

A quick guide to

Welfare Benefits & Welfare Reforms

Version 2 | March 2016



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Introduction

This Quick Guide is brought to you by Glasgow Council for the Voluntary Sector (GCVS) and Glasgow Homelessness Network (GHN).

In recent years the welfare benefit system has changed, or been reformed, quite significantly and these changes look set to continue. It can be difficult for citizens affected by these changes, and the staff and volunteers who support them, to keep up to date so we've developed this Quick Guide to help keep people informed.

The Guide is regularly updated with information on planned changes and what they could mean for people affected, we try to keep the information in the Guide brief and to the point, however we know that sometimes, somethings need more explanation, so throughout you'll find links to external information resources.

In this latest edition you'll find a new Universal Credit section at the beginning, it contains information on everything from housing elements and sanctions to hardship payments.

If you have any questions, comments or feedback on how we could improve the Guide, or for more information about the content please contact:

- Johanna Speirs at GCVS:
0141 271 2302, or email johanna.speirs@gcvs.org.uk
- Claire Frew at Glasgow Homelessness Network
0141 420 7272 or email claire@ghn.org.uk

Glossary of Terms & Abbreviations

Throughout the guide we often refer to the benefits people might be in receipt of by their initials. We also use standard terms that the Department for Work and Pensions use. This Glossary is intended to help you understand the terms and any abbreviations we use.

Abbreviations

Employment & Support Allowance	ESA
Income Support	IS
Job Seekers Allowance	JSA
Housing Benefit	HB
Local Housing Allowance	LHA
Disability Living Allowance	DLA
Personal Independence Payment	PIP
Work Capability Assessment	WCA
Discretionary Housing Payment	DHP
Working Tax Credit	WTC
Universal Credit	UC

Terms

Means Tested – Your entitlement to this benefit depends on the income of you and your partner if appropriate.

Contributions Based – Your entitlement to this benefit depends on the amount of national insurance you have paid into the system, if/when you previously worked.

Universal Credit

NEW
FEB 16

Universal Credit is a new benefit that replaces some existing benefits, including Jobseekers Allowance, Employment & Support Allowance, Income Support, Working Tax Credits and Housing Benefit.

Universal Credit was launched in Glasgow in June 2015 for single jobseekers only; it will be rolled out to other groups over the next few years.

If you become part of the Universal Credit benefit system you will remain on that system even if your circumstances change, e.g. if you are on Universal Credit and get a job and become entitled to Working Tax Credits your Working Tax Credits will be paid through Universal Credit.

Universal Credit Payments

Universal Credit payments are paid monthly, in arrears. You can have your money paid into your Post Office Card Account, however you might be asked to open a High Street Bank Account to prepare to move into work. From January 2016 a number of banks have made basic bank accounts available to help people who have had difficulty opening a bank account in the past. You can find out more here:

<http://www.gcvs.org.uk/fee-free-bank-accounts-now-available>

Housing Costs

Under Universal Credit Housing Benefit becomes the 'Housing Element' and is paid directly to you, along with your subsistence money (the money you get to live on).

If you are receiving Universal Credit it is important to use the Housing Element to pay your rent. You can speak to your landlord or Housing Association to find out the best and easiest way to make the payment.

- **Universal Credit & Homelessness**

If you are in homelessness accommodation you won't receive the Housing Element of Universal Credit, it will be paid directly to your landlord. If you are in emergency or temporary accommodation and are having difficulties with your Universal Credit and housing costs contact Glasgow City Council Benefits & Revenue Team on 0141 287 2000.

- **Housing Costs for People in Prison**

If you are on Universal Credit and are imprisoned for up to 6 months you are still entitled to the Housing Element of Universal Credit. This is to ensure that your home is secure until you are released. The Housing Element will go directly to your landlord whilst you are in prison.

If you think this may apply to you speak to your landlord or Housing Association.

Universal Credit Sanctions

If you are sanctioned whilst on Universal Credit you will lose the subsistence element of your benefit – the equivalent amount of your Jobseekers Allowance or Employment & Support Allowance. Your Housing Element won't be affected.

You can be sanctioned for between 1 week and 3 years, depending on the level of sanction and the number of times you've been sanctioned in the previous 12 months.

Even if you are sanctioned you must continue to meet the terms of your Claimant Commitment, if you don't you could receive another sanction and this will be added on to the current one e.g.:

Example

Joan is on Universal Credit and refuses to take a job she's been offered, this is her first High Level Sanction and she loses her subsistence money for 13 weeks. Joan doesn't attend her next appointment at the Jobcentre so receives another 4 week sanction. Joan loses the subsistence element of her Universal Credit for a total of 17 weeks.

