



Challenge Poverty Week 2021

Tuesday 5th October 2021 – Financial Wellbeing Factsheet

Dumfries & Galloway Council

Dumfries & Galloway Council have a range of services who are able to give detailed advice and guidance to help you to increase your income and reduce your costs. These Services assist with a wide range of welfare and benefits, grants and how to apply for each of these.

Please read through all of the information below and contact each of the Teams on the details included who are ready to help you with any queries which you may have. It's always worthwhile calling to check to see if you may be eligible to receive any additional help.

Scottish Welfare Fund Team

- Crisis Grants – immediate funds for essential living costs
- Community Care Grants – provision of household goods to help set up home or maintain a home

The Scottish Welfare Fund are a team of 8 officers who undertake the role of providing a safety net for vulnerable individuals and families on a low income within our communities. The fund is divided into two areas - Crisis Grants which can help with the provision of emergency one-off payments to assist with immediate living expenses such as food, gas and electricity.

The team operate a wraparound service to not only provide 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 identify the reason why a crisis has occurred. This allows the team to take a holistic approach to assist in addressing any specific reason for the crisis and make any referrals which are required to other service providers.

The other part of the fund is Community Care Grants which are awards of furniture and household goods to help people set up home or remain in the community.

As part of the service for people setting up home in the community the team whilst considering the award of what items are required, a further area of assistance is provided whereby the team address issues around moving home and is the:

Change of Address Support:

This involves the team supporting customers who have applied for a Community Care Grant by:

- Advising our Housing Benefit and Council Tax Teams to allow them to start dealing with financial assistance required for rental costs or any reduction in Council Tax
- Identifying if the Customer is affected by Welfare Reform (bedroom tax/benefit cap) and making referrals to the Department who deal with Discretionary Housing Payments for consideration of financial assistance to counteract these areas
- Advising the customer to notify DWP of the change of address, particularly where they are receiving Universal Credit to ensure housing costs are transferred for the new address
- Following up with our furniture and goods provider to ensure all items have been delivered at the customer's new address
- A one off settling in payment is considered for every change of address where a Community Care Grant application is awarded to ensure the customer gets off to a good start in the new address once they actually move in
- A checklist is sent to each customer to advise of whom they should notify of their new address, this list incorporates such people as doctors, dentist, energy and telephone providers, DVLA, HMRC, DWP, passport office.

Where a customer moving into a property is then faced by having rent on two properties, a referral is made to our counterpart Benefits team to consider assistance with this cost if the criteria is met for an award to be made from their fund.

Scottish Welfare Fund work very closely with the Welfare and Housing Options Support 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 Benefit Maximisation Team or through Dumfries and Galloway Citizens Advice Service 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 where they are unable to apply online.

Benefit Maximisation Team

The Benefit Maximisation Team are based within the Financial Inclusion and Welfare Support Team

They are a team of 5 experienced Welfare Benefit Visiting Officers who are based throughout Dumfries & Galloway who maximise income through benefit uptake.

The team provide a bespoke benefit advice service to the residents throughout the area, focussing on the over 60's and their families.

Many of our customers come to us for help when they have had a change in their circumstances. This could be when someone is approaching Pension Age, their health has deteriorated, and they are struggling at home to look after themselves or they find their income/savings have depleted.

The current age for claiming State Retirement Pension is 66 for both Men and Women. You will receive a letter 2 months before your 66th birthday inviting you to claim your pension.

It maybe that you are currently receiving Employment Support Allowance/ Universal Credit. These benefits will **STOP** the day before your 66th birthday. This will then affect any claim you may have for Housing Benefit/ Council Tax Reduction.

You therefore **need** to claim your State Retirement Pension as soon as you receive the invitation to claim so that there is no break in receiving your entitlement. The current rate for State Retirement Pension is £179.60 per week. The actual amount you receive however, will depend on your National Insurance Record

When you reach State Pension age you may also be able to claim Pension Credit, this is a top up benefit for people who are on low income.

