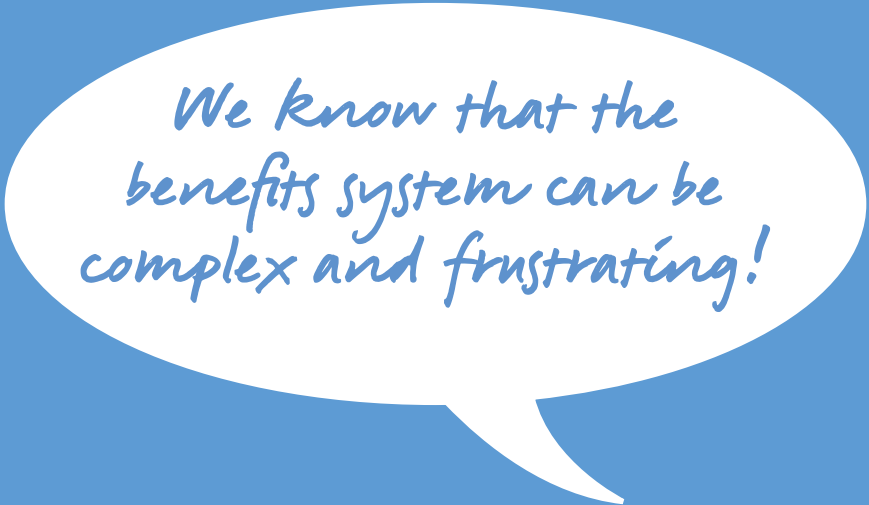




Benefits & Debt Services Guide



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 benefits which we can help you claim. We can also give support and advice if you have any issues with your benefits.

It also explains the help that we can give in relation to Universal Credit.

Please remember, if you are struggling to pay your rent or 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.

FINANCE ACCESS SERVICE

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

WHAT IS UNIVERSAL CREDIT (UC)?

UC is a new benefit for working aged people in and out of work, which will bring the following state benefits together in one monthly single payment:

- Housing Benefit
- Job Seekers Allowance
- Employment & Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit

If you receive UC, you will be responsible for paying your rent from your UC payment.

This has been introduced by the UK government as part of its welfare reform measures.

WILL I NEED A BANK ACCOUNT TO GET UC PAYMENTS?

If you don't have a bank account, the Association can help get you one. Claimants will need a bank or Post Office account to get their UC payments. Having a bank account has more benefits than a Post Office account. You can't pay any other money into a Post Office account. You can only get your money out of a Post Office card account at the Post Office. You can't go overdraw on a Post Office card account, you can't use your Post Office card in any cash machines and you can't set up Direct Debits with a Post Office account.

The Association has an arrangement with a local major bank, who have agreed to set up accounts for Cadder residents. There is no charge for this service.

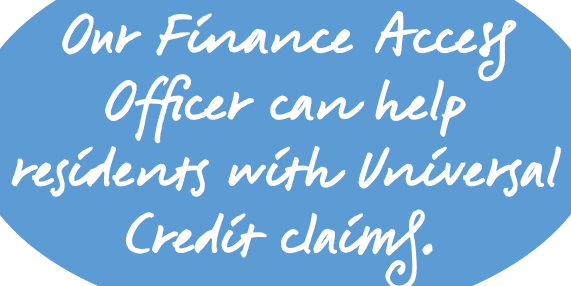
CLAIMING UC ONLINE

In the main, the Department of Work & Pension (DWP) expects persons to claim UC online. We appreciate that a number of our residents do not have access to a computer and will have difficulty completing the online claim form. Our Finance Access Officer can help residents with this. We have an IT suite in the Cadder Community Centre, which was kindly funded by the Big Lottery.

UC AND BUDGETING

UC will be paid monthly and in arrears. This will be a significant change to residents, who currently receive benefits from the DWP, as most benefit payments are made weekly / fortnightly.

Given this, residents will have to more carefully budget their UC payment to ensure that their rent and other household costs are paid.



Our Finance Access Officer can help residents with Universal Credit claims.

OTHER MAIN 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 for a period of time.
- Sanctions can increase each time and you could lose benefit for up to 3 years.
- You should appeal all sanction decisions.
- If you're sanctioned, you could claim Hardship Payments from the DWP but not everyone gets 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.
- 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.
- You should also consider making a claim for the new Personal Independence Payment (PIP).

PERSONAL INDEPENDENCE PAYMENT (PIP)

- PIP is for people who 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 rate

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, who are legally 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).
- DHP is paid for a specified period. After this you can reapply.
- If you're refused HB you can appeal the decision.

DISCRETIONARY HOUSING PAYMENT

If you are receiving Housing Benefit, but are still having difficulty meeting your rent payments, you may be able to get extra help from the Discretionary Housing Payment (DHP) Fund.

The fund is managed by Glasgow City Council and any awards made do not have to be paid back. Examples of claims that will be considered for DHP are:

- Tenants affected by the Social Size Criteria (Bedroom Tax)
- Tenants who may be working and are struggling to pay their rent as a result of other expenses / debts.
- Tenants who have just started work and had their Housing Benefit reduced and are finding it difficult to make ends meet as they have new expenses, such as buying work clothes, tools, etc.

The Association has been very successful in obtaining DHP awards for its tenants.

DHP will not be considered for tenants who receive full Housing Benefit.

COUNCIL TAX REDUCTION SCHEME (CTR)

- Council Tax Benefit 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 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.



THE SCOTTISH WELFARE FUND

The Scottish Welfare Fund is a discretionary scheme administered by Glasgow City Council. As it is a discretionary scheme, any grants that are awarded do not have to be repaid.

There are two types of grants in the SWF:

- **Crisis Grants**

A Crisis Grant aims to help people who are in crisis because of a disaster or an emergency. A disaster is something like a fire or a flood. An emergency can be when someone has lost money or has it stolen. Crisis Grants award decisions will be made within 2 working days.

- **Community Care Grants**

A Community Care Grant aims to help persons to stay at home who otherwise would have to go into care, or if they are leaving any form of care and need help to set up their own home. It can also help families facing exceptional pressures, with one-off items, like a cooker or a washing machine. Applications for Community Care Grants will be processed within 15 working days.



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 either 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
- 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.*

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.



Cadder Housing Association's Financial Access Service is funded by the Big Lottery Fund