



What you need to know summer 2015



This leaflet explains:

Universal Credit and Jobseeker's Allowance
Benefit Sanctions
Personal Independence Payment (PIP)
Employment and Support Allowance (ESA)
Bedroom Tax and Housing Benefit
Council Tax Reduction
Reconsiderations and Appeals
Debt and Money Problems

Benefit rules often change so get the latest information at www.glasgow.gov.uk/whatyouneedtoknow

UNIVERSAL CREDIT (UC) and JOBSEEKER'S ALLOWANCE

- **UC** was introduced in Glasgow from June 2015 for new, single claimants, fit and available for work (it replaces **Jobseekers's Allowance** and **Housing Benefit** for this group)
- You won't be paid **UC** until after a month long assessment. Request an advance payment from the DWP if you need it
- For both **UC** and **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 claimant commitment you can be sanctioned or lose your entitlement
- For **Lone Parents** there are special rules about being available for work. Call the free lone parent helpline on 0808 801 0323
- If you have been asked to consider **volunteering** as part of your claimant commitment, you can get independent guidance from Volunteer Glasgow (0141 226 3431) or email volunteerglasgow.org

BENEFIT SANCTIONS

- You should appeal all **benefit sanctions**
- **Sanctions** can increase each time and you could lose benefit for up to 3 years
- If you're sanctioned you can get money from **DWP hardship payments** on **0345 608 8545** and **Scottish Welfare Fund** crisis grants on **0141 276 1177**
- For UC claimants, hardship payments are repayable loans



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 don't need to look for work
- If your health gets worse you should seek further medical evidence and submit this to the **DWP**
- If refused **ESA** ask the **DWP** for a reconsideration. If you're still not happy - appeal

PERSONAL INDEPENDENCE PAYMENT (PIP)

- **PIP** is a benefit for people aged 16 to 64 with a long-term health condition or disability
- **PIP** takes account of your need for help looking after yourself and getting around. You can get it whether you are **in or out of work**
- People over the age of 16 are being moved from **Disability Living Allowance (DLA)** to **PIP** in Glasgow. You will get a letter from the **DWP** asking if you want to transfer to **PIP**. Your **DLA** will be suspended after 4 weeks and will be stopped if you don't reply within 8 weeks
- You will be asked to attend an assessment with a private provider on behalf of the **DWP**
- You will not be expected to travel for more that **90 minutes** by public transport to reach the assessment. If you are given an assessment that does not comply with this, **request a change of venue**. You and a person attending with you will be paid back your travel expenses.
- **Home visits** are available if necessary due to your health
- You are entitled to **take someone along with you**, this could be a family member, carer or another person for support



HOUSING BENEFIT and BEDROOM TAX

- Even if you're working you could be entitled to **Housing Benefit (HB)**
- **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' living at home
- You'll 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
- If you receive **HB** but it doesn't cover your full rent, make a claim for **Discretionary Housing Payment (DHP)**. Phone **0141 287 5050** or contact your local housing office
- If you're refused **HB** you should appeal the decision. You can't appeal a **DHP** decision
- **DHP** is paid for a limited period. After this you can reapply

COUNCIL TAX REDUCTION SCHEME (CTR)

- You can claim **Council Tax Reduction (CTR)** to help with the cost of your Council Tax
- If you can't pay your **council tax bill**, you could get a reduction on your bill
- Council Tax Reduction (**CTR**) is not a benefit or Tax Credit
- 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**
- You can get a discount for **severe mental impairment** e.g. degenerative brain disease, a stroke, learning disability or severe mental illness
- If you're refused a Council Tax Reduction you can and then take this to the Council Tax Review Panel



RECONSIDERATIONS AND APPEALS

- You're entitled to appeal Department for Work and Pensions (**DWP**) benefit and HM Revenue and Customs (**HMRC**) tax credit decisions you're not happy with.
- Ask the **DWP or HMRC** for a 'mandatory reconsideration'
- Receive a decision from **DWP** or **HMRC** called a 'mandatory reconsideration notice'
- You can appeal if you're not happy with it by: submitting a benefit appeal letter to the Tribunal Service
- Approaching **Social Work Services, GAIN** or a **local advice agency** for advice and representation

DEBT AND MONEY PROBLEMS

- If you have and money worries you should seek advice as soon as possible
- Lots of people have debt because of unemployment or illness or separation. The earlier you get in touch the easier it is to deal with.

FURTHER ADVICE

- You can get more information or support with claim forms
- Contact the **GAIN Helpline** free from a BT landline on **0808 801 1011** (some mobiles will charge).
Mon – Fri 10am to 8pm, Sat 10am to 2pm
- They can give you advice over the phone or help you arrange an appointment with your nearest advice centre
- You can also look on their website for further information at the GAIN web site.
- For your first appointment please bring along identification and any recent letters or decisions.
- If you have no money to live on please contact GAIN or your local advice agency immediately