



Drumchapel Citizens Advice April 2023 Newsletter

Welcome to our April Newsletter.

In this issue, we explore social policy, rent freezes, evictions and Universal Credit help to save.

Social Policy Feedback

We've received great feedback from the policy team at CAS that two of our cases were used in a submission to the Equality Human Rights and Civil Justice Committee. Below is the note we received from CAS:

'I'm just dropping you a line to let you know we were able to use two of your social policy feedback cases in a recent submission to the Equality Human Rights and Civil Justice Committee. The cases are incredibly useful in highlighting gaps in access to justice, specifically the challenges of securing legal aid practitioners, particularly for those with English as an additional language.'

Thanks so much for sharing these case and others, and for all your ongoing work highlighting important social policy issues coming to light in the work of Drumchapel CAB – it is so vital to our policy advocacy and we really appreciate the time and effort taken to share these examples!

Drumchapel CAB adviser raised social policy issues with two cases about client's accessing solicitors for legal advice and representation:

Case 1

The client required legal advice and assistance with access to legal aid, the client was impacted by a prolonged period to access legal advice and representation due to a language barrier and the need for an interpreter. Legal firms approached did not offer this additional service of an interpreter to overcome the language barrier. Once a legal firm was sought that could provide this service the firm was based out of the client's residential area and required significant travel across the city to attend appointments.

Case 2

The client requires legal advice and assistance in relation to a complex civil case. Whilst assisting the client it was identified there is a lack of solicitors willing to take on civil cases and/or legal aid. Various legal firms were approached by the client and all refused assistance.

Source: Drumchapel Citizens Advice Bureau

Get 50p for every £1 you save

Apply now for **Help to Save** if you work and receive Working Tax Credit or Universal Credit.

HM Government [gov.uk/helptosave](https://www.gov.uk/helptosave)

UC Help to Save

Not many people are aware of the option of a savings boost available for low income earners on UC/ Working Tax Credits.

But What is It?

Low income earners on certain benefits can save between £1 and £50 per month. At the end of year 2, a maximum bonus of 50% is paid on the highest amount saved during year 1.

The Core Criteria

Must be UK resident (unless posted overseas as crown servant or with the armed forces)

AND

EITHER receive UC, with employed income of £722.45 or more for the last monthly UC assessment period (you'll find the dates of your assessment period in your UC statement).

OR receive working tax credits

OR be entitled to working tax credits and be in receipt of child tax credit..

Noteworthy

If after opening the account you at some point no longer meet the above qualifying criteria, you can continue saving into the account.

How to Apply

You can apply in a variety of ways:

Online via using your Government Gateway account:

https://www.gov.uk/get-help-savings-low-income/how-to-apply_using_your_Government_Gateway_account.

OR via HMRC app:

<https://www.gov.uk/guidance/download-the-hmrc-app>

OR by telephoning HMRC helpline on: 0300 322 7093.

Please see some detailed information and Q&A's on:

<https://www.moneyhelper.org.uk/en/savings/types-of-savings/help-to-save-explained>

Source: Gov.uk

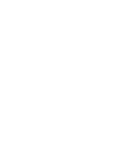
Rent freeze until March 2023



Rent Freeze

The Scottish government's rent freeze is ending and is being replaced by a temporary rent cap.

A tenants rent can be increase from:



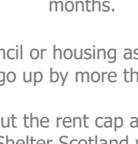
for council or housing association tenants



