

Introduction

Skye and Lochalsh CAB provides free, impartial, confidential advice and deals with any issue, from debt, employment to housing, immigration plus everything in between. This guide provides information about the most common areas of enquiry: social security benefits, debt and housing. Since the publication of our first guide, a new benefit universal credit has been introduced in Skye and Lochalsh. This guide has been updated to provide information about universal credit and the impact it may have on you.

Three years ago, in the introduction to our first advice guide, our chair wrote that 'rising living costs, falling benefits income and stagnant wages are contributing to people's financial difficulties.' This continues to be the case and the section on emergencies provides some information on what you can do if you face a financial emergency or crisis.

This guide does not cover all the areas of advice that we deal with, but should provide a starting point for you to access the benefits and help you may be entitled to. If you require any further help or advice please get in touch - our contact details are on the back cover. In this booklet we have included details of other local and national organisations that may be able to provide you with assistance.

The service we provide is only possible thanks to our wonderful volunteer advisers who provide much of the face to face advice. If you are interested in finding out more about volunteering with us please contact our office in Portree.

Our volunteers are supported by a great team of staff and it is thanks to their dedication and commitment that the bureau continues to provide such a great service.

Iain McIvor,
Chair Skye and Lochalsh CAB

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BENEFITS

Each year millions of pounds of benefits go unclaimed. You may be entitled to some additional payments. This section provides a brief description of some of the most common benefits to which you may be eligible; details of how to challenge decisions about your benefits and how the new benefit universal credit may affect you.

Some benefits are means tested. This means that your income and savings, and those of your partner if you have one, are taken into account when deciding if you are eligible. Some benefits are available regardless of your income and savings. Some benefits are only payable if you have paid sufficient national insurance contributions.

If you are refused a benefit to which you think you should be entitled you can challenge that decision. Many decisions are changed during the appeal process, so do challenge your decision if you think it is wrong. There are strict time limits for asking for the benefits agency to look at their decision again. Usually you must ask for the decision to be revised within 1 month of the date of the decision.

The rules about entitlement to benefits are constantly changing. Up-to-date information is available from the bureau or online. Full details of all the benefits below, plus many other benefits, are available from our adviceguide.org.uk website.

Benefits Check

It can be a good idea to get a full benefit check done. Various websites offer a free benefits check or you can contact the bureau for a full benefits check. We will ask you to complete a benefits checklist – we require all the information on the form to enable us to correctly check your entitlement.

Universal Credit

Universal credit is a new benefit that is intended to replace many other benefits for working age people. It is replacing income-based jobseekers allowance, income-related employment and support allowance, income support, child tax credits, working tax credits and housing benefit. These are known as the 'legacy benefits'. If you currently claim one of these legacy benefits you will continue to receive it but you may be moved to universal credit at some point in the future or if your circumstances change. When you claim universal credit all your legacy benefits stop and you'll receive universal credit instead. If you are entitled to receive any other benefits these will continue to be paid.

Most single, unemployed people with no health problems and no children are able to claim universal credit now.

In some areas, known as full service areas, you are no longer able to make a claim for one of the legacy benefits, except in special circumstances, and everyone making a new claim for one of the legacy benefits will have to claim universal credit instead.

Universal credit is paid once a month. It includes an element for you and, where applicable, additional amounts for your partner, children, housing costs and if you have a disability or illness. If you have a partner only one of you will receive payments – you must decide who will receive the payment for universal credit.

When you claim universal credit you, and your partner if you have one, will need to sign a claimant commitment. If you don't sign this your claim will not be valid and you won't receive any payment. Your claimant commitment tells you what you need to do in order to receive your benefits payment. This could involve looking for work or looking for additional hours or better paid work. You may be asked to undertake activities that the jobcentre think will help you

find work. Some group of people, such as carers, lone parents with very young children and those who are ill have limited, or no, activities they have to do.

When you first claim universal credit you will have to wait at least 6 weeks before you receive your first payment. If this will cause you hardship you can request a short term benefits advance. You may be able to get assistance from the Scottish Welfare Fund (see section on EMERGENCIES on page).

