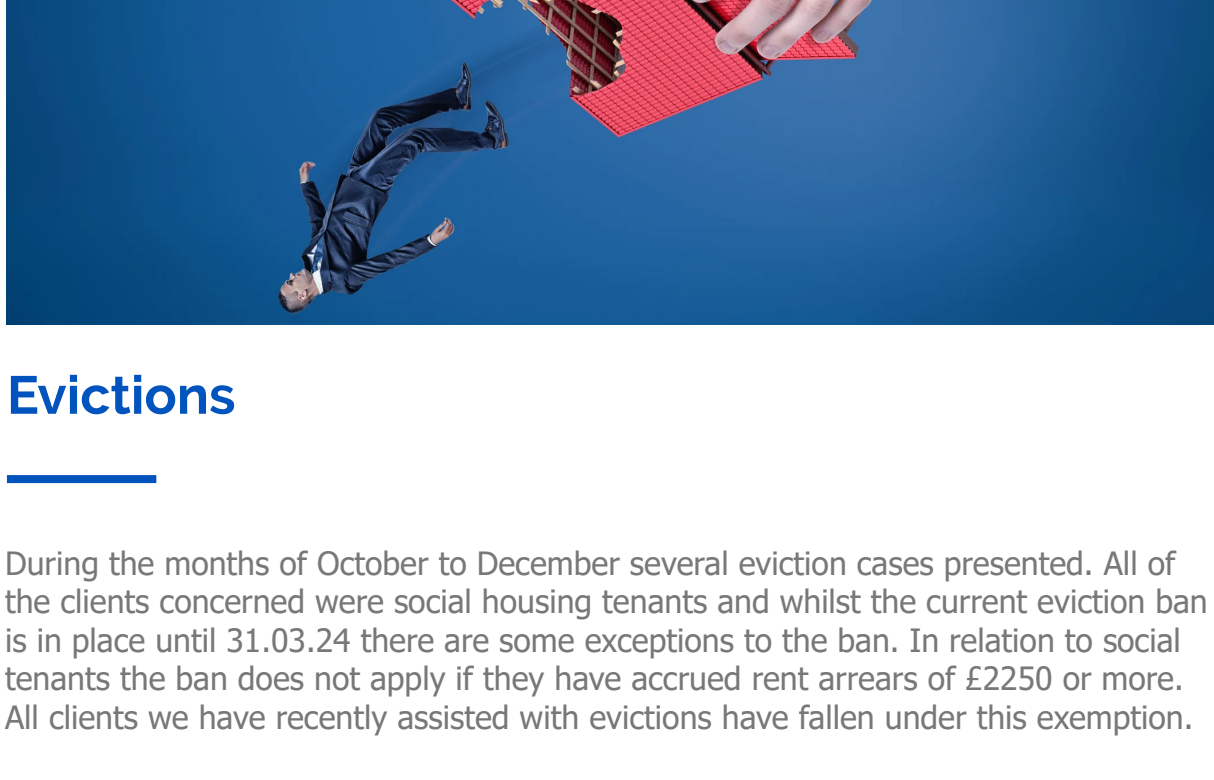




Drumchapel Citizens Advice January 2024 Newsletter

Happy New Year!

This edition of our newsletter covers our quarter 3 from Oct 2023 – Dec 2023. In this edition we will be highlighting the housing concerns raised, changes to Glasgow City Council Scottish Welfare Fund process and energy prepayment meter installation.



Evictions

During the months of October to December several eviction cases presented. All of the clients concerned were social housing tenants and whilst the current eviction ban is in place until 31.03.24 there are some exceptions to the ban. In relation to social tenants the ban does not apply if they have accrued rent arrears of £2250 or more. All clients we have recently assisted with evictions have fallen under this exemption.

Our referral partnerships with the Legal Service Agency and Shelter Scotland are temporary unavailable due to high demand with both organisations working at full capacity. Clients have been required to seek legal advice and assistance from local law firms.

Case Study

The client received legal documents relating to a Sheriff court decree for eviction from a social landlord property, the court order issued and notice of removal date set.

The client is married and living in social rented accommodation with three dependent children and two non-dependants. The client’s household is made up of benefit income only with the client and their partner unemployed with a joint claim for income support, Child Tax Credits, Scottish Child Payment, Council Tax Reduction and Housing Benefit. The client is also in receipt of Carers allowance for the youngest child and also receives carers supplement.