Even though you are sanctioned you will continue to receive your Housing Element, it's important that you continue to pay your housing costs, if you don't you will incur rent arrears and your tenancy could be at risk.

If you receive help with your Council Tax this shouldn't be affected, however you may want to contact your Local Authority to let them know you have been sanctioned.

Appealing a Sanction

To appeal a sanction you must submit a Mandatory Reconsideration, to find out more about Mandatory Reconsiderations see page 32

Universal Credit Hardship Payments

If you are on Universal Credit and receive a sanction you can apply for a hardship payment; however you have to show *not only* that you will be in hardship but that you have stopped spending money on non-essential items and also tried to get money from elsewhere e.g. family and friends.

Hardship payments are calculated on a daily rate and applied for a short period of time, usually until your next Universal Credit payment date. If you've been sanctioned for longer than this you will have to reapply and again demonstrate you are in hardship.

Under Universal Credit any hardship payment you receive is recoverable – this means you will have to pay it back over a period of time and these repayments will come straight from your benefits.

Housing Benefit

Removal of the Family Premium

From **1 May 2016** the 'Family Premium' of Housing Benefit will stop for **new claims**. The Family Premium is an amount of £17.45 per week which is paid to people who have at least one dependent child.

If you are already receiving the premium you will continue to do so, however if you move to another Local Authority or Council area you'll have to make a new claim for Housing Benefit and so would lose the family premium.

If you are expecting a baby and your due date is 1 April 2016 or later you won't be entitled to the premium.

Changes to Backdating

At the moment you can submit a Housing Benefit claim up to 6 weeks after you've moved into your tenancy and receive Housing Benefit to cover the full 6 week period – this is known as 'backdating'.

On 1 April 2016 these rules will change and the Housing Benefit backdating period will reduce to 4 weeks. We've set out an example of what this might mean:

Example

Dan moved into a new tenancy 5 weeks ago, he is entitled to Housing Benefit but he keeps forgetting to submit the claim form.

Dan's Housing Officer contacts him as he is now in rent arrears. The Housing Officer helps Dan submit his claim and he is awarded Housing Benefit. Unfortunately the award can only be backdated for 4 weeks, which leaves Dan with one week rent arrears that he'll have to try to pay from his other income.

What are non-dependent deductions?

Non-dependent deductions apply to people in the social rented sector who have a non-dependent (someone aged 18 or over) living with them. The amount of HB awarded to the claimant will be reduced based on the employment status and income of the non-dependent.

Some people are exempt from this change and non-dependent deductions do not apply if:

1. The person in receipt of HB, or their partner, receives the care component of Disability Living Allowance (DLA) or Personal Independent Payment (PIP), or receives Attendance Allowance (AA).
2. The non-dependent is a full time student, receives a training allowance or pension credit.
3. The non dependant is under 25 years old and in receipt of Job Seekers Allowance (JSA), Income Support (IS) or the assessment phase of Employment Support Allowance (ESA).



As of April 2015 the level of weekly deduction from housing benefit was set at:

Circumstance of Non- Dependent Deduction p/w

Aged over 25 and receiving IS or JSA	£14.55
Aged over 18 and not in paid work	£14.55
In receipt of main phase ESA	£14.55

Aged over 18 and in paid work

Gross income less than £129.00 p/w	£14.55
Gross income between £129.00 and £188.99 p/w	£33.40
Gross income between £189.00 and £245.99 p/w	£45.85
Gross income between £246.00 and £327.99 p/w	£75.05
Gross income between £328.00 and £407.99 p/w	£85.45
Gross income of more than £408.00 p/w	£93.80

What is happening to Under Occupancy Rules? (*The Bedroom Tax*)

Under Occupancy Rules (The Bedroom Tax) still apply to people in Scotland who live in social rented accommodation and are assessed as having one or more extra bedrooms. However there is money available to those affected to cover any shortfall.

Anyone who is affected by these rules should contact their Local Authority to make an application for Discretionary Housing Payment (DHP).

Glasgow City Council DHP Application Forms can be downloaded by visiting:

<http://www.glasgow.gov.uk/CHttpHandler.ashx?id=15006&p=0>

If you received DHP last year because you were affected by the Bedroom Tax this payment will continue and you don't need to reapply.

Bedroom Tax Toolkit

You can appeal against the bedroom tax decision if you believe it is unfair; Unite have produced a helpful toolkit which can be found here:

<http://www.unitetheunion.org/uploaded/documents/bedroomtaxtoolkit11-17295.pdf>

Bedroom Tax Exemptions

There are a number of exemptions to the Bedroom Tax:

- a) If you have continuously claimed Housing Benefit since 1996 you are exempt from deductions. If you fit into this category and have been paying the Bedroom Tax you should contact your Local Authority to request a refund of this money.
- b) If you have a disabled child who is receiving the higher or middle rate care component of Disability Living Allowance they are permitted to have their own bedroom, regardless of their age. Also if you have child whom the Local Authority is satisfied cannot share a bedroom due to their condition.
- c) If you are an approved foster carer, have a child in the armed forces or are the tenant or partner of someone who needs an overnight carer, then you are also entitled to have an extra bedroom.