Universal Credit in Skye and Lochalsh

From July 2017 Skye and Lochalsh will be a universal credit ‘full service’ area. This means that you will no longer be able to make a new claim any of the legacy benefits, except in a few special circumstances. (The ‘legacy benefits’ are : income-based jobseekers allowance, income-related employment and support allowance, income support, child tax credits, working tax credits and housing benefit.) If your circumstance change and you would have to make a new claim for one of the legacy benefits you will have to make a claim for universal credit instead. Once you claim universal credit it will replace all your previous legacy benefits with one monthly payment. If there isn’t a relevant change to your circumstances you will continue to receive your legacy benefits.

Contributory benefits

Some benefits are paid on the basis of your national insurance contributions. These are not means tested. These include contributory employment and support allowance (if you are unable to work due to ill health) and contribution based job seekers allowance (if you are unemployed). You can continue to make a claim for these benefits alongside universal credit or one of the legacy benefits. In order to qualify you must have paid enough national insurance contribution. Employed and self-employed

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national insurance contribution may count but it depends on which benefit you are applying for and when you paid the contributions. If you think you may be entitled to contributory benefits you can contact the bureau for further assistance.

Council Tax Reduction

Many people who are entitled to council tax reduction don't claim it. If you are on a low income even if you don't receive any other benefits you may be entitled to council tax reduction. To make a claim for council tax reduction or to check you eligibility contact Highland Council.

If you receive universal credit you will have to make a separate claim for a reduction to your council tax. Highland Council should send you a claim form. If you don't receive one you can pick one up from a service point or contact the Highland Council Welfare Support Team on Tel: 0800 090 1004

Sanctions

Jobcentre Plus can sanction you for some kinds of misconduct, for example if you are receiving universal credit and fail to take part in an activity or attend an interview or leave your job without good reasons. A sanction normally means your benefit stops for a certain period. Sanctions normally last for a fixed period of up to 3 years, depending on your misconduct. It also depends on whether it is the first, second or third time you behaved in that way. If you are sanctioned you should ask for a written statement of the reason for the sanction.

Jobcentre Plus can't sanction you if you had a good reason for your behaviour. For example, you didn't apply for a job they pointed out to you, but this was because it is too far away for you to travel. If you think Jobcentre Plus has been unreasonable and the sanction

has been unfairly applied, then you should challenge it (see Challenging Benefit Decisions on page 13).

Benefits for children

If you are responsible for children you may be entitled to some additional benefits. You should inform the agencies that deal with the benefits that you receive that you have had a child.

Two child limit

Additional amounts of universal credit, and some of the legacy benefits, are payable for each child you are responsible for. From the 6th April 2017 the government has brought in a 'two child limit'. This means that in many circumstances the additional amounts that are payable are limited to two children – although there are exceptions. The two child limit at present only applies to children born on or after 6th April. If you are responsible for, or become responsible for, three or more children who were born before 6th April 2017 you will still be entitled to an additional amount for each of these children.

Child benefit

The two child limit does not apply to child benefits. Child benefit is payable for each child for whom you are responsible. Only one person can receive child benefit for a child – if more than one person is responsible for a child they must choose who makes the claim. Child benefit can be claimed online at www.gov.uk or by calling the child benefit office on 0300 200 3100. You usually continue to be entitled to child benefit until the 31st August after the child turns 16. You can continue to be entitled to child benefit beyond this point if the child stays in full-time non-advanced education or approved training. In some circumstances you can continue to receive child benefit up until the child reaches 20. If you continue to be entitled to child benefit after your child turns 16 you

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will need to contact the child benefit office and inform them otherwise the benefit will stop. The rules around entitlement after the child turns 16 are complex, if you are unsure if you will continue to be entitled contact the bureau for further assistance

Children with disabilities

If a child you are responsible for has a disability that means that you need to provide that child with extra care or attention you may be entitled to disability living allowance (DLA) for that child. There are different components, eligibility to different components starts at different ages - from birth until 5. You can continue to receive payments for as long as the child meets the criteria up until around the point the child turns 16. At 16 the child would be expected to claim benefits in their own right (see Disability Benefits on page 11). If you receive DLA for a child you may be entitled to additional amounts of universal credit or some of the legacy benefits. You may also be entitled to carer's allowance (see page 12). You should inform the benefits agencies when your child's entitlement to DLA starts.