The client has rent arrears totalling £2583.79. The reason for the arrears has been down to a change in circumstance within the household, in relation to one of the non-dependants reaching 18 years old and leaving non-advance education. The client did not report the change of circumstance which has triggered an overpayment of Housing Benefit. With a review of the client’s rent account, it was identified there is also some historical rent arrears due to a previous change of circumstances and re calculation of housing benefit.

Whilst there was a repayment plan in place previously, the repayment plan had not been adhered to. On reviewing the situation around the eviction process it was highlighted the client was eligible for a minute of recall as the client has not been represented at court during the legal process to evict. A minute of recall can stop the eviction as the case would be recalled giving the client time to get legal representation in place.

Action was taken to support the client with the priority debt and money advice. A benefit check was completed. On reviewing the client’s rent account and Housing Benefit entitlement, it was highlighted the client’s 18-year-old was removed as a dependant, however, after exploring the situation with the client it was confirmed whilst the dependant had completed secondary education they had registered and were in attendance of an approved training course via the Careers Service.

The client was advised therefore, that Child Young person and Child Tax Credit could continue for the 18-year-old, the calculating with the department updated with the pertinent information and the change of circumstance. All relevant benefit departments were updated and the client’s entitlements reinstated.

The client was further assisted to update the rent arrears statement and a financial statement was completed for the landlord with an explanation and update on the client’s benefit entitlements as well as a request to accept a new repayment offer based on reassessed entitlements and the client’s household income and affordability.

The minute of recall was successful and the landlord accepted and agreed the repayments offered. The client’s full benefit entitlements are now in place with the client assisted with budgeting and money management moving forward.

Source: Drumchapel Citizens Advice Bureau



Social Housing Demands

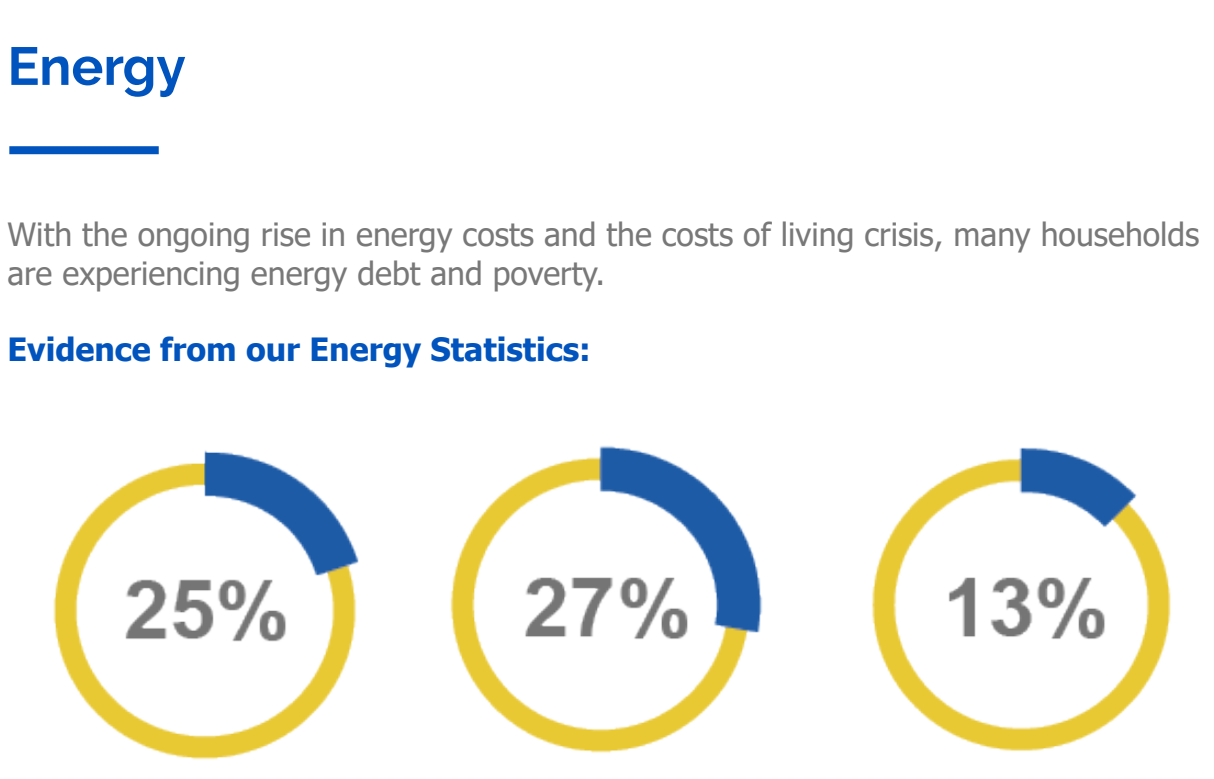
You may already be aware through the media that there are plans underway to speed up applications for asylum seekers, predominately in Glasgow, many of whom will be currently living in accommodation provided by the Home Office.