DID YOU KNOW!

£11.9 billion in benefits goes unclaimed each year.

What is happening to Local Housing Allowance?

Local Housing Allowance (LHA) applies to those living in the Private Rented Sector. A maximum amount has been set for LHA depending on the size of accommodation and its location.

As of April 2015 the weekly LHA rates for Glasgow are:

Shared Accommodation Rate <i>(for those under 35 with no dependent children)</i>	£68.28
1 bedroom	£92.06
2 bedroom	£116.53
3 bedroom	£137.31
4 bedroom	£206.03

If your rent is above the rate set out here, or if you live in a home with more than 4 bedrooms you will have to make up the shortfall in rent from your other income.

If you live in a property that is larger than your needs and you are struggling to make up the short fall you could apply for a Discretionary Housing Payment (DHP). For more information on DHP please see page 18.

What is happening to the Shared Accommodation Rate?

The Shared Accommodation Rate of Local Housing Allowance (LHA) now applies to single people, aged 35 and under with no dependent children.

This rule means that LHA will be paid at the rate for one bedroom in a shared property (£68.28 p/w in Glasgow at April 2015) rather than the rate for a self contained one bedroom home.

Shared Accommodation Rates have traditionally only applied in the Private Rented Sector but under the changes to Housing Benefit outlined on page 6 , will begin to apply in the Social Rented Sector. Those exempt from the Shared Accommodation Rate are:

1. Those who have lived in homeless hostel accommodation for at least three months. The three months does not need to be continuous, or have been spent in the same accommodation. The claimant has to evidence their entitlement to this exemption.
2. Those under the age of 22 who have previously been in the care of social services.
3. People receiving middle or higher rate of Disability Living Allowance, or either rate of Personal Independence Payment Daily Living Activities component.
4. People who are entitled to an extra bedroom as they require an overnight carer.

What is Discretionary Housing Payment?

Discretionary Housing Payment (DHP) can be made to someone receiving Housing Benefit or Local Housing Allowance. DHP can be used for a number of reasons, including, but not limited to:

- Shortfall in housing costs due to Bedroom Tax charges;
- Helping someone who is moving from temporary or supported accommodation to a permanent tenancy;
- Funding a rent deposit for the Private Rented Sector;
- Supporting those moving from benefits to paid work.

More information on DHP can be found here:

http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/300220/discretionary-housing-payments-guide-apr-14.pdf

If you live in Glasgow and need help to meet your housing costs you can apply for DHP at: <http://www.glasgow.gov.uk/?articleid=5374>

DID YOU KNOW!

For every £12.50 spent on welfare benefits ONLY £1.00 goes to people of working age.



Job Seekers Allowance

UPDATED
FEB 16

Who can claim Job Seekers Allowance?

Universal Credit has begun to replace Job Seekers Allowance across the country. People who are still eligible to claim Job Seekers Allowance are:

- Couples
- Lone Parents

If you are single person who is looking for work you will need to apply for Universal Credit – to find out more go to page 6.

How do I claim Job Seekers Allowance?

There are two ways to claim Job Seekers Allowance (JSA), either by phone or online.

Online Claims

The Department for Work and Pensions (DWP) are encouraging most people to claim JSA online. If you are confident about using a computer and the internet you can make a claim at:

<https://www.dwpe-services.direct.gov.uk/portal/page/portal/jsaol/lp>

DID YOU KNOW!

Only 3% of the money spent on welfare benefits is spent on Job Seekers Allowance.

Telephone Claims

To make a Telephone Claim call **0800 055 6688**.

When you call to make a claim over the phone you will be assessed by a call handler. If they think you could make an online claim they will direct you to the online claim form (see the link above).

If you don't feel able to use a computer, or don't have access to one, make this clear to the person on the phone. It may help if you tell them:

- You don't have quick, direct access to a secure computer
- You don't have anyone who can support you through the online claim process
- If there are any other special circumstances that would make it difficult for you e.g. reading and writing, learning or physical disabilities etc.

What is a Rapid Reclaim?

If you have received Job Seekers Allowance in the last 182 days (around 6 months, e.g. you left JSA to start a job but the job ended after 3 months), you can make a rapid reclaim. Rapid reclaims can be made online at:

<https://www.dwpe-services.direct.gov.uk/portal/page/portal/jsaol/lp>

What is the JSA Claimant Commitment?