Educational Maintenance Allowance

If you are 16-19 years old, and studying at school or college beyond school leaving age, and come from a low income household, you may be eligible for financial assistance from an Education Maintenance Allowance (EMA). There is more information about the education maintenance allowance on the mygov.scot website

Benefits for Pensioners

State Retirement Pensions

State retirement pension is currently paid at some point between your 60th and 65th birthday, depending on your gender and date of birth. This date is set to rise to 67 from 2018. The Pension Service

usually contacts you about four months before you reach state pension age. The amount of type and amount of state pension depends on the date you reach 'pension age' and your National Insurance contributions record. If you reach retirement age on or after 6th April 2016 you will receive a full state pension if you have paid, or been credited with, 35 years national insurance payments. Even if you have only 10 years qualifying years of national insurance contributions you will be entitled to some state pension. If you reached retirement age before 6th April 2016 you will be subject to different rules about contribution.

State pensions are not means tested and you can receive it if you are in or out of work. Overlapping benefit rules means you can't receive state pension as at the same time as some benefits such as carers allowance.

You can defer you state pensions which means you will have to wait longer before you are paid – but you payments may be higher. If you are considering deferring your pension, or if you are unsure if you are receiving the correct state pension, contact the bureau for assistance.

Pension credits

If you have a low income and have reach the qualifying age you may be entitled to Pension Credits. These are means tested and depend on you and your partner's circumstances and savings. Men may be eligible for pension credits before they are due to start receiving their State Pensions due to difference in the state pension age for men and women. You need to make a claim for Pension Credits This can be done over the phone on 0800 991 234 or on a claim form that is available from www.gov.uk.

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Pension forecast and pension tracing

Anyone can request a current estimate of their state pension and their retirement date. You can apply online at www.gov.uk or by calling the Future Pension Centre on 0845 300 0168.

You may also be eligible for payments from a private, occupational or works pension. There is a pension tracing service that can help you find any pensions you may be entitled to.

Disability benefits.

If you need additional support or supervision, assistance with your personal care or you have difficulty getting about you may be entitled to Disability Living Allowance (DLA), Personal Independence Payments (PIP) or Attendance Allowance (AA). These benefits are not means tested and you can be eligible even if you are working.

Which benefit you can apply for depends on your age. New DLA claims can only be made by people under 16. Claims for PIP can be made by people aged between 16 and 65. Claims for Attendance Allowance can be made by someone 65 or over. When you make a claim, or if your current claim is reviewed, you will need to complete a form giving details of your medical conditions and your care and/or mobility needs. We offer a service to complete these forms; please contact the bureau to make an appointment. There are strict deadlines for these forms to be returned to the DWP so contact us as soon as you receive your form. If you are unable to return your form by the deadline contact the DWP and request an extension.

If you have been diagnosed with a terminal illness you may automatically be entitled to certain benefit payments. If this is the case then please discuss your situation with your health care team or contact our office for advice.

If you, or a child who you are responsible for, receive a disability benefit you may be entitled to additional amounts of benefits or may become entitled to benefits for the first time. If you have been awarded a disability benefit, or your rate of disability benefit has increased you should get a benefits check (see page 4) and contact the agencies that pay you benefits to inform them.

Carers benefits

If you care for someone who is severely disabled for more than 35 hours per week you may be entitled to carer's allowance. The person you care for doesn't need to be a member of your family or live with you but must receive a relevant benefit (AA, the daily living component of PIP or the Higher or Middle rate of the care component of DLA). You cannot receive carer's allowance for any week in which you are 'gainful employment' – this means you must earn less than a certain amount, currently £116 per week. If you receive carers allowance you may be entitled to additional amounts of benefits or may become entitled to benefits for the first time. If you have been awarded carers allowance you should get a benefits check (see page 4).

Housing costs

You may be able to get help with your housing costs including your rent or mortgage payments. The help you can get depends on your circumstances and age.

Housing benefit can help with the cost of rent. If you are between 16 and pension age you will not be able to make a new claim for housing benefit after the introduction of universal credit (see page 5). If you are over pension age you can still make a new claim for housing benefit. Housing benefit is means tested and you can receive help even if you are in work. If you rent your property and you receive universal credit you may be entitled to an additional

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element of universal credit to cover your rent. Your housing benefit may not cover your full rent. This may be because your income is too high. It also may be because of the 'bedroom tax', 'the benefits cap' or the 'local housing allowance'. These all limit the amount of housing benefit you can get.

