

A plain English guide to help sort out benefits



UC *Universal
Credit*



ESA
(Employment and
Support Allowance)

**The Scottish
WELFARE FUND**



Sanctions

For your
improved welfare

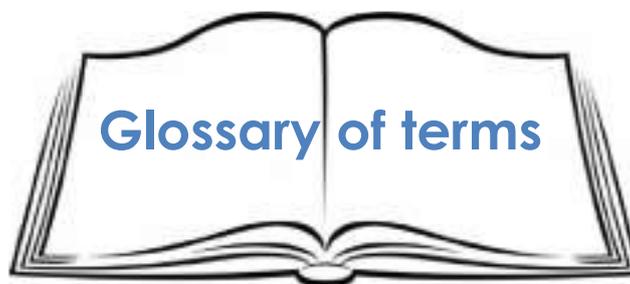
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Basic bank account

A basic bank account offers a place for you to keep your money and make payments from. It does not provide an overdraft or any interest on the amount you have in the account.

Capability for work questionnaire (ESA50 form)

An ESA50 form is sent to people who have made a claim for Employment and Support Allowance (ESA). It is your signed statement of needs and it is important that you answer the questions fully.

Claimant commitment

A claimant commitment is a record of your responsibilities for claiming Universal Credit. It also sets out what may happen if you fail to meet your responsibilities.

Community Care Grant (see Scottish Welfare Fund)

Community Care Grants help you to live independently, for example if you are coming out of care or may help stop you from going into care.

A Community Care Grant can also be made to ease pressure on you and your family, perhaps due to illness or because of relationship problems.

Crisis Grant (see Scottish Welfare Fund)

Crisis Grants help you with any money problems as a result of an emergency or disaster, such as a fire or flood.

You cannot normally get a Crisis Grant if you:

- have made several applications for a grant;
- have money of your own; or
- are not facing issues the grant was set up to tackle.

Discretionary Housing Payment

A Discretionary Housing Payment (DHP) is an extra amount of money that can be paid to you if you are receiving Housing Benefit and need extra help to meet your housing costs.

Disability Living Allowance

Disability Living Allowance (DLA) is a tax-free benefit for disabled people who need help with mobility or care costs. It is currently being replaced by the Personal Independence Payment (PIP) (see below).

Employment and Support Allowance

Employment and Support Allowance (ESA) is a benefit for people who are unable to work due to illness or disability. There are two groups of people who may receive it.

- Work-related activity group – you receive a lower rate of ESA and will have to take part in work-related activities.
- Support group – you will be paid at a higher rate of ESA and will not have to carry out any work-related activities.

Hardship payment

A hardship payment is usually a loan that is given to someone who has received a benefit sanction (see below). The person receiving the loan has to repay it when the sanction ends. The Jobcentre Plus office will usually get the money back by taking an amount of money from their Universal Credit payment each month until it is repaid in full.

Mandatory reconsideration

A mandatory reconsideration means that you ask the DWP or HMRC to look at the decision about your benefit claim again if you think the decision is wrong.

Mandatory reconsideration notice

If you ask for a decision to be looked at again, you will receive a letter explaining what has been done. This is called a mandatory reconsideration notice. This will explain the outcome of your request and what you need to do if you still disagree with the decision and want to appeal.

Medical assessment

After sending in an ESA50 form (see above), most people will be asked to go for a medical assessment, called a 'work capability assessment'. This is carried out by the Health Assessment Advisory Service.

Personal Independence Payment

A Personal Independence Payment (PIP) helps with some of the extra costs caused by long-term ill health or a disability if you are aged 16 to 64 years. It is being phased in to replace Disability Living Allowance (DLA) (see above).

Sanction

A sanction means that your benefit will be stopped or reduced for either a fixed or open-ended period if the DWP do not believe you have met the rules for claiming a benefit.

Scottish Welfare Fund

The Scottish Welfare Fund is money held by local authorities to provide support to people facing difficulty of some kind or who need support to live independently in the community.

There are two types of grants available from the Scottish Welfare Fund:

- Crisis Grants; and
- Community Care Grants.

The grants do not need to be paid back.

Under-occupation penalty (bedroom tax)

The bedroom tax is a reduction in your Housing Benefit if you live in a council or housing-association property and have what is classed as a 'spare' bedroom.

You can only claim Housing Benefit for a certain number of bedrooms, depending on how many people live in your home.

Universal Credit

Universal Credit is a new means-tested benefit (depends on your income and outgoings) that is currently being phased in and will eventually replace the following current means-tested benefits for people of working age.

- Housing Benefit
- Employment Support Allowance (ESA) – income related
- Income-based Jobseeker's Allowance (JSA)
- Income Support
- Working Tax Credit
- Child Tax Credit

Some of the solutions contained in all the factsheets relate to UK Government policy and some to Scottish Government policy. Please contact your local CAB if you need any assistance.



Basic banking

A **basic bank account** is somewhere for you to keep your money. You can also use it to make payments from.