The JSA Claimant Commitment is an agreement between you and your Work Coach at the Jobcentre about the things you will do to look for work.

It is important that the things you agree to do are realistic and achievable - if you agree to something that you can't do then you could face a benefit sanction (have your benefit stopped) as a result.

To find out more about benefit sanctions see page 24.

If you face any challenges, or barriers to looking for work it is incredibly important that you tell your Work Coach about these.

Can Claimant Commitments be changed?

Yes – Claimant Commitments can be changed and if your circumstances change you should tell your Work Coach as soon as possible and request that your Claimant Commitment be updated to reflect this.

What if I'm ill and can't look for work?

You are entitled to have 3 periods of sickness each year while on Jobseekers Allowance. You can have:

- Two short periods of sickness, of up to 14 days in any Jobseeking period or in any 12 month period; and
- One extended period of sickness, of up to 13 weeks in any 12 month period.

You need to let your work coach know you are ill on the first day you are sick so that you can agree what, if anything, you need to do while you are sick.

To find out more see our Being Ill on Jobseekers Allowance Information Sheet here:

<http://www.gcvs.org.uk/learning-resources/being-ill-on-jobseekers-allowance>

I've been 'mandated', what does this mean?

If you have been 'mandated' to attend something, it means that you are required to do it or risk being sanctioned. You can only be 'mandated' to attend something that is mandatory e.g. the Work Programme. There's lots of things you cannot be mandated to do, including:

- Attending a Jobs Fair
- Volunteering
- Attending a course or a club that is not provided by the Job Centre or a Work Programme Provider

What is a Verbal Instruction?

A verbal instruction is something that your Work Coach tells you to do. It is really important that you ask for all verbal instructions to be written down – to make sure that you and your work coach remember these and that you can't be sanctioned at a later date for not carrying it out.

What is the Work Programme?

If you have been receiving JSA for 3 months or more you may have to join the Work Programme. It is mandatory and your benefit depends upon you attending it – if you refuse to attend without a valid reason, or if you don't keep up your engagement with the programme you could face a benefit sanction.

The Work Programme can last up to 2 years and you may be required to engage in training, work experience or sector based work academies.

Employment & Support Allowance

What is Employment and Support Allowance?

Employment and Support Allowance (ESA) replaces Incapacity Benefit, and everyone who is still receiving Incapacity Benefit will be migrated (moved) over to ESA.

ESA is for people who are too ill to work and have no other means of income (e.g. sick pay from an employer) and have been given a medical certificate from their Doctor which states this. To make an ESA claim call **0800 055 6688**.

What is the ESA Assessment?

When you first apply for ESA you will be subject to a 13 week 'assessment phase', during this time the Department for Work and Pensions (DWP) will decide whether or not you are able to work. During the assessment phase you may be required to fill in a questionnaire or attend a 'work capability assessment'.

At the end of 13 weeks the DWP will make a decision about your ability to work, there are three possible outcomes for your claim:

Fit for Work

If you are found 'Fit for Work' your ESA entitlement stops and you must apply for another benefit, usually Job Seekers Allowance. If you don't agree with the decision you should submit a Mandatory Reconsideration. To find out more about submitting a Mandatory Reconsideration see page 26.

Work Related Activity

If you are found to have limited capacity for work at the moment, but are expected to be able to work at some point in the future you will be placed in the Work Related Activity Group (WRAG). This means you will get an additional amount of money (premium) on top of the standard ESA rate you received throughout the assessment phase. When you are in the WRAG there are certain things you will have to do in order to receive your benefit e.g. attend work focussed interviews or take part in work related activity. If you don't do what you are asked to do by your advisor your benefit could be stopped. To find out more about sanctions, see page 20.

Support Group

If you are found to have a severely limited capacity for work you will be awarded the Support Group premium in addition to the standard ESA rate that you received throughout the assessment phase. If you are in the Support Group you aren't required to do anything to receive your benefit.



What is an ESA Reassessment?

Contributions based ESA isn't means tested – that means it isn't based on your household income or savings – so if you have paid enough National Insurance Contributions through work you will be entitled to ESA for 52 weeks.

If, after a reassessment you are found 'Fit for Work' or are moved from the Support Group to the Work Related Activity Group and you don't agree with the decision you should submit a Mandatory Reconsideration. (p32)

Can I get Contributions Based ESA?

Contributions based ESA isn't means tested (based on your household income or savings) – if you have paid in enough National Insurance contributions through work you will be entitled to ESA for 52 weeks.

If you are placed in the Work Related Activity Group you will have to reapply for ESA after one year, at which point your household income and any savings will be taken into consideration.

If you are placed in the Support Group you will be reassessed after one year and, if after reassessment, you are still in the Support Group your ESA will continue. If you are reassessed as being in the Work Related Activity Group you will have to reapply for means tested ESA.