If you receive some help with your rent, either through universal credit or from housing benefit, but are struggling to pay your full rent you may be able to apply to a discretionary housing payment from Highland Council to help with your housing costs. This applies even if you are subject to the bedroom tax or the benefits cap. You may also be able to get a discretionary housing payment to help with rent arrears, deposits, rent in advance or the costs of moving.

You may be able to get help with mortgage payments either from universal credit, the legacy benefit or pension credits. In most cases you will have had to have been receiving the benefit for a certain period of time before you will be able to get help with your mortgage costs.

Challenging Benefit Decisions

If you don't agree with the outcome of a decision made by the Department for Work and Pensions (DWP), the local authority (Highland Council) or Her Majesty's Revenue and Customs (HMRC) about your claim, you can challenge it. It is important to challenge this quickly as there is a time limit of one month from the date of the decision you want to challenge. You can ask for decisions to be changed outside this time limit – if you have missed the time limit contact the bureau for assistance.

To challenge a decision you first need to ask the DWP, Highland Council or HMRC to look at their decision again. This process is called a 'mandatory reconsideration' and means a decision maker

will look at the decision to see if it is correct. Our specialist Welfare Rights team can help you with this process

How to: ask for a reconsideration

Check what it says in the letter or email telling you about the decision. It should set out the ways in which you can challenge the decision.

If the decision notice does not include a statement of reasons for the decision, you have a right to ask for one. You must ask for a statement within one calendar month of the date the decision was sent to you.

You must ask the office that made the decision to look at it again. The contact details will be on the decision letter.

You can ask for a reconsideration in writing, by phone or in person. There's no special form to fill in, you just need to write a letter. It is usually better to write so you have a record of why you disagree with the decision and proof that you asked for it to be looked at again.

Keep a copy of your letter and note the date you sent it. In your letter, explain why you think the decision is wrong and ask for it to be looked at again. Make sure you send copies of any further evidence you've got since you made your claim if it will help your case.

When the decision has been looked at again it will either remain the same or be changed by revision. If the decision is changed, you will get any backdated benefit you're owed to the date of the original decision.

If you are still unhappy you can appeal the decision. The DWP, local authority or HMRC will send you two Mandatory Reconsideration Notices to notify you of the outcome of the reconsideration. One copy is for you and the other is to send to the HM Courts and Tribunals Service (HMCTS) if you want to make an appeal. You won't be able to appeal without a Mandatory Reconsideration Notice. Details of your appeal rights should be included in the letter. Contact us for an appointment with our Welfare Rights Officer if you require assistance with an appeal.

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Complaints

You have the right to expect a good standard of service from a public sector agency including the DWP, HMRC and Local Authorities. If you feel you have received poor service you could consider making a complaint.

Examples of poor service would be:

- An unreasonable delay in receipt of a payment or processing of that payment
- Neglecting to inform the client of their rights
- Rudeness or failure to answer reasonable questions
- Giving misleading advice
- Discrimination on gender, race or colour grounds
- Offering no redress where it is warranted
- Omitting to mention the client's appeal rights on a decision
- Loss of case papers connected to a claim
- Not replying to letters or telephone calls
- No provision of interpretation facilities if the claimant has a first language that is not English

What can be achieved by making a complaint?

- As a result of a complaint you could get:
- An apology and explanation for what happened
- An assurance that the situation will be rectified if possible
- A change in procedure
- In certain circumstances financial compensation

Initially, you should complain to the office administering the benefit. If you would like help with making a complaint you should ask for support at your local Citizens Advice Bureau.

EMERGENCIES

You may be struggling to cope financially due to an emergency or problems with your benefit payments. The following are some additional sources of assistance.

Short-term Advances of Benefit

Short-term advances of benefit are available if you claim any benefit. They are intended for use when someone has claimed a benefit and is in a period of financial need whilst waiting to receive it. To receive the advance payment, you must prove that you are in financial need, for example where there is serious risk of damage to the health or safety of you or a family member. Short-term advances must be repaid from future benefit payments, usually within three months. If you want to apply for a benefit's advance you should contact the Jobcentre Plus who will either provide you with details of how to apply or take details of your application. If you have applied for Pension Credits you can request a benefits advance from the Pension Service.