With most basic bank accounts, you will receive a **debit card** which you can use to make payments in shops and online.

You can also set up **direct debits** – payments that are automatically taken from your account on a set date. Paying by direct debit can be cheaper, for things like bills, than paying by cash or cheque.

Who are basic bank accounts for?

They are designed for people over the age of 16 who:

- don't already have a bank account and aren't able to get a standard account, or
- can't use their bank account due to financial difficulties (for example, because of a poor credit history)



Will I be charged for the account?

No. Since 1 January 2016, basic bank accounts have been completely free.

However, make sure you know what money you have in your account so you don't get caught short.

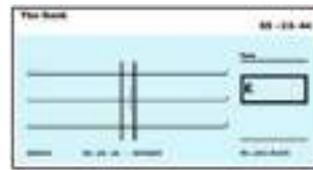
Banks will not charge you if you do not have enough money to pay a bill, **but** the company that hasn't been paid can charge you.

Who offers these accounts?

There are nine banking groups that offer these free basic bank accounts.



What can I use the account for?



You can:

- take out money (from a cash machine or over the counter in the bank);
- check how much is in the account (your balance) at a cash machine or over the counter in the bank;
- pay bills by direct debit or standing order (payments that automatically come out of your account);
- arrange for payments to be made into your account for example, your wages, benefits, pension or tax credits; and
- pay cheques into your account (as long as they are not in a foreign currency) – the money should appear in your account in six working days (this does not include Saturdays and Sundays).

What are direct debits and standing orders?

- These are payments that are **automatically** taken from your account on **agreed dates** (for example, the first of each month).
- You mainly use them to pay bills. A standing order is when you agree to pay the same amount each week, month and so on, for example, a £5 weekly payment plan.
- A **direct debit** is for bills where the amount paid could **change from bill to bill**, for example, your telephone bill. The company sending you the bill will tell you how much will come out of your account **before** it happens.
- Direct debits can only be set up with companies. But you can set **up standing orders** to pay people, for example, you may want to pay money into a child's savings account or to pay a friend or family member back if you have borrowed money from them.
- The main thing to remember is to make sure you know **when** these payments will come out of your account so you can make sure you have **enough** money in your account.

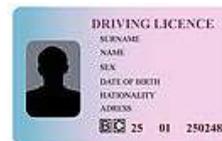


How do I open an account?

You can apply for an account in person (at the bank), by post, online or over the phone. You will have to provide proof of your identity and your address.

Proof of identity (ID) can be:

- your passport; or
- your photo driving licence.



If you don't have these documents, below are some forms of ID that will be accepted.

Benefit books and entitlement letters

A college or workplace letter confirming your identity

HMRC tax notification or assessment letters

A letter from a person in authority confirming your identity, for example a:

- warden of sheltered accommodation, hostel or refuge;
- social landlord;
- care-home manager;
- religious minister;
- armed services officer; or
- GP;

If you are an **international student, migrant worker, refugee, asylum seeker, prisoner or on probation**, the bank might ask you to provide other documents for your application.

If you are in any doubt, just ask the bank you are applying to.

Can I be refused a basic bank account?

Yes. Banks can refuse your application for the following reasons.

- You can't prove your identity.
- You refuse a credit check.
- The bank believes you will use the account fraudulently.
- The bank believes that you could open a normal current account.
- You behave threateningly or abusively towards bank staff.

If you are turned down without a good reason, you have the right to complain.

Can the bank close my account?

Yes. Your bank can close your account if you:

open another bank account in the UK;

regularly fail to follow the bank's terms and conditions;

don't use the account for over two years;

threaten or are abusive to staff;

use the account unlawfully or fraudulently; or

give false or misleading information to the bank.

If the bank is going to close your account, they must give you two months' notice and explain their reasons for doing so.

How to use my account sensibly

- 🌐 Use cash machines that are **free to use**.
- 🌐 Check how much is in your account (balance) **regularly** to make sure that you have enough to pay any direct debits and standing orders.
- 🌐 If anything goes wrong, contact the bank **as soon as you can** to sort out the problem.
- 🌐 If you are making a complaint, the bank must respond within **eight weeks**.
 - If you are not satisfied with their response, take it to what is called the Financial Ombudsman for help – the bank will give you details of the Ombudsman service and Citizens Advice can help you with this.





Under-occupancy penalty (the bedroom tax)

What is the under-occupancy penalty?

The **under-occupancy penalty**, commonly known as the **'bedroom tax'**, came into effect on 1 April 2013 as part of the Welfare Reform Act. The purpose of this reform is to reduce the amount of **Housing Benefit** people are entitled to claim if they are seen as **'under-occupying' their property**, meaning that they have **one or more 'spare bedrooms'**.

So, if you have more bedrooms than you are considered to need for your household, you'll lose a percentage of your Housing Benefit.

In this guide, Housing Benefit also means the housing element of Universal Credit.

Will I be affected?

If you are renting from the council or a housing association and you are receiving Housing Benefit and have a spare bedroom, the amount of benefit you receive may be reduced.