for student accomedation



for private tenants



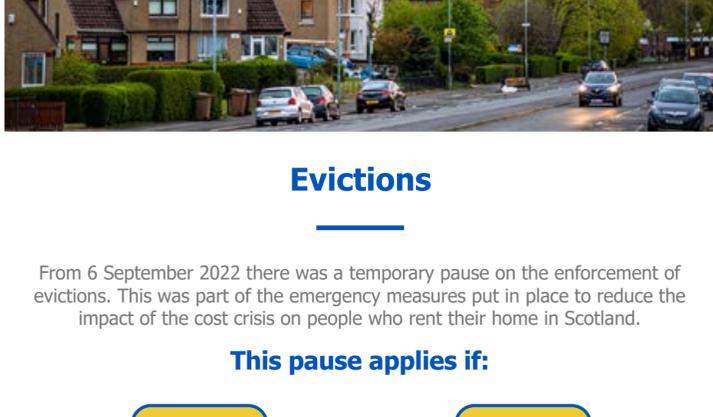
In addition, private tenant's rent can be increased by up to 3% if their rent has not been put up in the last 12 months.

There is not a rent cap for council or housing association tenants but their rent should not go up by more than inflation.

Read more about the rent cap and eviction ban on the Shelter Scotland website:

https://scotland.shelter.org.uk/professional_resources/legal/eviction_ban_rent_cap

Source: Shelter Scotland



Evictions

From 6 September 2022 there was a temporary pause on the enforcement of evictions. This was part of the emergency measures put in place to reduce the impact of the cost crisis on people who rent their home in Scotland.

This pause applies if:

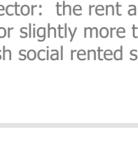


you gave your tenant a notice before 6 September 2022 telling them that you want to end the tenancy and you did not apply to the Tribunal for an eviction order before 28 October 2022.



you gave your tenant a notice on or after 6 September 2022 telling them that you want to end the tenancy.

The eviction pause is expected to remain in force until:



The eviction moratorium does not apply where the tenant is being evicted because: for the social rented sector: the rent arrears are equal to or more than £2,250. (This amount is equal to or slightly more than 6 months' average rent in the Scottish social rented sector).

Source: Shelter Scotland



Drumchapel Credit Union

Background

Drumchapel Credit Union was formed in 1970 and is known as the first credit union in Scotland. Bert Mullen was the main driving force behind setting up the Credit Union and he inspired many others throughout, not only Glasgow, but the whole of Scotland to set up Credit Unions within their communities.

What is a Credit Union

A Credit Union is a not for profit financial co-operative owned and managed by its members. Anyone wanting to use the services must join Drumchapel Credit Union and therefore become a member. To become a member you must live or work within the G postcode area.

Mission Statement

Our mission is to provide our members with access to affordable loans and savings. The credit union, is regulated by the Financial Conduct Authority (FCA) and authorised by the Prudential Regulation Authority (PRA). All deposits are protected by the Financial Services Compensation Scheme that also covers banks and building societies.

Becoming a Member

On becoming a member of Drumchapel Credit Union you are agreeing to save at regular intervals i.e. weekly, fortnightly, four weekly or monthly and maintain a balance of at least £5. You can save as little or as much as you like, your savings are called Shares and each share is worth £1. All our member's savings are pooled together in the one big pot and from this we provide Low Cost Loans to members, who pay back into the pot to allow other members to borrow, and so on.

Drumchapel Credit Union is a Not For Profit Organisation and this means that any money left, after all the running costs are met, are paid back to the members in the form of a dividend. A dividend would be expressed as a % of your Shares and would normally be declared by the Board of Directors on the advice of the independent accountant who must annually audit the accounts of the credit union.

Who runs the Credit Union?

The Credit Union is run by a voluntary board of directors, who have been elected by the membership and trained in all aspects of the credit union. The board have appointed 2 full time and 4 part time staff to ensure the smooth running of the credit union on a daily basis.

How do I join Drumchapel Credit Union?

Any one who lives or works within a G postcode is eligible to join. Proof of identity and address and a minimum £5 to open the account will be required.

To join Drumchapel Credit Union you need to visit the main office.

For more information, please visit:

www.drumchapelcreditunion.co.uk

Source: Drumchapel Credit Union

For more information feel free to visit our social media websites below:

<https://www.facebook.com/DrumchapelCAB>

<https://twitter.com/drumchapelcab>