DID YOU KNOW!

Only 10.9% of the benefit bill is spent on out of work benefits each year!

Employment & Support Allowance – Future Changes

Currently, if you apply for Employment & Support Allowance (ESA) and are found to have limited capacity for work you are placed in the Work Related Activity Group. This means that you get a premium, an additional amount of money, on top of the ESA Assessment Rate, around £30.00 per week.

From **April 2017** this will change. New applications assessed as being in the Work Related Activity Group will no longer be awarded an additional premium, which means the amount of money they receive will be the same as basic Job Seekers Allowance, £73.10 per week.

Who will this affect?

This will only affect new claimants, people who apply for ESA after **1 April 2017**. If you currently receive the Work Related Activity Group premium your income will be protected.

The change only affects people who are placed in the Work Related Activity Group; there is no change to the Support Group premium.

What should I do?

If you are on Job Seekers Allowance but experience regular ill-health you may want to consider applying for ESA as soon as possible to make sure any award you get is in place before **April 2017**, and protected from this change.

If you want to apply for Employment & Support Allowance, you must have a medical certificate from your Doctor stating why you can't work, then contact the Department for Work and Pensions on 0800 055 6688 to apply for ESA by phone.

What is a Benefit Sanction?

UPDATED
FEB 16

If you get Jobseekers Allowance, Employment & Support Allowance or Universal Credit you could be sanctioned because you didn't do something that would have helped you move toward work, e.g. attend an appointment with your work coach, attend mandatory work related activity etc.

If you are sanctioned you should always challenge the decision, lots of sanctions are overturned and there's a high chance that you will be successful. To find out more about challenging decisions see p34.

Job Seekers Allowance Sanctions

If you receive a sanction on your Job Seekers Allowance (JSA), all of your benefit will be stopped.

The length of time the sanction lasts will depend on how severe the 'failure' is considered to be e.g. if you refuse to take a job that is a high level failure and how many times you have been sanctioned in the last 12 months.

	1st Failure	2nd Failure	3rd Failure
HIGH	13 weeks	26 weeks	156 weeks
INTERMEDIATE	4 weeks	13 weeks	13 weeks
LOW	4 weeks	13 weeks	13 weeks

DID YOU KNOW!

Around 60% of people who have their Employment & Support Allowance sanctioned have a mental health condition or learning difficulty.

HIGH LEVEL SANCTIONS	<ul style="list-style-type: none"> * you refuse to take, or apply for a job * fail to take part in a Mandatory Work Activity scheme * misconduct issues
INTERMEDIATE LEVEL SANCTIONS	<ul style="list-style-type: none"> * your claim is disallowed (cancelled) * when you reapply for Job Seekers Allowance you will have to wait either 4 or 13 weeks before receiving benefit dependent on whether this is your first failure or not * If you are found to be not actively seeking work or not available for work
LOW LEVEL SANCTIONS	<ul style="list-style-type: none"> * you don't attend an appointment with your advisor * you refuse a place on a training programme or an employment, skills & enterprise scheme * if your advisor thinks you haven't followed an instruction or met the terms of your Claimant Commitment

Employment & Support Allowance Sanctions

If you are in the Work Related Activity Group you could be subject to a sanction if:

- You don't attend or fail to take part in one of your six work focussed interview; or
- You don't follow an instruction to carry out a work related activity.

If you receive a sanction you will lose 100% of your personal allowance and your benefit will stop until you make arrangements to comply with the conditions of your benefit with between 1 and 4 weeks added, depending on how many times you have been sanctioned.

What happens to my Housing Benefit and Council Tax if I'm sanctioned?

If you are sanctioned your Housing Benefit and Council Tax Reduction payments could stop too – this could result in rent or council tax arrears in the future. Contact your Local Authority to submit a 'Nil Income Claim' which will ensure your rent and council tax charge is met while you are sanctioned.

How can I appeal against a Sanction?

Before you can appeal against a benefit sanction you must ask for a Mandatory Reconsideration from the office you deal with. To find out more about Mandatory Reconsiderations see page 32.

If you are sanctioned you should always request a Mandatory Reconsideration – sanctions are often overturned at this stage. If your request is unsuccessful then you should submit an appeal.

Can I be sanctioned if I'm homeless?

If you receive Job Seekers Allowance and are currently sleeping rough or are in a direct access hostel you can apply to be exempt from sanctions whilst you try to address your housing crisis. The decision to allow this is taken by you Work Coach and it will only last for a short period.



Hardship Payments

NEW
FEB 16

What are Hardship Payments?