If you would like help with applying for a Short-term Advance of Benefit you can contact the Bureau.

Scottish Welfare Fund

People who are aged 16 or over, on a low income and do not have access to any other financial support to pay for what they need may be able to receive a payment from this fund.

Crisis Grants are available to people who are experiencing a disaster or emergency situation and need money urgently for living expenses to help them through that period. When you make an application you should clearly explain what crisis you have experienced and why it is leaving you in hardship.

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Community Care Grants are available to enable people to live independently in their community without them having to go into institutional care (which could include the costs of moving and/or setting up a house) or to ease exceptional pressure on families.

When you make an application you should clearly explain what help you need to remain in your house, set up home or ease exceptional pressure on you and your family. They can also provide assistance to 18 – 21 year olds who are unable to get assistance with housing cost from universal credit.

Both of these grants are awarded at the discretion of Highland Council and are intended to meet one-off needs rather than be for ongoing expenses, and do not have to be paid back. The award may be money or may be goods and/or services in kind or a combination.

You do not need to be claiming any other benefits in order to make an application to the Welfare Fund and you are entitled to make a claim even if your benefits have been sanctioned. You can make an application online at www.highland.gov.uk and search from

“Scottish Welfare Fund” or by calling 0800 083 1887. They should not make a decision regarding your eligibility on the phone. You details will be passed to a decision maker who will contact you.

Crisis Grants decision should be made with 48 hours and Community Care Grants within 14 days. If you are refused a grant you have a right to request a review. We can provide assistance with making an application, or challenging a decision.

Social Work Payments

Local Authorities have a statutory duty to support vulnerable individuals and 'children in need' if there is an emergency and can make discretionary payments to do this.

A vulnerable person is defined as a 'person in need', who is 18 or over. It includes people who;are elderly or have a mental illness or

physical disability or are vulnerable in other ways (e.g. drug/alcohol dependency) or victim of domestic abuse or have applied for asylum and are awaiting the outcome of an appeal

Section 12 Payments

One type of payments, called Section 12 Payments, can cover emergencies, debts and preventative help to avoid a person's needs becoming greater.

Section 22 Payments - children in need

Local authorities also have a duty of care for 'children in need' (Children Scotland Act 1995). By this they mean someone 18 or under and deemed as being at risk.

Application for these payments can be made from the Highland council Social Work department.

Budgeting loans

Budgeting loans can help with essential lump sum expenses which are difficult to budget for when you are living on means-tested benefits. Budgeting loans have to be paid back to the social fund, but they are interest-free. This means you only have to pay back the amount you are awarded. You won't get a budgeting loan just because you are eligible to apply. The decision will be made following a review of your circumstances.

Who can apply for a budgeting loan?

You can apply for a budgeting loan if you are getting Income Support, income-based Jobseeker's Allowance (JSA), income-related Employment and Support Allowance (ESA) or Pension Credit on the day that you apply. In addition, you must have been on one of these benefits for at least 26 weeks.

You cannot receive a full budgeting loan if you or your partner has more than £1,000 in capital (£2,000 if you or your partner is 61 or

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over). If you have capital above this amount, your budgeting loan award will be reduced by the amount of excess capital.

A budgeting loan can only be awarded for essential items or services in certain categories of expense. Before you apply for a budgeting loan, you should check whether you are entitled to a maternity grant or funeral payment, as these grants do not have to be repaid.

You can apply for a budgeting loan on form which is available from Jobcentre Plus, the Pensions Service or online at: www.gov.uk.

Because budgeting loans depend on your circumstances, you must answer all the questions on the form which apply. You do not have to specify exactly what you need or why, but you must indicate the category of the expenses for which you want a loan and the amount of money required.

If you're getting Universal Credit, budgeting advances replace budgeting loans from the social fund.

A budgeting advance is an advance payment of Universal Credit. It is a type of loan. You may be able to get a budgeting advance to cover expenses that aren't regular, for example, a one off item, an unforeseen expense or expenses in an emergency. You'll have to repay a budgeting advance.