If you make a claim for Housing Benefit, you will be asked to provide information about the size of the property you are renting to decide if the under-occupancy penalty will apply.

You can now only claim Housing Benefit for a bedroom for each of the following who live in your home.

Every adult couple (married or unmarried)

Each person over the age of 16

Two children under 10 of either sex

A carer providing overnight care but who doesn't live in the property all the time

Two children of the same sex aged under 16

A disabled child

Any other child

The amount that your Housing Benefit may be reduced by depends on how many spare bedrooms you have.

- You will lose 14% of your Housing benefit if you have one spare bedroom or 25% if you have two or more spare bedrooms.
- However, some people may lose all of their Housing Benefit if they are only receiving a small amount at the moment. For example – if your rent is £100 a week and you are treated as living in a property too large for you, then £14 for one room or £25 for two rooms will be taken off your Housing Benefit award whether this award is £100, £60, £40 or just £10.

There are some circumstances in which you will not be affected by the under-occupancy penalty. For example, if:

- you, or your partner, have reached **State Pension age**; or
- you live in an **exempt property** such as temporary or homeless accommodation, supported accommodation, caravans or mobile homes.

Also, there are some circumstances in which the under-occupancy penalty may not apply for a limited period of time. For example, if:

- your home is under-occupied because of a recent death in the household;
- you could previously afford the rent without claiming Housing Benefit;
- your home is under-occupied because a member of the household is temporarily away; or
- you have been continuously living in the same home since at least 1 January 1996 and continuously claiming Housing Benefit, up to any date before 3 March 2014.

If you find yourself affected by a decision to reduce your Housing Benefit due to under-occupancy, you may be able to make an appeal against the decision.

How do I make an appeal?

You should have received a decision letter to tell you that your Housing Benefit has been reduced. If you want to challenge a decision about the bedroom tax, you only have one month to do so, starting from the date that the decision letter was sent. You can appeal later than the one-month deadline, but you must give a valid reason for doing so.

First, you should contact your local council and ask them to provide a statement explaining how they came to their decision. If you still disagree with the decision, you may want to consider making an appeal.

Stirling Council advise that you can appeal by writing a letter to:

**The Appeals Co-Ordinator
Customer Services
Teith House
Kerse Road
Stirling
FK7 7QA.**

Or you can fill in an Appeals Form which you can collect from your local Council Office:

**Customer First
1 – 5 Port Street
Stirling
FK8 2EJ.**

Open: 9am to 5.30pm, Monday to Friday
Phone: 0845 277 7000
If you are phoning from a mobile, call:
01786 404040
Email: customerfirst@stirling.gov.uk

What can I do if I am affected by the bedroom tax?

There are several options that have been outlined by the Government to help you cover any reduction in Housing Benefit.

- Apply to the local authority for a Discretionary Housing Payment (DHP) – the Scottish Government extended DHP to cover tenants who would lose out from the bedroom tax. You can find out how to apply for DHP in the next section.
- Get a job or increase your hours – taking on work or extra hours will help you to cover any extra housing costs, but this might affect any other benefits you receive. If in doubt, ask for at your local Citizen's Advice Bureau.
- Ask for contributions to your rent – other members of your family or household may be able to pay more towards your rent.
- Move to a smaller property – you may be able to move to a more appropriately sized home. You can speak to your council or housing association to see if you can apply to do this.
- Make sure you're getting all the benefits you're entitled to – Check either online or in your local Citizen's Advice Bureau whether you are entitled to extra benefits.

How to apply for a Discretionary Housing Payment (DHP)

To apply for a DHP, you will have to fill in an application form from Stirling Council. You can get this online or the One Stop Shop. To fill in your application, you will need:

- records of your and your partner's (if you have one) weekly income (money you receive), for example – wages, benefits, child maintenance, pension and so on;
- records of your and your partner's (if you have one) weekly outgoings (all the money you spend), for example – electricity, gas, mobile phone, petrol costs, loans and so on; and
- give the reasons why you are applying for DHP.

If you need any help with your application, come to your local bureau. Remember, you will have to apply for your DHP every year (in April) and you may get a letter from your local authority when this is due.



Sanctions



I have been sanctioned..... what now?

1. Check that you have a good reason to appeal

If you have been sanctioned (had benefit money stopped for not keeping to job search rules) you can ask the DWP to look at their decision again if you believe that:

- they have sanctioned you by **mistake**, or you have a **genuine reason** why you could not meet your Claimant Commitment (this is the document you will have signed to claim your benefits);
- they have taken the **wrong amount** from your benefit; or
- they have given you the **wrong level** of sanction.

Some acceptable reasons for not meeting the Claimant Commitment are that you:

- didn't apply for a job as it was **too far away** (more than an hour and a half);
- have a problem with your **health** or a **disability** and this prevented you from attending an interview;
- have **language** or **learning difficulties**;
- had a bereavement;
- had a **medical appointment** that would be difficult to rearrange; or
- were at another interview

2. Challenge the decision

Jobcentre Plus must write to you to explain why you have been sanctioned. **You have one month from the date of their decision letter to challenge the decision** to sanction you.