If you have been sanctioned you can apply for a Hardship Payment. There are different rules for hardship payments under each benefit. If you apply for a hardship payment you have to demonstrate that you will struggle, or be unable to meet basic necessities, e.g. food, heating, accommodation, hygiene.

Jobseekers Allowance Hardship Payments

You can apply for a Hardship Payment after two weeks of your sanction period has passed; if you are considered to be vulnerable or have dependent children you can apply immediately.

If you are successful then your hardship payment will be 60% of your normal Jobseeker Allowance entitlement, e.g. if you are single and over 25 and usually receive income based Jobseekers Allowance of £72.40 per week you'd receive £43.44 per week.

If you are refused a hardship payment then you can challenge the decision, find out more about challenging decisions on page 32.

Employment & Support Allowance Hardship Payments

You can apply for a hardship payment if you receive income based ESA. If you receive contributions based ESA then you cannot apply.

People on income-based ESA who are sanctioned can apply for a hardship payment immediately. If you can demonstrate that you are in hardship then the DWP must award you a hardship payment.

If you are successful then you will receive 60% of the normal main phase ESA; your premium e.g. Work Related Activity Group premium, is unaffected by the sanction.

DID YOU KNOW!

Almost 50% of sanctions are overturned at mandatory reconsiderations or appeal

What is a Mandatory Reconsideration?

If you don't agree with a decision made by the Department for Work and Pensions (DWP) about your claim, entitlement or benefit sanction then you must submit a Mandatory Reconsideration.

How do I submit a Mandatory Reconsideration?

You need to contact the DWP within one month of the date the decision was issued. You can do this by telephone or letter to the office that issue the decision – it is always advisable to follow any phone call up with a letter if you can.

What happens when I ask for a decision to be reconsidered?

When you ask for a Mandatory Reconsideration someone in the DWP will have a look at your case and the decision that was made. There is no time limit for the DWP to complete the reconsideration – however when they have completed the process they will issue a letter to tell you if your request was successful or not.

What can I do if my request isn't successful?

If you don't get a positive outcome at the Mandatory Reconsideration stage you can raise an appeal. To raise an appeal you must write to Her Majesties Courts and Tribunal Service within one month of the Mandatory Reconsideration letter being issued.

If you want to appeal it may be helpful to get specialist support, advice and guidance from a Welfare Rights Officer, to find someone who can help in your local area contact GAIN on 0808 801 1011.



The Social Fund

The Social Fund has been split into two parts – the Scottish Welfare Fund and the regulated Social Fund.

What is the Scottish Welfare Fund?

The Scottish Welfare Fund is a pot of money held by the Local Authority, e.g. Glasgow City Council, to help citizens who find themselves in crisis or in need of extra financial assistance.

Crisis Grants

Crisis Grants are available to people who are in crisis because of a disaster or an emergency, e.g. you have lost all of your money, or have had your benefit sanctioned. Crisis Grant decisions are made within 2 working days. Grants can be provided in a number of ways including as a bank transfer or a paypoint payment to your local post office.

Community Care Grants

Community Care Grants help people to stay in their current home or set up a new home so that they don't have to stay in some form of care or temporary accommodation. Applications for Community Care Grants are processed within 15 working days and awards are usually given in goods or services.

To make an application to the Scottish Welfare Fund contact Glasgow City Council's Grant Team on 0141 276 1177 or go make an online application at:

<https://lwa.financialassessments.co.uk/OnlineApplication/Introduction.aspx>

What is the regulated Social Fund?

The regulated Social Fund is controlled by the Department for Work & Pensions (DWP) and consists of:

Funeral Expenses Payments

Funeral payments are available to people on low incomes to help with the funeral expenses of a close family member or friend. To find out more about funeral payments visit:

<https://www.gov.uk/funeral-payments>

Sure Start Maternity Grants

You can get a one off payment of £500 to help toward the cost of having a baby. If you are having your first child and are on benefits you could be entitled to this payment, to find out more visit:

<https://www.gov.uk/sure-start-maternity-grant>

Cold Weather Payments

Cold Weather Payments are available to people on certain benefits to help with the cost of fuel when the temperature goes below a certain temperature for a full 7 days, between 1 November and 31 March, each winter. To find out more about Cold Weather Payments visits:

<https://www.gov.uk/cold-weather-payment>

Winter Fuel Payments

If you were born on, or before 5 July 1952 you will get between £100 and £300 to help with the cost of heating your home over winter. The Winter Fuel Payment is paid automatically to anyone who receives a state pension.

To find out more about these payments go to:

<https://www.gov.uk/winter-fuel-payment>

Is there any other financial assistance available to me?

If you are struggling financially you may want to consider requesting

- a) A short term benefit advance; or
- b) A Budgeting Loan

What is a Short Term Benefit Advance?