When their application is assessed, they will have 28 days to leave their accommodation. However, there are reports of delays to Biometric Residence. Permits being issued beyond this 28-day window. These permits are needed to secure public funds, obtain employment and access further accommodation.

As a result, housing organisations operating in the city have expressed concern that this will lead to a significant increase in homelessness and potentially rough sleeping. For bureaux in Glasgow, it is also likely that there will be a greater demand for advice on accommodation and other immigration-related issues, as well as an increased need for translation services.

In preparation, we have reached out to services supporting the homeless, asylum seekers and refugees to help with planning for the anticipated increase in demand.

Source: Drumchapel Citizens Advice Bureau



Scottish Welfare Fund

In the last year we have raised 37 social policy cases in relation to delayed community care grant and crisis grant applications. Community Care Grant application process should take 15 working days. Crisis grant applications should be processed immediately after receiving all the information needed for a decision to be made and no later than the end of the next working day

The presenting issue is significant delayed community care grant and crisis grants applications to furnish their new homes with essential white goods and furnishings.

The delay has a domino effect on benefit entitlements with rental costs and often applicants are moving from temporary accommodation and are unable to leave temporary accommodation until an award from community care grant.

For example, a recent crisis grants application case highlighted a claimant applied for a grant on 29.01.24. To date the claimant has not received a decision with Scottish Welfare Fund, after further calls to the department they triggered an immediate allocate to decision maker.

The department provided an update on the application stating application process is taking 21 working day for community care grant and also backlog of application with the department currently processing applications made on 28/12/2023.

Whilst Drumchapel CAB have raised this as social policy, we have also contacted a local councillor to highlight the social policy and the issues claimants are enduring due to delayed applications.

Glasgow City Council has also responded to the delays by introducing the following changes:

There has been a change to the priority levels of the Scottish Welfare Fund administered by Glasgow City Council on behalf of the Scottish Government.

From Friday 01 December 2023, the priority level moved from 'High' to 'High Most Compelling'.

This decision was taken as the fund has seen an increase in demand, as well as increased costs, which have put their budget under strain. This change of priority is designed to protect the remaining budget.

All decisions made on Scottish Welfare Fund applications from 01 December 2023 will be made using this enhanced level of qualifying & eligibility criteria.

Source: Drumchapel Citizens Advice Bureau

Energy

With the ongoing rise in energy costs and the costs of living crisis, many households are experiencing energy debt and poverty.

Evidence from our Energy Statistics:

For those with energy debt, some providers have been enforcing the installation of pre-payment meters. This was addressed and temporary measures were put in place to stop energy supplier’s enforcement of pre-payment meters.

Some energy suppliers are now meeting the conditions of involuntary pre-payment meter installation and therefore have re-started their policy.

Energy suppliers trying to move customers to prepayment meters must follow rules set by the energy regulator, Ofgem. Only then will they be allowed to forcibly install prepayment meters or remotely switch smart meters to prepayment mode.

Below is updated information shared by Ofgem:

Prepayment meter supplier rules

Some people find a prepayment meter (sometimes called a pay-as-you-go meter) a useful tool for managing their energy. But suppliers cannot force highest risk customers to have a prepayment meter, including:

- Households which require a continuous supply for health reasons, including dependence on powered medical equipment.
- Households with an older occupant (aged 75+), without support in the house.

- Households with children aged under 2 years old.
- Households with residents with severe health issues including terminal illnesses or those with a medical dependency on a warm home (for example due to illness such as emphysema, chronic bronchitis, sickle cell disease).

- Where there is no one within the household that has the ability to top up the meter due to physical or mental incapacity.

If your supplier contacts you with a notice that they are going to install a prepayment (or pay-as-you-go) meter in your home, and you fall in to one of the groups listed, you should contact your supplier, or their representative, to inform them of your circumstances as soon as possible. They may be able to offer extra support and register you on the Priority Services Register.

Further information about your rights: www.ofgem.gov.uk/energy-aware/prepayment-meters

Source: Ofgem