You need to contact the DWP office that made the decision and say that you want a '**mandatory reconsideration**', which means you are asking the DWP to reconsider their decision to sanction you. **You must do this before you can appeal against the sanction.**

When contacting them you need to give them your name, National Insurance number, address, the date the decision was made and which benefit you were claiming.

If you can get enough information to prove the sanction did not follow the benefit rules, you might be able to get the decision changed at the '**reconsideration stage**'.

When they do respond, they may just give you their original decision to sanction you again. In this case the next stage is to appeal.

3. Appeal the decision

Download an appeal form (called an SSCS1) <https://www.gov.uk/social-security-child-support-tribunal/appeal-tribunal> or get one from an Advice Centre or at the Citizens Advice Bureau.

When filling in the form you must **explain why you think the decision is wrong** and **include any evidence you have to support this**. Then send your form and a copy of your mandatory reconsideration notice to the address on the form within a month of either:

- the date of your mandatory reconsideration notice; or
- the date of the decision you're appealing.

You must choose whether:

- you want to go to a hearing – you'll be able to present your case to a tribunal; or
- you want your appeal decided on your application form and supporting documents.

If you want to go to a hearing, you must say whether:

- you have a representative who'll be at the hearing;
- you need an interpreter;
- you need any special arrangements, for example because of mobility or other health issues; or
- there are any days when you can't make the hearing.

You must send your appeal direct to HM Courts and Tribunal Service, not to the DWP. Make sure you include a copy of your Mandatory Reconsideration Notice with your appeal.

Call the helpline on the form if you have any questions about filling in the form or if you need to change the date or venue.

4. Apply for a hardship payment

These payments are not advertised, so ask for an application form at the Jobcentre Plus office.

- A hardship payment is usually a **loan** (if the benefit you're claiming is Universal Credit) or for other benefits, it is usually a grant, so **you'll have to pay it back when your sanction ends**.
- The hardship payment covers **essentials** such as accommodation, heating, food and hygiene.
- You'll only be eligible if the reason you can't meet these needs is because of the sanction.

- Jobcentre Plus will usually get the money back by taking an amount from your Universal Credit payment each month until it's paid off.
- If you cannot get a hardship payment, apply for a **crisis grant** to cover your living expenses. This is part of the **Scottish Welfare Fund** and your local authority will be able to give you more information and advice on this option.

5. **Speak to** your local council's housing office

- Take proof of the sanction to your local housing office as soon as possible.
- Tell them you have no other income.
- Your **Housing Benefit** and **Council Tax Reduction** will be stopped after a sanction until you give the housing office up-to-date information about your new weekly income.
- **If you do nothing, you may end up with rent and council tax arrears, which may lead to legal action.**

6. **Carry on** meeting the conditions of your benefit claim

- **Jobseeker's Allowance** – continue to sign on.
- **Employment and Support Allowance** – continue to send in medical certificates if needed.
- **Universal Credit** – **continue to go to Jobcentre interviews.** If you don't do this, or if you don't keep to your Jobseeker's Agreement or Claimant Commitment, you **could lose your benefit for a longer period** and your Housing Benefit may also be affected.

7. **Find** other emergency help that is available

- Find your **local food bank** – If you are struggling to buy food, your local food bank may be able to help you.
- Contact your local Citizen's Advice Bureau to see how you can be referred for this and other emergency help.



ESA

Employment and Support Allowance



Employment and Support Allowance (ESA) medical assessment

To claim Employment and Support Allowance (ESA), it is very likely you will have to go for a medical assessment. This guide will explain what happens before, during and after your assessment.

Before the medical assessment

- The DWP will send you a 'Capability for work questionnaire' (also known as an ESA 50). You must fill this in and send it back to the DWP in the prepaid enclosed envelope. This is not a big form and we can help you to fill it in.
- You will be given at least seven days' notice of the date and time of your assessment. Assessments in Stirling take place at:

**Government Buildings
2 St Ninians Road
Stirling
FK8 2WN.**

- If you cannot go to this appointment, you should contact the DWP office as soon as possible to arrange another one. If you do not go without giving notice, the DWP will cancel your claim. Only reasonable excuses for missing appointments will be taken into consideration, such as the death of someone close to you or if you were ill.

What happens at the medical assessment?

- Your assessor will take you from the waiting area to the examination room. They will make a note of how well you can stand up, walk and sit down again, or how well you can manage with a wheelchair.
- They will focus on how your health condition affects your ability to work. The assessor will ask you about your 'physical health'. This will include questions about walking, lifting, reaching, sitting, standing and other physical activities.
- The assessor will ask you about your 'mental and cognitive health'. This will include questions about your ability to learn new tasks, concentration, communication skills and your ability to follow instructions.

What should I do during the assessment?