Food Banks

If you're struggling to feed yourself or your family you may be able to get help from one of a number of organisations in Skye and Lochalsh that can provide food parcels. You will generally need a referral to get a food parcel. If you having difficulty accessing help you can contact us for assistance.

DEBT

Being in debt can be stressful and it can be difficult to know what to do first - especially if you're constantly getting letters and calls from the companies you owe money to.

You might be thinking about taking out a loan to pay back money you owe, but this can make the problem worse when there might be a better solution for you.

There's no debt problem that's unsolvable.

If you are in debt don't panic. Don't ignore calls and letters from the people you owe money to; contact them to explain why you're having problems. However don't feel pressured into paying more than you can afford.

It is unlawful for debt collections agencies to harass you or take unreasonable steps to pursue you for payment. If you are feeling pressured or harassed by your creditors contact.

The bureau can help you negotiate with your creditors (the people who owe money too). We can help arrange a repayment plan that you can afford, look at other options for dealing with your debts and check which debts you are liable for.

It is important to establish how much you owe to your creditors and what the debt is for. If you want us to assist you with your debts we will ask you to complete a debt pack – this includes information about your income, expenditure and debts.

Some debts are known as priority debts – it is very important you deal with these debts. They include mortgage and rent arrears, council tax, gas and electricity bills, court fines, parking penalty charges, child maintenance, benefit debts and TV licence debt.

HOUSING

Whatever your housing situation the bureau can provide you with assistance with housing problems.

Homelessness

If you are homeless the local authority has an obligation to find you accommodation. This may be temporary accommodation whilst they find you a permanent place to live. They can give advice about what housing option may be available to you. If you have already been housed in temporary accommodation or are 'intentionally homeless' the local authority may refuse to provide you with accommodation. If you are in this situation contact the bureau for further assistance.

Rented accommodation

If you rent your property your landlord has an obligation to keep the property in a good state of repair. If you are unhappy with the property you can complain. However many private tenants have limited security and the landlord may be able to end the tenancy. Contact the bureau before you make a complaint.

All landlords can end your tenancy, but they can't do it for any reason and at any time. If you feel that you have been asked to leave your property unfairly you can contact the bureau for advice on your rights as a tenant.

If you have difficulty paying your rent you may be entitled to some help from the benefit systems (see page xx). If you are in rent arrears it could help if you inform your landlord why you are having difficulty paying. When you move into a private let you may be asked to pay a deposit. There is a limit to how much the deposit

should be and the money should be paid into an independent account. You should not be asked to pay any other fees (check).

Mortgages

If you're having problems paying your mortgage, you must take action quickly to stop yourself from falling into debt.

If you get into debt and your lender thinks you're not dealing with the problem, they will take action through the courts. This could lead to you losing your home. You can contact the bureau for further assistance if you are struggling with your mortgage payments.

Volunteer in a Citizens Advice Bureau

Thousands of volunteers work in Citizens Advice Bureaux all over Scotland, helping in lots of different ways. If all bureau volunteers were paid the average hourly wage for the time they give to their local bureau each year, we estimate the cost would be more than £6 million. This fantastic contribution is the lifeblood of our work.

There are lots of reasons why you might want to volunteer at Skye and Lochalsh bureau:

It really is a great place to volunteer, with lots of different things to do

You can help in a way that suits the time you can spare and the skills you can offer

You can learn new skills and improve your confidence

Our comprehensive bureau training and supervision programmes mean you'll get lots of support along the way

Lots of people who've been Citizens Advice Bureau volunteers move on to paid work or further education

You'll get a buzz from helping yourself and those around you

You'll meet new and interesting people

If you're looking for a job, working in a bureau won't affect your benefits

Alternative Contact Methods of Advice

When our office in Portree is shut you can get advice from Citizens Advice Direct and from our online advice service.

Citizens Advice Direct is a provider of advice and information to the citizens of Scotland. We work in partnership with a network of national organisations, meaning we can provide advice quickly and easily on a wide range of issues such as debt, employment, welfare and consumer advice.

Phone: - 08444 499 4111

Monday to Friday: 9am - 8pm

Saturday: 10am - 2pm

The **Adviceguide** website is the main public information service of Citizens Advice, providing people with round-the-clock access to CAB information on their rights - including benefits, housing and employment, and on debt, consumer and legal issues. Adviceguide helps you to have a better understanding of your rights and entitlements, and also to take the first steps in resolving your problems.