Pension Credit is made up of two parts, Guaranteed Pension Credit and Savings Credit

Guaranteed Pension Credit -Your weekly income, including assumed income from savings and capital over £10,000, will need to be below the minimum amount the government says you need to live on: usually **£177.10** for a single person or **£270.30** for a couple. This amount could be higher if you're disabled, a carer or have certain housing costs.

You can only get **Savings Credit** if you reached State Pension age before 6 April 2016, or you have a partner who reached State Pension age before this date and was already receiving it.

If you are part of a Couple, you both must be State Pension Age to claim Pension Credit.

There are certain circumstances where one member of the couple is under State Pension Age that you may be financially better off, the younger Partner claiming Universal Credit for you both.

We can advise you regarding these situations and assist you to claim these benefits and any other age-related benefits such as help with your Council Tax and Housing benefit to name but a few.

Appointments are conducted over the phone, however we may offer a face to face service in exceptional circumstances when required.

Benefit advice and financial assessments (dumgal.gov.uk)

- Email fiatreferrals@dumgal.gov.uk
- Call 030 33 33 3008

Financial Assessment Team

The FA Team are part of the Financial Inclusion and Welfare Support Team who deal with assessing charges for residential care and care provided to people in their own home.

As part of this we will also look to see that people are getting all they are entitled. Often people who need care to help them in their own home can be entitled to various health benefits such as Attendance Allowance, Personal Independence Payments or Disability Living Allowance. If they are not getting these then we can provide advice and, if they are over 60, pass a referral to the Benefit Maximisation part of the team to assist. We can also check that people are getting the appropriate premiums on means tested benefits and for young people transitioning from children to adults, advise and signpost them on Universal Credit. In some cases this may mean their charges could increase but in all cases they will be better off and will have more money than before.

Another area where we provide help is where a person goes into residential care. This can be a very stressful time that may require advising various other organisations including the Department for Work and Pensions and other Council Departments to prevent incorrect benefit payments which may lead to large overpayments that the DWP will look to be repaid.

Where there is a spouse or partner who will remain at home, we will advise them on what they need to do as joint benefit claims may be in the name of the person going into residential care and will need changed over to the person left at home. This could be Pension Credit, Housing Benefit, Council Tax Reduction or even any appropriate Council Tax discounts. Again, if they are over 60 we can pass it for the Benefit Maximisation Team to help.

If someone is going into residential care and is unable to manage their benefits, we can also be appointed by the DWP to act for them where no one else will do it. This means that we can maintain their benefit claims and claim any additional money they may be due. It also means that we are able to provide them with their personal allowance while in residential care to meet any everyday expenses that they may have.

Benefit advice and financial assessments (dumgal.gov.uk)

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Welfare and Benefits Payments: Frequently Asked Questions**Discretionary Housing Benefits****What is a Discretionary Housing Payment?**

- These are payments of money direct to the tenant or their landlord,
- Intended to help low-income households with rent / housing costs
- Paid from an annual fund
- Is usually paid weekly as a regular payment over a period of time.

Who is eligible for this payment?

- Must be entitled to Housing Benefit or the Housing Allowance element of Universal Credit, and
- Must require additional financial assistance to meet your rental costs.
- Must make an application.
- DHP customers are often affected by welfare reform changes to benefits
 - The social sector size criteria, (spare room subsidy/bedroom tax)
 - The benefit Cap
 - Local Housing Allowance
- DHP can also be awarded to relieve financial hardship from other causes, such as low income.
- In exceptional circumstances it can be awarded to help cover the cost of one-off events
 - Threatened with eviction due to rent arrears
 - Required to pay rent for 2 properties at the same time when moving house
 - UC does not provide same level of assistance for this as HB
 - UC customers can be awarded a DHP
 - Rent deposit – if you need to move out of homeless accommodation or to a more suitable property to avoid becoming homeless.
 - Rent in advance - if you need to move out of homeless accommodation or to a more suitable property to avoid becoming homeless.

How much is a DHP?