- Answer all questions and give examples if you can.
- If you do not understand a question, you can ask the assessor to repeat it or explain it further.
- Take a friend, relative or support worker to the assessment if you think you need help answering some questions.
- Answer all questions **honestly**.

What happens after the assessment?

- The assessor does not decide if you qualify for ESA. They will send a report to the DWP, who will make a decision.
- Be patient, decisions take on average eight weeks or longer to come through.
- If successful, you will be placed in either of the following groups.

Work-related activity group – Here you will need to go to interviews with 'work coaches' and take part in other 'work-related activity' such as volunteering to help you move towards work. If you fail to do this, your payments will stop.

'Support group' – You will be paid at a higher rate and will not have to take part in work-related activity unless you want to.

- If your claim is unsuccessful or you think you have been placed in the wrong group, you have **one calendar month from the date on your decision letter** to ask for a 'mandatory reconsideration'. This means that the DWP will double-check your claim to see if they have made the correct decision. We can help you do this.

If the DWP do not change the decision, you can appeal to the Social Security and Child Support Tribunal. We can help you prepare for this, but we can't come to your hearing.



The Scottish WELFARE FUND



What is the Scottish Welfare Fund?

The Scottish Welfare Fund is run by local authorities and provides support to people who:

- are facing financial difficulty of some kind;
- need support to live independently in the community; and
- are going through hard times.

There are two types of grants available from the Scottish Welfare Fund.

- Crisis Grants
- Community Care Grants

You do not have to pay back either of these grants.

What are Crisis Grants and how do I apply for one?

Crisis Grants are one-off payments to help you with living costs or replace essential items lost as a result of an emergency or disaster, for example, a fire, flood and so on.

To qualify for a Crisis Grant, you must:

- be 16 or over;
- be on a low income;
- have no other way of paying for 'essential items';
- had no more than three Crisis Grants in one year (you may still get another if your circumstances are serious enough); and
- be in a situation that the fund was set up to help with.

You should apply to Stirling Council. You can do this online (the quickest way), by phone, on paper or face-to-face.

You should be given a decision within 48 hours. You will be given written confirmation, but they may phone you to give you their decision before this.

If the local authority decide to award you a Crisis Grant, they will give you this in cash or a cash equivalent, for example, vouchers for food, heating, travel and so on.

What are Community Care Grants and how do I apply for one?

Community Care Grants are to help you to live independently, for example if you are coming out of care, or to stop you going into care. You **may** also qualify if you have been released from prison or a young offenders' institution.

A Community Care Grant can also be made to ease pressure on you and your family, perhaps due to illness or because of relationship problems.

As well as the situations mentioned above, you must:

- be 16 or over;
- be on a low income; and
- have no more than £700 in savings or capital (investments).

Like Crisis Grants, you apply to Stirling Council online, by phone, on paper or in person.

You should receive a decision letter within **15 days** of applying.

For **both** of these grants there needs to be enough money in Stirling Council's budget when you apply. There may only be enough money to award grants to those most in need. Awards are '**discretionary**'. This means that you **do not have a right** to a get a grant and it is up to your local authority to decide if you qualify.

What information do I need to provide when applying?

- Your name
- Your address and whether you own or rent your home
- Your National Insurance number
- Details of your current income and any benefits you are claiming
- Details of the people who live with you (if any)
- A phone number so they can call you

And, for a **Crisis Grant**, you'll need to provide the following.

- Details and proof of the emergency
- What help you need, and for how many days
- What risk or danger there is to you or your family's health if you do not get a grant

For **Community Care Grants**, you'll need to provide the following.

- Details of what support you will need to set up home or stay in the community
- What items or expenses you are applying for and why you need them

You should provide as much information as you can about your situation. Stirling Council should not ask you for evidence which would cost you an unreasonable amount of money to provide for them.

You can get the **online application** form for **both grants** using the following link.

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

Stirling Citizens Advice Bureau can help you fill in and submit an application.

What happens if I am refused a Crisis Grant or Community Care Grant?

If your application for a Crisis Grant or Community Care Grant is not successful, you must be told why in an official decision letter.

If the council refuse a grant that you think you should have been awarded, you can ask for a **first-tier review** of the decision. To do so you must apply in writing within 20 days of the decision. Ask at the Citizens Advice Bureau for a template letter for your review.

What if my review is not successful?

You can ask the Scottish Public Services Ombudsman (SPSO) for an **independent review** of the council's decision. Make sure you do this **within one month** of the council's review decision. You can do this over the phone or in writing. If you want to do it in writing you can:

- fill in a form online;
- print off a form from their website; or
- ask them to send you a form. You may be able to ask for a review after this and you should contact the SPSO for advice.

You can find the review form online at:

www.spsso.org.uk/scottishwelfarefund/sites/scottishwelfarefund/files/Documents/1604S_WFReviewForm.pdf

You will need to tell the SPSO that you have received the council's first-tier review decision. If someone is asking for an independent review on your behalf (for example, the Citizens Advice Bureau), you will need to tell the SPSO that you are happy for this to happen.