If you have made a new claim for benefit and are struggling for money whilst this is being processed you can request a Short Term Benefit Advance to help you through this period.

You can also ask for the Short Term Benefit Advance if there has been a change to your benefits and you are waiting for a new, increased award to be processed.

Short Term Benefit Advances are recovered from your benefits over an agreed period of time.

Please Note:

It is unlikely you will be offered this service - If you want to apply for this you will have to ask your advisor and use the right title.

What is a Budgeting Loan?

A Budgeting Loan can help you pay for a range of things e.g. a rent deposit or furniture removal service. To qualify you need to be receiving one of the following benefits for at least 26 weeks:

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

The minimum amount you can borrow is £100 and it will be recovered from your benefit over an agreed period – but normally within 2 years.

Please Note:

It is unlikely you will be offered this service - If you want to apply for this you will have to ask your advisor and use the right title.

DID YOU KNOW!

Only 0.7% (£1.2bn) of the UK welfare budget was lost due to fraud – around £119bn was lost due to unpaid tax (that's enough to buy the full Real Madrid and Barcelona football teams 30 times over!)

Disability Living Allowance

How do I apply for Disability Living Allowance?

Disability Living Allowance (DLA) no longer exists for people over 16 years old. If you are over 16 you need to submit an application for Personal Independence Payment.

How long will my Disability Living Allowance last?

Your DLA award will last until you are invited to a Personal Independence Payment (PIP) reassessment. You must respond to the assessment invite within 4 weeks or your payments will stop.

I have a lifetime DLA Award, will I be affected?

Yes, even if you had a lifetime award of DLA you will still be reassessed for PIP and you must respond to the assessment invite within 4 weeks or your payments will stop.

What is Personal Independence Payment?

Personal Independence Payment (PIP) has replaced Disability Living Allowance for people aged 16 and over. If you have a disability, physical or mental health issue that affects your daily life or how you get around you may be entitled to PIP.

If you would like to apply for PIP contact 0800 917 222 and ask for a 'How your condition affects you' form. The form asks lots of questions about how your condition can affect your daily life, you might want to get help from a Welfare Rights Officer before completing the form. To find a Welfare Rights Officer in your area contact GAIN on Freephone 0808 801 1011.

After your application is received it's likely that you will be invited to attend an assessment. GCVS has developed 2 guides to help people prepare for their Personal Independence Payment Assessment, you can find them here:

<http://www.gcv.s.org.uk/learning-resources/personal-independence-payment-know-the-score>

Where can I get support to attend an appointment?

You can take someone with you to the assessment. If you'd like someone to go along with you contact Navigate on 0141 420 7272, the Navigate service provides trained, experienced volunteers who can help you prepare.

European Economic Area (EEA) Nationals

In 2014 the Department for Work and Pensions introduced more robust rules on EEA Nationals; these rules have the potential to cause a number of difficulties for people who have come to the UK from other areas of Europe to find work.

Homeless Link has developed an excellent briefing paper which clearly sets out the changes and gives concerted information on benefit entitlements for EEA Nationals. The briefing paper can be found at:

<http://www.homeless.org.uk/our-work/resources>

Household Benefit Cap

The Household Benefit Cap was put in place to make sure that families where no one works do not get more in benefits than an average working household earns. The Household Benefit Cap is currently set at:

- £500 per week for couples and lone parents; and
- £300 per week for single people without children.

The Benefit Cap takes into account the main out of work benefits – JSA, ESA, IS and UC, plus Housing Benefit, Child Tax Credit and Child Benefit. If you receive more than the maximum amount each week then a deduction will be made from your Housing Benefit.

From April 2016 more people may be affected by the Benefit Cap as it is reduced to:

- £384.62 per week for couples, families and lone parents
- £257.69 per week for single people without children

Example:

Joe and Lily have two children aged 12 and 14, they are in a private let and receive couples JSA, Housing Benefit, Child Benefit and Child Tax Credit – a total of £404.08 each week in benefits.

At the moment they are not affected by the benefit cap, but from 1 April 2016 they will be receiving £19.46 more than the UK Government says they are entitled to. This amount will be deducted from their Housing Benefit award.

Getting Help

People who receive Working Tax Credit, Disability Living Allowance, Personal Independence Payment, Attendance Allowance or Carers Allowance are exempt from the Benefit Cap. If you think you may be entitled to one or more of these benefits contact GAIN on Freephone 0808 801 1011.

Carers Allowance

What is Carers Allowance?

Carers Allowance is designed to support people aged 16+ who care for a friend or relative for at least 35 hours each week. You don't have to live with the person you care for in order to be eligible for the benefit and you can claim the allowance even if you are working.

Carers Allowance is a complicated benefit and if you receive it, it could impact on any existing benefits you receive and on the benefits of the person you are caring for.

