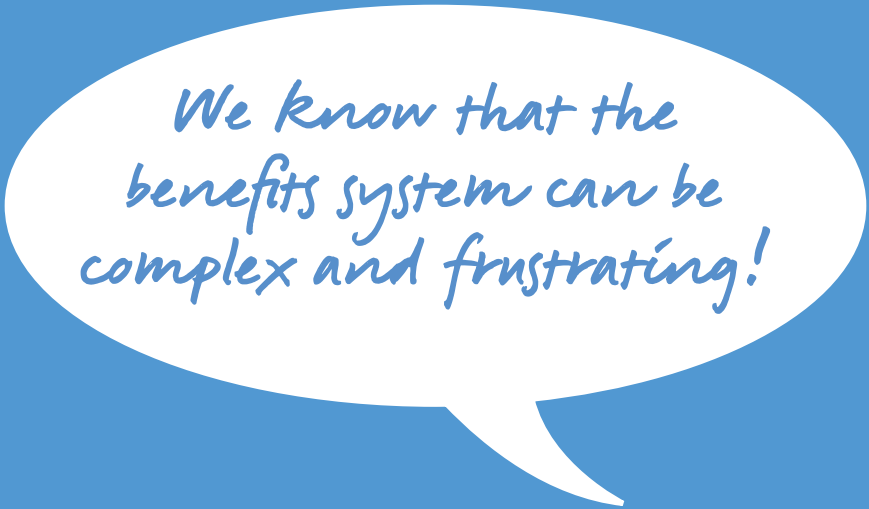




Benefits & Debt Services Guide



We know that the benefits system can be complex and frustrating!

Our welfare rights and finance / debt advice services provide support and assistance with a range of benefit and money matters.

These services are free of charge to our residents and are confidential.

This leaflet provides an overview of some of the main benefit and debt issues and how we can help you if you are affected by any of these matters.

Please remember, if you are struggling to pay your rent and factoring charges or are having debt / benefit issues, it is important to act quickly.

We have specialist staff on hand to help you. They are here to represent your best interests and will act in a non-judgemental way.

TYPES OF BENEFITS

JOBSEEKER'S ALLOWANCE (JSA)

- If you're of working age, unemployed and fit for work, you should claim JSA.
- If you're on JSA you'll be expected to take part in work programmes or work related activities.
- If you don't attend interviews or appointments or don't comply with your jobseeker's agreement or 'claimant commitment', you can be 'sanctioned' and lose your JSA.
- Sanctions can increase each time and you could lose benefit for up to 3 years.
- You should appeal all sanction decisions. We can help with this.
- If you're sanctioned you could claim Hardship Payments from the DWP but not everyone gets this. We can help with this.
- Seek advice immediately if your benefit has been stopped.
- If you're refused JSA you should ask DWP for a review. If you're still not happy – appeal.

EMPLOYMENT AND SUPPORT ALLOWANCE (ESA)

- Claim ESA if you can't work because of your health. We can help with this.
- If you're put in the Work-Related Activities Group (WRAG) you must attend all interviews and medicals or your benefit could be stopped.
- If you're put in the Support Group you will be exempt from all work related activities.
- If you're sanctioned you could claim Hardship Payments from the DWP, but not everyone gets this.
- If your health gets worse you should seek further medical evidence and submit this to the DWP.
- If you are refused ESA ask the DWP for a review. If you're still not happy – appeal. We can help with this.
- You should also consider making a claim for the new Personal Independence Payment (PIP).

PERSONAL INDEPENDENT PAYMENT (PIP)

- PIP is for people whom suffer from a physical and/or mental disability and need help participating in everyday life or find it difficult to get around.
- PIP replaces DLA and you must be aged 16 – 65
- PIP is a non means tested benefit (tax free)
- PIP has 2 components – daily living and mobility
- PIP is paid at 2 rates – standard or enhanced rates

ATTENDANCE ALLOWANCE

- Attendance Allowance is for people aged 65 and over who are physically or mentally disabled and require help with personal care or supervision to remain safe
- Attendance Allowance is a non means tested benefit (tax free)
- Attendance Allowance is payable in 2 rates – low and high rate

TAX CREDITS

- There are 2 types of Tax Credits – Working Tax Credit and Child Tax Credit
- Working Tax Credit is payable to those in low paid work, with or without children
- Child Tax Credit is for people, whether working or not, that are responsible for children

PENSION CREDIT (PC)