The SPSO will consider whether the council's decision was fair by checking that the council:

- followed Scottish Government guidance regulations and any relevant council policies;
- considered information that was accurate, relevant and complete; and
- made appropriate enquiries to get any evidence they needed.

How to contact the SPSO

Online

www.spsso.org.uk/scottishwelfarefund

Call

0800 014 7299



Name: _____

Address: _____

Date of Birth: _____

National Insurance Number: _____

Scottish Welfare Fund team
Teith House
Kerse Road
Stirling
FK7 7QA

____/____/____[date]

Dear Sir or Madam

I am writing to ask for a first-tier review (that the team look again at the reasons for their decision) of the decision on my application for:

- a crisis grant
- a community-care grant.

Name: _____

Decision reference number: _____

Date of decision: _____

I would like you to carry out the review for the following reasons. (Please tell us why you think the decision was wrong.)

I understand that the review will be carried out as soon as possible and should be completed no later than two working days from receiving this letter, if it is for a crisis grant, or, 15 working days for a community-care grant.

[Optional paragraph – Cross out if not needed]

This is an urgent case. Please let me know your answer as soon as possible by phoning me on [your phone number: _____].

I also understand that you will tell me the result of the review in writing, with reasons for the decision you made.

Yours faithfully

[Your signature] _____.

[Your name] _____.

[Please attach any supporting documents, such as a letter stating that you are leaving care such as a foster home or women's refuge) [if appropriate]

Your questions answered

I have to wait six weeks until I get my first payment of Universal Credit and I need money to survive – what can I do?

You can ask for what is called an advance payment of Universal Credit to help you until you get your first regular payment.

- This acts as a loan from your Universal Credit.
- You will get a reduced amount of money when you do start receiving Universal Credit until the loan is paid off.
- This will take at least three months to pay off and then you will return to full payments of Universal Credit.
- You can ask for an advance payment at your Jobcentre-based Universal Credit interview, which you'll be booked in for after you finish your online application.

Or, if you've already had your interview, you can phone the Universal Credit helpline to ask for an advance payment. (You can find their phone number at the bottom of this document.)

On this call, you will have to tell them how much money you need and give a breakdown of what it's for, for example how much you need for bills, food, rent and so on. You can only get one advance payment, so make sure you ask for enough to cover you until you'll get your first Universal Credit payment. Any other wages or savings that you may have will affect the award you are given.

Do UC payments have to be monthly?

No. Payments can be made every two weeks. Usually this is for vulnerable people who either:

- have drug, alcohol or gambling addictions;
- have a history of debt;
- are under threat of domestic abuse;
- live in temporary accommodation; or
- have learning difficulties or mental-health issues.

If you feel that it would be best for you to be paid every two weeks instead of every month, tell your adviser in your interview (or over the phone). And let them know about any reasons why it will be hard for you to manage your payments every month.

- You will be offered help on managing your household money.
- If you or your partner are considered vulnerable, you may be offered a different payment arrangement on a temporary basis.

Does the payment have to go to only one person in the household?

No. Sometimes Universal Credit can be split between two members of the household. This is usually when there is domestic violence or where one partner takes advantage of the other due to having full control of the money. If you need a 'split payment,' you must tell the Jobcentre adviser the reason and they will consider what you say.

I am not good at budgeting money so can I have my housing payments paid to my landlord instead of me?

Yes, if you are having problems paying your rent, you can ask for your housing payments to be paid direct to your landlord. You can ask for this when you have your interview with an adviser at the Jobcentre Plus office, after you have made your claim for Universal Credit. Tell the adviser any reason why it will be hard for you to pay your rent out of your monthly payment of universal credit, especially if you:

- owe at least a month's rent;
- have a history of being behind with rent (known as arrears);
- are already in debt;
- live in temporary accommodation; or
- have learning difficulties, mental-health issues or drug or alcohol problems.

Jobcentre Plus will look at your situation and may decide that housing costs should be paid direct to your landlord from your Universal Credit.

I have been sanctioned for not keeping to job-seeking requirements (the Claimant Commitment) and had my Universal Credit stopped – what can I do?

If your Universal Credit has been cut because of a sanction or penalty for fraud, you might be able to get some emergency money to help you cover household expenses like food and bills – this is called a 'hardship payment'.

A hardship payment is usually a loan, so you'll have to pay it back when your sanction ends and this is usually done by taking a deduction from your Universal Credit payment each month until it's paid off.

To apply, contact the Universal Credit helpline. If you're a couple claiming Universal Credit jointly, either of you can apply.

A hardship payment only covers a limited time up to your next normal Universal Credit pay day. You'll have to make another application if you'll still be in hardship for the following month.

Universal Credit helpline

Phone: 0345 600 0723

Textphone: 0345 600 0743

Monday to Friday, 8am to 6pm

Watch out!