- Awards for social sector size criteria (spare room subsidy/bedroom tax) are either 14% or 25% of your rent charge. These are made for as long as you are affected by this.

- For example, if your rent charge is £86.00 a week and you have 1 spare bedroom, your Housing Benefit or Universal Credit will be reduced by £12.04 per week, a DHP in this case would be £12.04 a week.
- Other awards are tailored to the applicants needs and can be made for periods of up to 28 weeks, or as a one-off payment.

How do I apply for it?

- Apply online at:
 - <https://www.dumgal.gov.uk> search for Discretionary Housing Payment
- Applications are accepted by phone
 - We will make a phone appointment and we call the customer
 - Paper forms are available if required

How long does it take?

- Applications take an average of 18 days from receipt to decision.
- UC cases can take up to 35 days if the customer is waiting for the outcome of a UC application.
- DHP award letters are issued once a week, on a Wednesday.
- Customers have a right of review, but no right of appeal.
- Reviews should be requested in writing

How is it paid?

- It's always paid direct to a bank account – payments are made weekly, usually on a Friday.
- Payments start the week after the decision is made.

Can you pay this straight to my landlord?

- Payment is made to the same bank account as the payments of HB/ housing element of UC.
 - If your HB/UC is paid to you, the DHP will be paid to you
 - If your HB/UC is paid to your landlord, the DHP will be paid to your landlord.

Payments for Families

Are you about to have your first or a further baby, have a child under school age or about to start school . If yes, then you could be eligible for a variety of grants.

First or further baby

Best Start Grant are available in 3 packages. Apply to www.mygov.scot.

- Pregnancy and Baby payment £606 for first child and £303 for second of later child
- Earling Learning Payment – one off Payment of £252.50 if child between 2 and 3 ½ years old
- School Age Payment - one off £252.50 when child is around school starting age.

Best Start Foods is a benefit to help buy healthy food when you are pregnant or child is under 3 years of age.

- Payment Rates - £4.50 pw until child born
 - £9. Pw until child 1 year old
 - £4.50 from age 1 to age 3 years.
- You apply to Social Security Scotland.
- To be eligible you need to be in receipt of a Welfare Benefit or Child Tax credit

Child Benefit

- £21.15 Per child and £14 per additional child.
- Apply to www.gov.uk

Child element if on Universal Credit. Notify UC and claim. Awards are as below.

How much you'll get	Extra monthly amount
For your first child	£282.50 (born before 6 April 2017) £237.08 (born on or after 6 April 2017)
For your second child and any other eligible children	£237.08 per child
If you have a disabled or severely disabled child	£128.89 or £402.41

Child Care Costs if on Universal credit

How much you'll get	Extra monthly amount
If you need help with <u>childcare costs</u>	up to 85% of your costs (up to £646.35 for one child and £1,108.04 for 2 or more children)

Child starting school

In addition to above you may be eligible for

Free School Meals and School Clothing Grant

Free school meals are provided for all pupils in Primary 1, 2,3 and 4 as well as those families on qualifying benefits.

- eligible if in receipt of a qualifying benefit, Council Tax Reduction or Child Tax Credit and income below £16 105.
- £134 for Primary aged children and £150 for secondary aged children
- Apply to www.dumgal.gov.uk

Retirement Planning - Approaching Pension Age

The current age for claiming State Retirement Pension is 66 for both Men and Women.

A letter will be sent out to you no later than 2 months before your 66th birthday inviting you to claim your pension. If you do not receive this letter, you should contact The Pension Service on 08007317898

It maybe that you are currently receiving Employment Support Allowance/ Universal Credit. These benefits will **STOP** the day before your 66th birthday. This will then affect any claim you may have for Housing Benefit/ Council Tax Reduction

You therefore **need** to claim your State Retirement Pension as soon as you receive the invitation to claim so that there is no break in your entitlement. You can do this by calling the pension service to ask for a claim form to be sent out to you or do it Online.

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Appointments are conducted over the phone; however we may offer a face to face service in extreme cases when required.