

MONEY, BENEFITS, WELFARE, FINANCES AND DEBT

Where can you get help to increase your incomes and reduce your costs?

Detailed below is information and contact details for Dumfries and Galloway Council Services, Dumfries and Galloway Citizens Advice Services and Social Security Scotland who can help all of our residents to Increase their Incomes and Reduce Their Costs.

Please read through each section below and then contact any of the services which you feel would be the most appropriate to help you at this time. You may be referred onto additional support services but please remember that as soon as you get in touch, you have made the first step to improving your financial situation.

Dumfries and Galloway Council Financial Inclusion and Welfare Support Team

We are here to help with:

- Benefit Advice for those aged 60 and over
- Scottish Welfare Fund, Crisis and Community Care Grants
- Welfare and Housing Options supporting people with rent and council tax arrears, along with budgeting advice
- Financial Assessments for Care at Home and people going into Residential Care

Dumfries and Galloway Council's Benefit Maximisation Team

We help the residents and their families of Dumfries and Galloway aged 60 and over to claim welfare benefits

**Contact the Team on 030 33 33 3008 or
email us on fiwsreferrals@dumgal.gov.uk**

Benefit Maximisation Team

Who Are They

They are a team of 5 experienced Welfare Benefit Visiting Officers who are based throughout

Dumfries and Galloway who maximise income through benefit uptake.

Who do they help

The team provide a bespoke benefit advice service to the residents throughout the area, focussing on the over 60's and their families. Dumfries and Galloway is recognised as an area with one of the highest percentage of elderly residents. We will explain the different benefits to the customer and help with all the paperwork to maximise their income.

Appointments are currently conducted over the phone, however once restrictions change, we may offer a face to face service in extreme cases when required.

The benefits we mainly deal with are Attendance Allowance and Pension Credit

Attendance Allowance is extra money you can claim if you're over State Pension age and need regular help with your personal care. It is non-means tested, which means you can claim it whatever your income or savings are.

This could give you extra money to spend to help with any daily costs you have, such as cleaners, gardeners, taxis or anything else that improves your health and wellbeing. **Nobody needs to be caring for you to receive these health benefits.**

Attendance Allowance is paid at two different weekly rates. How much you receive depends on the level of care and supervision you need:

Lower rate £59.70 per week you can receive this if you need frequent care or continual supervision during the day, or need prolonged or repeated attention or watching over during the night

Higher rate £89.15 per week you can receive this if you need care or supervision during the day and night, or if you are terminally ill

You may be entitled to extra money on your pension this is called Pension Credit.

- **Pension Credit** is an income-related benefit made up of 2 parts - Guarantee Credit and Savings Credit.
- **Guarantee Credit** tops up your weekly income if it's below a certain amount
- **Savings Credit** is an extra payment for people who saved some money towards their retirement, e.g. a pension.
- You don't pay tax on Pension Credit.
- If you are a couple, to get Pension Credit, you both need to be State Pension Age.
- If you are receiving Pension Credit and are aged over 75 you will still be able to receive a Free TV Licence.
- We can also help with any other age-related benefits such as help with your Council Tax and Housing benefit to name but a few. A full benefit health check is carried for all referrals.

Examples

Recently we have been carrying out a piece of work reviewing cases and identifying any additional premiums that may have been missed by the Department of Work and Pensions (DWP) and helping customers to put in a claim for this benefit. This has resulted in a number of great results for pensioners and an increase in their income.

One customer received an additional weekly amount of £66.95 and this was backdated to 2010 which resulted in them receiving a backdated award of £31K which will give a huge boost to their income.

Contact the Team on 030 33 33 3008 or email the fivsreferrals@dumgal.gov.uk

Scottish Welfare Fund

- **Crisis Grants** - immediate funds for essential living costs
- **Community Care Grants** - Household goods to help set up home or maintain a home

Apply online at

www.dumgal.gov.uk/scottishwelfarefund/

or telephone: 030 3333 3007

to request a call-back

The Scottish Welfare Fund are a team of 8 officers who work to provide a safety net for low income, vulnerable individuals and families within our region. The fund consists of Crisis Grants that can help with the provision of emergency one-off payments to assist with immediate living expenses such as food, gas and electricity. They also process Community Care Grants which are awards of furniture and household goods to help people set up home or remain in the community.

The team operate a wraparound service to not only provide the short-term immediate help the customer needs in terms of cash payments for food and power but at the same time they also try to find out why the crisis has occurred. The team take a holistic approach to identify any specific reason for the crisis and will make any referrals that are needed to other services. SWF work very closely with the WHO team and often refer customers for budgeting support where they have rent arrears or ongoing budgeting problems.

The team are very knowledgeable about other welfare benefits and will refer customers for benefit advice either through our B Max team or through CAB if they feel a customer is not receiving everything they could be entitled to.

The team also have close links with local social landlords and external local charitable organisations who can also provide practical help to people facing crisis through poverty and/or homelessness.

Applications for a Crisis or Community Care Grant can be made online at **www.dumgal.gov.uk/scottishwelfarefund/** and following the link to apply online. Alternatively customers can apply over the phone by requesting a call-back on **030 3333 3007**.