Calls to this number can cost up to 9p a minute from a landline, or between 8p and 40p a minute from a mobile (your phone supplier can tell you how much you'll pay). You can call and ask them to call you back.

In Scotland, you have choices over how often you get your payments and whether you would like your housing element paid to your landlord, more information can be found here:

<https://beta.gov.scot/publications/universal-credit-applicant-information/Universal%20Credit%20Online%20Question%20and%20Answer.pdf?inline=true>

Go to www.gov.uk/universalcredit to make a claim.

This needs to be done in one sitting so please have this information with you when you begin.

Making a Universal Credit claim

When making a claim for Universal Credit you will need to have a much of the following information

Your personal information

- 1** National Insurance number 
- 2** Your email address 
- 3** Your phone number 
- 4** Your passport 
- 5** Your driving licence 

Your housing information

- 6** Your address 
- 7** Your landlord's address 
- 8** How much rent you are paying 

Your financial information

- 9** Your bank account details 
- 10** Details of any savings you have 
- 11** Any salary or other income 

If you require help claiming Universal Credit you can contact Stirling Citizens Advice Bureau on 01786 470 239 or drop in Monday – Thursday, 10am – 3pm at 3 Cameronian Street, Stirling, FK8 2DX.



Specialist Advice Projects

(November 2017)



If you wish further information on Stirling CAB additional services please contact the Bureau on 01786 451225 for further details or email sessionsupervisor@stirlingcab.casonline.org.uk.

Armed Services Advice Project & Aged Veterans Project (funded by Poppy Scotland) –

Stirling CAB provides specialist advice and support to the Armed services community and their dependants, currently in its eight year.

Contact Ally Gemmell on 07580811207 or email allygemmell@stirlingcab.casonline.org.uk.

Cabvocates (funded by Citizens Advice Scotland) – Stirling CAB will soon launch a new (first of its kind) advocacy service to assist clients with medical assessments to reduce the current 68% failure rate.

Criminal Justice Advice Project (funded by Clackmannanshire Criminal Justice Authority) –

First of its kind, Stirling CAB provides advice on money, entitlements and help with practical issues which contribute to a reduction in offending for those engaged in the criminal justice system in Clackmannanshire, currently in its fourth year.

Contact Justin Boyes on 07815620655 or email justinboyes@stirlingcab.casonline.org.uk.

Domestic Abuse Transitions Advice Project (funded by BIG Lottery) – Free legal advice and support for women experiencing domestic abuse.

Contact Gillian Baker on 07958 220295 or email gillianbaker@StirlingCAB.casonline.org.uk.

For specialist welfare rights, housing and debt advice for women experiencing domestic abuse.

Contact Lesley Hunter on 07958220296 or email lesleyhunter@StirlingCAB.casonline.org.uk.

Food Bank Advice Project (funded by Citizens Advice Scotland) – Stirling CAB delivers advice in the frontline of the three crisis food banks in Stirling – offering advice the issues that drive food bank use – primarily welfare reform, budgeting, homelessness and money issues.

Contact Janet Taylor on 01786 451225 or email janettaylore@stirlingcab.casonline.org.uk.

Forth Valley CAB Advice Project (funded by Alcohol Drug Partnership) – First of its kind, Stirling CAB Addiction Advice project workers (now in year 3) provide advice on money, entitlements and help with practical issues to people engaged in treatment or recovery with the Alcohol Drug Partnership.

Contact James Pirie on 07817024365 or David Firth on 07580638599 or email jamespirie@stirlingcab.casonline.org.uk or david.firth@stirlingcab.casonline.org.uk.

Generalist Advice Service (funded by Stirling Council) – Open door drop in City Centre service, Monday to Thursday 10am - 3pm plus a telephone advice service available 9am - 8pm Monday to Friday and 10am - 2pm Saturdays. Between 1st April 2016 and 31st March 2017, Stirling CAB resolved **10,099 issues** across **5823** citizens.

Mental Health Money and Benefits Outreach Project (funded by The Robertson Trust) – Specialist outreach Benefits and Money advice service provides advice and ongoing support to vulnerable people experiencing long term mental ill health, currently in its seventeenth year.

Contact Heather Buchanan on 07376104881 or email heatherbuchanan@stirlingcab.casonline.org.uk.

Patient Advice and Support Service (funded by Citizens Advice Scotland) – Specialist advice and support to people in Stirling district who are experiencing difficulty with their NHS service.

Pro bono legal clinic – We provide free legal advice, in a free 20-minute interview with a solicitor every fortnight. We can refer you in the bureau.

Rural Access Advice Service (funded by Stirling Council) – The aim of the *Rural Access Advice Service* is to provide generic, universal CAB advice to disadvantaged and rurally isolated people via rural outreach surgeries and rural home visiting, thereby allowing informed, empowered and enabled decision making and supporting their digital inclusion. Agreement has been reached to locate within Library Services.

Rural Fuel Poverty Advice Project (funded by Citizens Advice Scotland) – Stirling CAB provides Fuel poverty advice and support to enable people to take appropriate action to manage their fuel usage, access cheaper tariffs, delivering advice on energy use and fuel debts.

