support Agency.
Other	£	£	
Other	£	£	
Total expenses	£	£	

Self-help section - Personal financial statement continued

Section C: Money you have left	Weekly	Monthly
Your total income (from section A)	£	£
Less total expenses (from section B)	£	£
Money you have left	£	£

If you have no money left, you should contact your Income Maximisation Officer and ask for an appointment with an advisor from our Debt Advice Service, or contact an independent advice agency for help.

Section D: Priority debts	Amount you owe	Your weekly payment offer
Rent	£	£
Service charge	£	£
Council Tax	£	£
Community charge	£	£
Water	£	£
Gas	£	£
Electricity	£	£
Court fines	£	£
Maintenance	£	£
Hire purchase	£	£
Other	£	£
Other	£	£
Total	£	£

Do you have any money left to pay other non-priority creditors or credit debts? If you have some money left for credit debts, please see the following:

Section E: Money you have left for credit debts	Weekly	Monthly
Your money left at section C	£	£
Less total priority debts from section D	£	£
Money you have left for credit debts	£	£

If you have some money left for credit debts, please do the following:

- * Divide it fairly between your creditors.

$$\frac{\text{Amount owed}}{\text{Total amount owed}} \times \text{Money left for creditors}$$

- * Don't worry if your offer looks small. Remember, your creditors would rather you pay a small amount regularly than make promises you can't keep.

If you have several creditors, decide how much you can give each one. You won't have to pay the same amount to each creditor. Vary the amount according to the size of the debt. The bigger the debt the more you should pay. Write to your creditors with your offer of payment and include a copy of this personal financial statement.

Credit	Weekly payment	Monthly payment
	£	£
	£	£
Total	£	£

Name: Address:

..... Date:/...../.....

Letter 1 (example – priority/non-priority creditor)

Your address

Date

Creditor's address

Account/reference number

I am/we are writing to let you know that I am /we are experiencing financial difficulties. I/we have gone through a self-help debt advice guide which has been produced by Knowsley Housing Trust.

I/we have enclosed a financial statement, a summary of my/our total debts together with a list of my/our priority debts. Please refer to the priority debts form, which shows scheduled repayment offers to yourselves equivalent to £..... per week/month.

Please suspend any further interest on my/our account.

I/we hope that you agree with this offer and will help me/us get through this difficult period. I/we look forward to receiving written confirmation from you in the near future and thank you in advance for your co-operation.

Yours faithfully

Your name/names

Letter 2 (example - offer of repayment to priority/non-priority creditors)

Your address

Date

Creditor's address

Dear Sir/Madam

Account/reference number

Due to financial difficulties I/we am/are unable to maintain the current repayment plan set out to clear the debt of £..... owing to yourselves.

Enclosed is a financial statement which reflects my/our current position. As you will note from the statement, I/we am/are offering to repay the debt at £..... each week/month.

Whilst I/we accept this is less than the amount previously agreed, after completing a financial statement I/we realise it is no longer possible to maintain that arrangement and hope my/our new offer is acceptable.

(Add a paragraph outlining your circumstances)

I/we also ask if any interest is being added to my/our account, I/we ask that you freeze this immediately to enable me/us to reduce the outstanding debt.

I/we am/are committed to my/our offer of £..... each week/month and hope you are able to accept this new arrangement. I/we look forward to receiving your confirmation in due course.

Yours faithfully

Your name/names

Letter 3 (example – failure to award HB extended payment)

Your address

Date

Dear Sirs

Request for Housing Benefit for extended payment

Name:

HB Address:

HB claim ref:

I recently notified you that I had started work from:

I note that you have not awarded the Housing Benefit extended payment although I am entitled to it.

As you are aware since 6th October 2008 there has been no need to claim for an extended payment, and you make decisions about entitlement. This was confirmed in HB Circular A18/2008 which states:

- 3 *There will be no need for customers to claim an EP. The LA must consider whether there is entitlement to an EP when the customer starts work as part of the normal change of circumstance procedures. The LA must also consider whether there is entitlement to In-work HB/CTB.*
- 4 ***Jobcentre Plus will no longer certify to the LA that the customer has fulfilled certain of the EP qualifying conditions. As with the current Incapacity Benefit (IB)/Severe Disablement Allowance (SDA) EP scheme, the LA will have responsibility for checking whether the qualifying conditions have been met.***
- 5 ***Customers will no longer have to make a claim for In-work HB/CTB at the end of their EP period. Once the EP period has ended, the customer can move onto In-work HB/CTB if there is entitlement to it.***

I believe that as you failed to consider awarding an Extended Payment when you processed my change in circumstance you have made an official error. I understand that official errors can be corrected at any time. I would therefore be grateful if you could award the Extended Payment that I am entitled to.

I can confirm that I had been entitled to Income Support, Jobseeker's Allowance, Incapacity Benefit or Employment and Support Allowance continuously for 6 months before starting work, and that the work was expected to last 5 weeks.

If there is any more information you need to process this request please let me know immediately.

Yours faithfully,

Your name/names

Phone numbers to help you

Repairs: **0500 96 96 94**

General enquiries: **0151 290 7000**

You can have this leaflet in large print, Braille, audiotape, CD or other languages. Please contact 0151 290 7000 for more information.

Poniższy tekst dostępny jest w wersji dla osób słabowidzących, pisany alfabetem Braille'a, oraz w wersji audio. Prosimy o kontakt pod numerem 0151 290 7000 w celu otrzymania dodatkowych informacji.

這份單張提供有大字印刷體，盲文，錄音帶光碟或其語言，有關詳情請致電 0151 290 7000

വലിയ പ്രിൻറിൽ. ബ്രെയ്ലിൽ. ഓഡിയോ ടേപ്പ് സിഡിയിൽ. അല്ലെങ്കിൽ മറ്റു ഭാഷകളിൽ. ലഭ്യമാണ് ഈ ലീഫ്ലെറ്റ്. കൂടുതൽ വിവരങ്ങൾക്ക് ദയവായി 0151 290 7000-ൽ ബന്ധപ്പെടുക.

Bu bro_ürün büyük harfli ve bray alfabesinde basımı, ses kaseti ve CD ya da di_er dillerde basımı vardır. Ayrıntılı bilgi için, lütfen 0151 290 7000 no.lu telefonu arayınız.