Welfare and Housing Options Support Team

Struggling to budget, pay bills or have a threat to your Tenancy due to rent arrears? We can help by creating bespoke personal budgeting plans, assisting with Welfare Benefit and Grant claims, accessing Hardship funding to prevent homelessness.

Contact the Team on 030 33 33 308 or email welfareandhousingoptions@dumgal.gov.uk

Welfare and Housing Options Team

Who Are they?

The Team act as Single Point of Contact and dedicated to providing a service to meet a Customer's particular needs by creating bespoke plans of support to our region's most vulnerable customers, those disengaged with society or those who have a threat to their Tenancy. Support ranges from personal budgeting support, making welfare benefit claims through to accessing Homeless Prevention funding to prevent homelessness.

The team work closely with Homeless Service, Landlords and Housing Support Providers to address and resolve all issues. The team are able to act quickly as they have access to all Council IT Systems and some DWP Benefit Systems and the Teams services are further strengthened through their immediate links with the Financial Wellbeing and Revenues Services and as such able to offer a full wrap around service to the customers.

Who do they help?

The help is there for everyone and as along a customer should require it.

Customers are (but not limited too)

- Vulnerable
- Chaotic lifestyles
- Repeat Applications to Scottish Welfare Fund
- Affected by Benefit Cap
- On Low incomes
- Change in circumstances resulting in low incomes, financial difficulties, the making of or change to Welfare Benefit claims
- Struggling with Cultural changes in the Benefit Systems
- Threatened with Homelessness due to rent arrears

Appointments are usually held in the office or at customer's home, including in rural outlying areas but due to COVID-19 all appointments are by telephone and supported by email and texts.

How do they help?

- Provide enhanced Personal Budgeting Support
- Ensure Customers have access and awarded all Benefits or Grants that they may be entitled too.
- Resolve any issues with the customers Benefit or Universal credit claims where appropriate.
- Link closely with and provide housing options advice.
- Refer to housing support (if appropriate).
- Work closely with our Homeless department colleagues, particularly for those who have a threat to their Tenancy.
- For Customers who present with rent arrears and have stopped engaging with the landlords the team will act as an intermediary and open the lines of communication.
- Liaise with Landlords and set up an agreed payment plan for rent arrears.
- Be the single point of contact for other agencies.
- Access Homeless Prevention Funds if applicable to help settle rent arrears and avoid potential eviction.
- Discuss and agree budgeting plans with the customer to break the cycle of any debt.
- Support to reduce expenditure.
- Support to deal with Council Tax Debt.
- Signpost to Dumfries and Galloway Citizens Advice if there are other debt issues.
- Support applications for:
 - Scottish Welfare Fund for Crisis and Community Care Grants.
 - Discretionary Housing Payments.
 - Council Tax Reduction.
 - Free School Meals and Clothing Grants Other.
 - DWP benefits where appropriate by referring to in-house team.

Contact the Team on 030 33 33 308 or email [Welfareandhousingoptions@dumgal.gov.uk](mailto:welfareandhousingoptions@dumgal.gov.uk)

Dumfries and Galloway Citizens Advice Services

Dumfries and Galloway Council fund the Dumfries and Galloway Citizens Advice Service to provide advice and information services to all of our residents throughout our Region to help to increase their incomes and reduce their debts.

This includes advice and guidance on Welfare and Benefits Claims and Payments, Debt Advice and Support, Advocacy to Prevent Homelessness and Referrals to our Employability Teams.

Open for appointments and a drop-in service from:

Monday - Thursday

9:30am - 4:30pm (closed 12:30 - 1:30pm)

You can access our essential services:

By **telephone** at **0300 303 4321**

(Free from Landlines but from mobile may vary)

By **email**, fill out and send **online enquiry form**.

Universal Credit Help to Claim service

tel **0800 023 2581**

Money Talk Team (financial capability support) tel **0800 085 7145**

Social Security Scotland

Social Security Scotland is an Executive Agency of the Scottish Government. It's their responsibility to ensure that benefits are managed correctly and fairly, delivering those benefits to the 1.4 million people who rely on them.

Currently, Social Security Scotland administer eight benefits. These are listed below and linked to mygov.scot where there is more information about these benefits and where people can submit an application online.

- Carer's Allowance Supplement – this will be paid automatically in June 2020 to anyone who was getting Carer's Allowance from the Department of Work and Pensions on 13 April 2020
- Best Start Grant - Pregnancy and Baby Payment
- Best Start Grant - Early Learning Payment
- Best Start Grant - School Age Payment – this reopens on 1 June 2020
- Best Start Foods
- Funeral Support Payment
- Young Carer Grant
- Job Start Payment

People can apply for our benefits in the way that's best for them. This includes post, Freephone by calling **0800 182 2222** or online by visiting **mygov.scot**

The Benefits that we will deliver in the future are listed below and linked to gov.scot where there is more information. The Scottish Government is still establishing the policy that will underpin what we will deliver. This includes things like eligibility and payment amounts.

- Winter Heating Assistance
- Job Start Payment
- Scottish Child Payment
- Replacement for Personal Independence Payment
- Replacement for Attendance Allowance
- Carers Assistance
- Employment Injury Assistance
- Disability Living Allowance 65 plus
- Replacement for Cold Weather Payment