



# Money matters

working with our community

Summer 2012

## Big changes to housing benefit

### Are you prepared?



In June 2012 Willow Park launched it's new Welfare Reform Team. The team will be providing advice and support to residents who are going to be affected by the changes to housing benefits in April 2013 and the other changes happening to the welfare benefits system from October 2013.

The team will be carrying out home visits to households likely to be affected by the new housing benefit under occupation charges. They will provide practical support and advice on adjusting to these new changes.

Look out for local events in the Wythenshawe area planned to provide information to residents in partnership with Manchester City Council and Parkway Green Housing Trust.



Welfare Reform Team

(left to right): Deklon Brown, Nicola Swainbank, Ben Harrison and Lola Faal

Contact the Welfare Reform Team on  
**0800 633 5500**

Date for your diary!

## Wythenshawe Money Day 2012

27th September 2012 - Wythenshawe Forum  
Focus on Welfare Reform

Willow Park is working with Manchester City Council and Parkway Green to run another Wythenshawe Money Day. This year the theme is the changes to housing benefit and the other changes to the welfare benefits system.

There will be people there to talk to you about the planned changes to the welfare benefit system and tell you about what support is available to help you with these changes. In addition there will be pop up shops from the Manchester Credit Union, Willow Futures Academy and the Job Centre Plus.

**Watch this space for more information.**



# Do you need help with your DLA or ESA claim?

**Make sure you have your written medical evidence ready to support your claim for Employment Support Allowance or Disability Living Allowance.**

Don't forget your evidence can come from **any** medical professional for example, you can ask your GP to provide you with evidence.

Providing as much medical evidence at the beginning of your claim will significantly improve your chances of a successful claim.

Some of the questions on these forms can seem confusing, and require lots of information. You need to provide as much information as you can to support your claim.



For more information contact the Willow Park Welfare Rights Officer, Ammah Adu on **0800 633 5500**

## Beware of Log Book Loans!!

The Office of Fair Trading has recently revoked the consumer credit license of a company called Log Book Loans, which has now gone into administration. Log Book Loans used to provide loans using the car as security.

There are still many other similar companies providing expensive loans where a car is used as security.

With these financial agreements, when a customer falls in to financial difficulty and can no longer make the loan repayments, the company can just come and take the car away.

These loans are different from hire purchase agreements where the company has to apply for a court order before repossessing the car. Many people who take out one of these loans are not aware that their car can be taken away and are unaware of what they are agreeing to.



If you have a question about Log Book Loans or a similar loan contact the Money Matters Team on **0800 633 5500**.

## Child and Working Tax Credits

**Deadline 31st July 2012**

Some of you have been receiving notification from Working Tax Credit regarding a reduction or loss of your award.

Remember to complete your Tax Credits renewal forms by 31st July 2012 or your payments will stop. All forms must be submitted by this date to avoid any interruption in payments.

Remember - any change in your annual income of £5,000 or more must now be reported to them as soon as you know and not at the end of the year. Failure to do so could lead to an overpayment being made.



# Furniture On Your Doorstep

Did you know that there are a number of furniture centres in Wythenshawe that can provide you with good quality electrical goods and furniture without breaking the bank?

## St Vincent de Paul Society Furniture Project

The St Vincent de Paul Society now sell second hand furniture from the Cringle Road Social Club as well as from their Northenden shop.

- If you are in receipt of certain benefits you may be able to obtain three items of furniture for free from the Cringle Road Social Club Project.
- Cringle Road Project is now open every Monday, Wednesday and Friday 11am to 1pm
- Delivery charge is only £5

*Where to find the St Vincent de Paul Furniture Projects:*

### Northenden Shop

385 Palatine Road,  
Northenden,  
Manchester M22 4FY

### Cringle Road Social Club (Car Park)

Yew Tree Lane,  
Northen Moor,  
Manchester M223 0DN

For more information  
contact Bernard Caine  
on **0161 902 9221**

## The Tree of Life Centre

The Tree of Life Centre now has two large furniture shops in Wythenshawe that sell a variety of new, nearly new and used furniture items and electrical goods.

There are prices to suit every budget and lots of choice between the two stores. Both stores now have a full café serving hot meals, drinks and snacks.

New later opening times once a month on a Monday – see in store for details.

Store opening times Monday to Thursday 10am til 3pm



*You can find the two shops at:*

### Tree of Life Centre Newall Green

Greenbrow Road, Newall Green M23 2UE

### Tree of Life Centre Woodhouse Park

St Marks Church, Oatlands Road, Wythenshawe M22 1AH

For more information contact the Tree of Life Centre  
on **0161 489 7018** or **0161 437 0835**

# Goodbye!

Willow Park would like to say goodbye to our current Debt Advisor, Christina Higham and say a big thank you for all the hard work and support she has provided to everyone over the past three years.

She has helped hundreds of residents with their debts and helped many people to stay in their Willow Park home.

We are currently recruiting for a new Debt Advisor at the moment so that we can continue providing a free debt advice service to all residents.



If you have any money worries contact the Money Matters Team on **0800 633 5500**.

## Money Matters Drop In Sessions Every Thursday Morning

The Money Matters team will continue to hold weekly **DROP IN** sessions **EVERY** Thursday from 9.00am -12.00pm at Willow Park House, Poundswick Lane.

Just come along and speak to Rob or Clare about any financial matters you would like to discuss or need advice or information on.

## Money Matters Team Now Accredited Trainers for Financial Capability

Congratulations to the Willow Park, Money Mentors, Clare and Robert who have successfully completed the Money for Life course. They are now fully qualified to help you improve your money skills and put more money back in your pocket.

If you would like to talk to Clare and Rob about a money matter contact them on **0800 633 5500**

## Do you have a shortfall in your Housing Benefit?

**Are you struggling to pay your rent because you only receive partial housing benefit? If this so, are you aware that you may be entitled to some financial assistance to pay the part of the rent that your housing benefit claim doesn't cover?**

Discretionary Housing Payments are payments made to help people already claiming some housing benefit to pay for the rest of the rent not covered by housing benefit if they cannot afford to pay it.

*What can Discretionary Housing Payments be claimed for?*

- For example when someone has a very high expenditure related to a disability which means that they can't afford to pay the rest of the rent to Willow Park.
- If someone has lots of debts to repay which means that they don't have enough money to pay the rest of their rent to Willow Park.
- It could also be claimed where someone has a non-dependant living with them who is not contributing to the rent but their housing benefit entitlement has been reduced because they are living with them.
- It can also help towards your council tax payments.

For more information contact the Willow Park Welfare Rights Officer, Ammah Adu, on **0800 633 5500**.

**NO NEED FOR AN APPOINTMENT**



For advice on debt, welfare rights and money management contact your Money Matters Team.

**Tel: 0800 633 5500**

**Your Money Matters Team are:**

**Sarah Maguire**

Financial Inclusion Manager

**Clare West, Robert Brereton**

Money Mentors,

**Ammah Adu**

Welfare Rights Officer



**Willow Park Housing Trust**

Willow Park House,  
8 Poundswick Lane,  
Wythenshawe M22 9TA

**www.willow-park.co.uk**

**Freephone:  
0800 633 5500**

**Email:  
enquiries@willow-park.co.uk**

**Text:  
MONEY followed by your  
message to 86688**