Web: - Adviceguide.org.uk

Citizen's Advice Consumer Service provides free, confidential and impartial advice on consumer issues, your energy supply and postal service. The Citizens Advice consumer service can tell you what your rights are and offer advice about how to make a complaint.

Phone: - 08454 04 05 06

Monday to Friday: 9am to 5pm

Useful Contacts

Highland Council Social Work Department

Adult Services: - 01478 613 133

Care and Learning (formerly Children and Families): - 01478 613 943

Out of Hours : - 08456014813

Turn2Us

Turn2us is a charity that helps people in financial need to access welfare benefits, charitable grants and other financial help

Phone: – 0808 802 2000

Web: - www.turn2us.org.uk

LSHA Energy Advice Service

Free Home Energy Survey, help in reducing energy and heating costs, signposting to grants and other forms of assistance.

Phone: – 01478 612 035

LSHA Handyman Services

The Handyman Service is a free service aimed at helping elderly and disabled people with minor repairs and tasks around the home.

Phone: – 01478 612 035

Highland Council Service Points

Network of Highland Council front line office that provide direct face-to-face access to council services.

Phone: - 01349 88 66 06

NHS Technology Care

NHS Highland's Technology Enabled Care Service works with the Housing Association Handyman Service to encourage the use of technology to support people to live at home safely and independently for as long as possible. The NHS Highland Technology Care team are available on 01463 255916

Ross-Shire Women Aid

Ross-shire Women's Aid provide services in the Ross-shire, Skye and Lochalsh area these include:

One to one support by phone, text or in person

Group support

Information on your rights

Advocacy

Safe accommodation

Phone: - – 01349 863 568

Web: - www.rosswa.co.uk

Samaritans

Trained volunteers are able to listen any time day or night in a confidential environment.

Phone: - 08457 90 90 90

NHS 24

24 hour up-to-date health information and self-care advice.

Phone: - 08454 24 24 24

Carers UK

Carers UK is a charity set up to help the millions of people who care for family or friends, providing information and advice about caring alongside practical and emotional support for carers. Carers UK also campaigns to make life better for carers and influences policy makers, employers and service providers, to help them improve carers' lives.

Phone:- 0808 808 7777

Web: - www.carersuk.org

Shelter

Shelter provides a free, national telephone advice line staffed by trained housing advisers. Advice covers anything from finding a place to sleep to suggesting how to handle mortgage arrears. Lines are open from 9am to 5pm, Monday to Friday

Phone : - 0808 800 4444

Web: - scotland.shelter.org.uk

DWP Phone Numbers

Universal credit:- claims are made online at gov.uk

Universal credit helpline:- 0345 600 0723

New claims for contributory benefits:- 0345 600 4272

Jobcentre Plus: - 0345 604 3719 Monday to Friday, 8am to 6pm

Benefit Enquiries for legacy benefits: - 0345 608 8545

Disability Living Allowance Helpline: - 0845 712 3456

Attendance Allowance Service Centre: - 0345 605 6055

Personal Independence Payment new claims line:- 0800 917 2222

Personal Independence Payment Helpline: - 0845 850 3322

Carer's Allowance Unit: - 0845 608 4321

Pension Service: - 0845 606 0265

Child Benefit Helpline:- 0300 200 3100

Tax Credits Helpline:- 0345 300 3900

It is advisable to make a note of any telephone calls made to the helpline, including the name of the person with whom the claimant spoke and the date and time of the call.

SKYE AND LOCHALSH CITIZENS ADVICE BUREAU

Portree office opening hours

Monday 10.00 - 13.00 and 14.00 - 16.30

Tuesday 10.00 - 13.00 and 14.00 - 16.30

Wednesday 10.00 - 13.00

Thursday 10.00 - 13.00 and 14.00 - 16.30

Friday Appointments Only

Kyle Outreach opening hours

Drop In Service 10.00 – 12.30 and 13.30 – 16.00 on the **First**
and **Last** Wednesday of each calendar month.

Contact us on : 01478 612032

Visit us at: The Green, Portree IV51 9BT
or online: www.slcab.org.uk