- PC is a means tested benefit paid to pensioners
- PC has 2 elements – Guarantee Credit and Saving Credit

HOUSING BENEFIT and BEDROOM TAX

- Even if you're working you could be entitled to Housing Benefit (HB).
- The Bedroom tax is still in place. This means you may lose some housing benefit if you're treated as having a "spare" room in your house.
- You may lose some Housing Benefit if you have a 'non-dependant' (someone over 16 years of age) living at home.
- You will not be affected by the bedroom tax if you or your partner are old enough to get pension credits.
- You should seek further advice if your "spare" room is used by someone who has a health problem. We can help with this.
- If you receive HB, but it doesn't cover your full rent, you can make a claim for Discretionary Housing Payment by contacting the Association or Glasgow City Council (Tel: 287-5050).
- If you're refused HB you can appeal the decision. We can help you do this.
- DHP is paid for a specified period. After this you can reapply.

COUNCIL TAX REDUCTION SCHEME (CTR)

- Council Tax Benefit (CTB) has been replaced by a Scottish Government Council Tax Reduction scheme.
- If you can't pay your council tax bill, you could get a reduction on your bill.
- The rules are similar to Council Tax Benefit.
- Council Tax Reduction is means tested.
- If you get a means tested benefit you will get maximum help with Council Tax Reduction.
- If you live alone you could get a single person's discount.
- All claims can still be backdated.
- If you're refused a Council Tax Reduction you can request a review and then take this to the Council Tax Review Panel.

BENEFIT SANCTIONS

If you are claiming certain benefits (ESA, JSA, or IS) you may be subject to a sanction if you do not meet the conditions that apply to you. A sanction means that the amount of benefit you receive may be reduced for a set period of time. In some cases, a sanction may reduce the amount of your benefit to nil, but you may qualify for hardship payments. A sanction is different from being turned down for benefit, or if your claim has been terminated, in which case you should get advice about challenging the decision.

REVIEWS AND APPEALS

You are entitled to appeal DWP benefit decisions that you're not happy with. The appeal system has changed and you now have to:

- Ask the Department for Work and Pensions (DWP) for a 'mandatory reconsideration'
- Receive a decision from DWP called a "mandatory reconsideration notice"

You can appeal if you're not happy with it by:

- Submitting a benefit appeal letter to the Tribunal Service
- Approaching Social Work or our Welfare Rights Officer for advice and representation
- Making a further benefit claim if needed
- Applying for hardship payments if needed
- Obtaining evidence (for example medical evidence) for an appeal
- Completing your tribunal questionnaire
- Attending your appeal tribunal and bringing someone for support if you need to

Our Welfare Rights Officer can prepare and represent Cadder residents at appeals.

DEBT AND MONEY ADVICE

If you need help with any of the following you should seek advice as soon as possible. We can help with:

- rent arrears
- factoring arrears
- council tax debt
- court action
- credit card debt
- bankruptcy
- getting affordable credit
- fuel debt
- mortgage debt
- pay day loans

Lots of people get into debt for many reasons. The earlier you get in touch with us the easier it is to deal with.

Our Money / Debt advisor will deal with any creditors on your behalf.

FINANCE ACCESS SERVICE

Our Finance Access Officer is available to help tenants get access to financial products, funds and services. A main role of this service is to get tenants ready for the introduction of Universal Credit. This will include providing support in submitting Universal Credit applications on-line, setting up bank accounts and accessing other financial help.

HERE TO HELP YOU

- We know that many of our residents have been affected by the Coalition Government's welfare reform measures
- We know that some people can find it difficult to ask for help
- We know that many of our residents have money/debt issues
- We know that many of our residents have benefit issues
- We know that filling in benefit forms can be lengthy and complex
- We know that contacting creditors can be daunting

Our specialist Welfare Rights and Finance/Debt advisors are on hand to help you. Appointments are held at the Association's main office. Home appointments can be arranged, where required.

Don't delay in asking for help. We have helped to improve the financial position of hundreds of Cadder residents by increasing their benefits entitlement and dealing with debt issues.



CADDER HOUSING ASSOCIATION

66 Skirsa Street, Glasgow, G23 5BA

Tel: 0141 945 3282 Fax: 0141 948 0163

E-mail: enquiry@cadderhousing.co.uk

Website: www.cadderha.co.uk

Opening Times: Mon-Thu (9.00-4.30), Fri (9.00-4.00)

On the last Wednesday of each month, the office closes in the morning for staff training and is opened from 1pm—6pm.