How much is Carers Allowance?

Carers Allowance is currently £62.10 per week and can be paid to you either 4 weekly or 13 weekly – however you prefer. Carers Allowance can impact on other benefits you receive – e.g. if you receive a means tested benefit such as Job Seekers Allowance, Income Support or Pension Credit this benefit will be reduced by the amount you receive in Carers Allowance – however a carers premium will be added to the means tested benefit so you should still be a little better off.

Can I work and still be entitled to Carers Allowance?

Yes, but to be eligible for Carers Allowance you can't earn more than £110.00 per week after tax and childcare costs.

How can I apply for Carers Allowance?

You can apply for Carers Allowance online at:

<https://www.gov.uk/carers-allowance/how-to-claim>

Benefits for Older People

What is Attendance Allowance?

Attendance Allowance is a benefit for people over 65 who need help because they have a disability, physical or mental health issue that affects their daily life. Attendance Allowance isn't means tested – this means that your income and/or savings isn't taken into consideration.

There are two different rates of Attendance Allowance and the amount you receive depends on how much help or support you need:

- **Lower Rate | £55.10 per week**
You could get this rate if you get frequent help or need constant supervision during the day, or if you need supervision at night. Frequent help may be regular visits from a Home Care Assistant, or home help.
- **Higher Rate | £82.30 per week**
You could get this rate if you have help or supervision throughout the day and the night, or if you have terminal illness.

If you think you may be entitled to Attendance Allowance call the helpline on 0345 605 6055 and ask for a claim pack. When completing the application form try to be very clear about how your condition affects you e.g. say how many falls you've had, describe how long it takes you to do an 'ordinary' activity like getting dressed or making a cup of tea.

If you would like help to complete an Attendance Allowance claim form contact Age Scotland on 0800 4 708090. Age Scotland are an independent charity and can give you advice and information about what you may be entitled to.

Pension Credit

NEW
FEB 16

What is Pension Credit?

Pension Credit is an income related benefit available to people of a certain age, to qualify you have to be a certain age and receive less than £151.20 per week if you are single, or £230.85 per week if you are part of a couple.

The Government is bringing Pension Credit qualifying age into line with State Pension age; this means your date of birth determines when you will be eligible for Pension Credit:

- If you were born between 6 March 1953 and 5 April 1953 you will become eligible on 6 March 2016.
- If you were born between 6 April 1953 and 5 May 1953 you will become eligible on 6 July 2016.

If you think you may be eligible you can apply by calling 0800 99 1234.

We will update this booklet with further eligibility dates when the information becomes available.

Tax Credits

What are Tax Credits?

There are two types of Tax Credit – Child Tax Credit and Working Tax Credit.

1. Child Tax Credits are paid to people who have children under the age of 16 (or under the age of 20 and in approved education or training). You don't have to work to receive Child Tax Credits and, depending on your circumstances you could receive an amount for each child that you have.
2. Working Tax Credits are designed to help people who are in work, but are on low incomes.

GCVS have created an extended briefing paper on Tax Credits to help you find out whether or not you may be entitled:

<http://www.gcv.org.uk/learning-resources/tax-credit-briefing>



Independent Advice & Information

If you want some independent advice and information, contact GAIN on Freephone 0808 801 1011 to find a welfare rights provider close to you.

If you need urgent help and don't think you can wait for an appointment you may want to drop in to Citizen's Advice Bureau City Centre at 88 Bell Street, Glasgow – you may have to wait a while but someone will be able to see you and help you with your issue.

You can access more welfare reform and benefit resources on the GCVS website, go to www.gcv.org.uk/ourprojects/welfare-reform and check out **resources**.

A little extra help to solve problems....with Navigate

Navigate is a project run by volunteers who are fully trained to help people work through any issues they may have with their welfare benefits or housing. Navigate volunteers can provide the help that some people need to engage with specialist services. For help from Navigate drop in on:

Gorbals

Tuesdays 1-4pm & Fridays 10am-1pm

Clyde Room/16a The Adelphi Centre, 12 Commercial Road,
Glasgow G5 0PQ

Ibros

Mondays 12-2pm

Ibros Parish Church, Clifford Street, Ibros G51 1 QL

Website www.ghn.org.uk/navigate

Call 0141 420 7272

E-mail navigate@ghn.org.uk



Glasgow
Council
for the
Voluntary
Sector



We want to end homelessness in Glasgow and improve options for people in housing need.
Glasgow Homelessness Network ('GHN') is a charity registered in Scotland (SC0 03453) and company limited by guarantee (SC112361).
Registered Office: 16a, Adelphi Centre, 12 Commercial Road, Glasgow G5 0PQ. Director: Margaret-Ann Brünjes