Contact Kenny McKaig on 07580359643 or email kennymckaig@stirlingcab.casonline.org.uk.

Universally Ready Outreach, Cowie & Cultenhove (funded by Cowie Rural Action Group & Cultenhove partnership) – Local access to drop in general advice to help with the impact of Welfare Reform (Universal Credit in particular), home visiting and digital work clubs (Cowie Library & Hillview Centre.)

Universally Ready Outreach, Callander (funded by Callander Community Hydro fund) – Local access to CAB drop in general advice to help with the impact of Welfare Reform (Universal Credit in particular), rural home visiting and digital work club in Callander library.



Stirling Citizens Advice Bureau is your local charity which is here for you in your time of need, whenever that may be. However, to be able to run the service, we need financial support to allow us continue to help others. By making a donation, you help us to keep our doors open.

All donations of any size make a *real* difference so please help us now by donating at:

stirlingcab.org.uk

You can also support us every time you shop online by registering with **easyfunding.org.uk** and selecting Stirling District Citizens Advice Bureau Ltd as your chosen cause. It won't cost you a penny but we will receive a donation when you shop online.

Drop in or phone us on:
01786 470 239.

Norman MacEwan Centre
3 Cameronian Street
Stirling
FK8 2DX

Opening hours

Drop-in service:

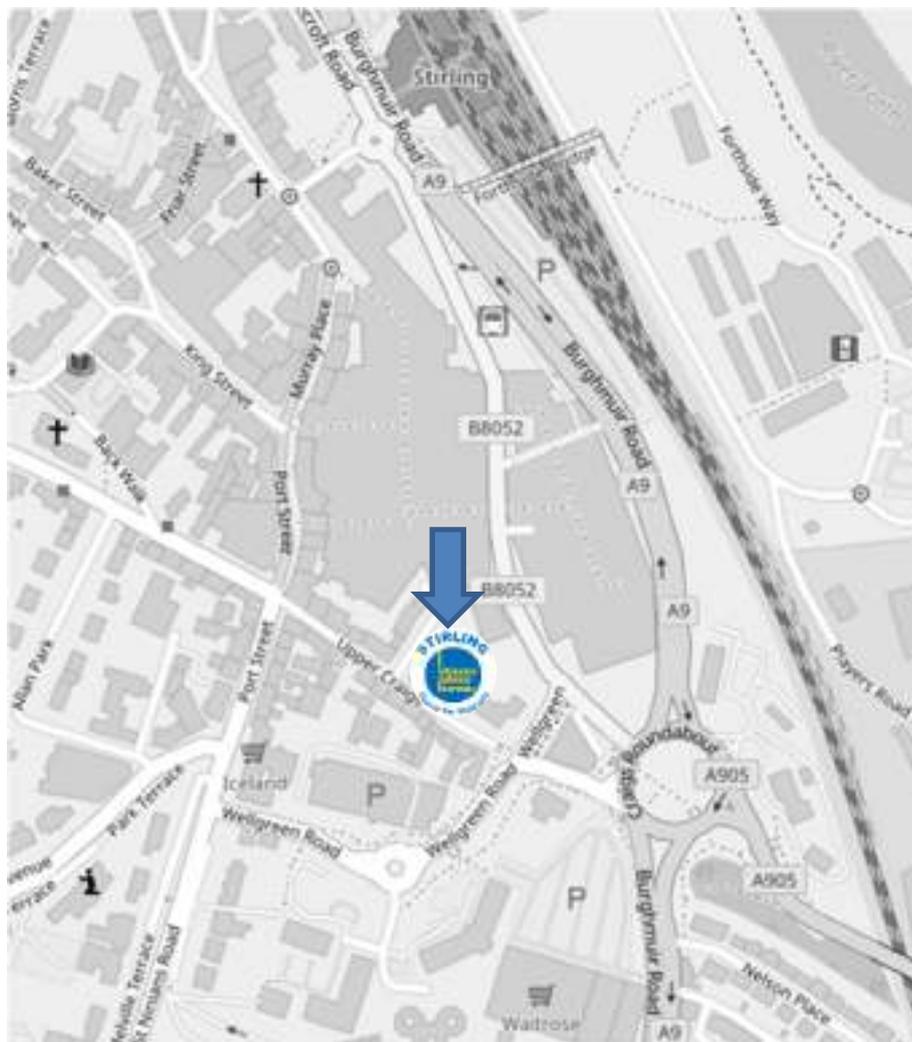
Monday: 10am to 3pm
Tuesday: 10am to 3pm
Wednesday: 10am to 3pm
Thursday: 10am to 3pm

Out of hours helpline:
0808 800 9060

Monday - Friday: 8am to 8pm
Saturday: 10am to 2pm

Or visit online at:

stirlingcab.org.uk



The CAB Service Twin Aims:

- To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively
- To exercise a responsible influence on the development of social policies and services both locally and nationally.