

**WESTERN ISLES  
POVERTY  
ACTION GROUP**



**NO MONEY?  
NO FOOD?**

**IN CRISIS?**

**A SURVIVAL  
GUIDE**

## FOREWORD

It is a shocking indictment of society in the 21st century that it is necessary to compile a guide like this.

That said, this guide will be of great value to those in need and those who advise them. It brings together all the sources of help available in the Outer Hebrides and assists people in distress who are looking for assistance.

Thanks are due to Stirling CAB for permitting the use of their template, to all the contributing organisations mentioned for their support and especially to the editorial team led by Roddy Nicolson of Western Isles Citizens Advice Service and Mary MacLean, manager of FAS Fallain NHS Western Isles, who have produced a very easily accessible document.

The suggestion for this guide emanated from the Poverty Action Group. It is very rewarding to see it in print.

**Angus McCormack, Chairman, Western Isles Poverty Action Group**

Reproduced via the permission of Stirling District Citizens Advice Bureau and its Social Policy Team.

Special thanks to Matt Banks and Daniel Gray of the Citizens Advice Scotland Community Action Team for their help with this Guide.

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## INTRODUCTION

This guide provides information, advice and guidance to anyone in the crisis situation of not having enough income to feed themselves or their dependents. There are a variety of reasons that could cause such a situation: homelessness, a delay in benefit payments, benefit sanctions, budgeting or issues at home causing no access to any money. This guide, therefore, briefly sets out to explain:

The help that exists for crisis situations.

The criteria for receiving help.

Whether it is financial help that is required, or support of another type.

How to apply and where to go.

Sources of assistance discussed here are:

- Comhairle nan Eilean Siar -Scottish Welfare Fund and Social Work Payments
- DWP Payments - Budgeting Loans, Benefit Advances and Hardship payments
- Other local aid – Welfare groups, Charities, food banks.

How to challenge decisions and if appropriate seek compensation for the hardship caused due to benefit processing mistakes or delays

How to appeal Job Seekers Allowance sanctions that you consider harsh or unfair or Scottish Welfare Fund decisions that you consider wrong.

A list of other sources of help with associated issues such as debt, budgeting, homelessness, where to go and how to access support.

Help is available to varying degrees and dependent on the personal situation of the individual.

There are legal obligations placed on local authorities to help children and young adults, young people leaving care between the ages of 18 and 20, individuals at risk of domestic abuse and vulnerable adults (those with mental or physical disabilities) and these categories are prioritised for such help.

However, help may still be available to those individuals not falling into these categories. The following guide gives more details on these sources of aid.

## CITIZENS ADVICE BUREAU

The Western Isles Citizens Advice Service is comprised of four offices throughout the Western Isles. These offices are in Stornoway, Tarbert, Balivanich and Castlebay.

We have been delivering quality advice services to the residents of the Western Isles for over 23 years. Services are delivered to anyone in need of advice regardless of their race, creed, disability, gender, age or sexual orientation.

### The CAB service is:

-  **FREE:** We do not charge anything.
-  **INDEPENDENT:** We are not tied to any other organisation.
-  **IMPARTIAL:** We do not represent any party political stance; our service is open to everyone; we give advice in a non-judgemental way.
-  **CONFIDENTIAL:** We will not pass on anything you tell us to anyone unless you give us permission first.

### What we do:

-  **INFORM** people about legislation and how it affects them; their rights and responsibilities and about how they may be able to satisfy their needs.
-  **ADVISE** people on the options available to them and on the practical consequences of different courses of action.
-  **SUPPORT** people as they consider and decide what to do. We listen to their concerns and help them move forward to reach an informed decision.
-  **ASSIST** people in pursuing their chosen course of action by negotiation, representation and by referral to other sources if needed.
-  **INFLUENCE** those responsible for policies and services by bringing to their notice the problems people experience and recommending change.

## Citizens Advice Bureau Money Advice

### The scale of the debt problem

In 2012–2013, WICAS dealt with 2,935 debt issues – 31% of all issues brought to the service. That represents 8 debt issues for each day of the year. Credit card and personal loan debt dominated as the main forms of debt, and debt is the largest of all advice areas.

### What is money advice?

Money advice, or debt advice, is the process of helping people who are in difficulty as a result of being unable to meet their financial commitments. All bureaux have a licence with the Office of Fair Trading (OFT) to provide debt advice to clients.

People in debt are at risk of losing their home, their goods or essential services. They are also likely to be suffering the personal effects of debt, such as stress, relationship breakdown, or mental or physical illness.

The overall aim of money advisers is to minimise these effects to help our clients keep their homes and their belongings, to have sufficient money to feed and clothe themselves and any dependants, and, if possible, pay their debts at a rate they can afford.

### **MONEY ADVICE: LEWIS AND HARRIS**

**TEL./FAX: 01851 700088**

**E-MAIL: [helensmith@lewiscab.casonline.org.uk](mailto:helensmith@lewiscab.casonline.org.uk)**

### **MONEY ADVICE: UIST AND BARRA**

**TEL.: 01870 603807**

**FAX 01870 602008**

## WESTERN ISLES CITIZENS ADVICE BUREAUX : OPENING HOURS

### **BARRA CAB**

Barra CAB

Castlebay, Isle of Barra, HS9 5XD

Public Telephone Number 01871 810608

Open door service and/or appointments:

Monday 13.30 to 16.30

Tuesday/Wednesday 09.30 to 13.00 and 13.30 to 16.30

### **HARRIS CAB**

Pier Road, Tarbert, Isle of Harris, HS3 3BG

Public Telephone Number 01859 502431

Open door service and/or appointments:

Monday and Tuesday 10.00 to 12.00

Wednesday to Friday 10.00 to 12.00 and 14.00 to 15.30

### **LEWIS CAB**

41-43 Westview Terrace, Stornoway, Isle of Lewis, HS1 2HP

Public Telephone Number 01851 705727

Open door service and/or appointments:

Monday 10:00 to 12:45 and 14:00 to 15:30

Tuesday 10:00 to 12:45 and 14:00 to 15:30

Wednesday Telephone service

Thursday 10:00 to 12:45 and 14:00 to 15:30

Friday 10:00 to 12:45 and 14:00 to 15:30

### **UIST CAB**

45 Winfield Way, Balivanich, Benbecula, HS7 5LH

Public Telephone Number 01870 602421

Open door service and/or appointments:

Monday/Tuesday 10.30 to 12.30 and 14.00 to 16.00

Wednesday Home visiting service

Thursday/Friday 10.30 to 12.30 and 14.00 to 16.00

## 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 under 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.

**Community Care Grants** are available to enable people to live independently in their community without them having to go into institutional care.

Both of these grants are **awarded at the discretion** of the local authority and are intended to meet one-off needs rather than be for ongoing expenses, and **do not have to be paid back**.

### Crisis Grants

If you have had an emergency or disaster, you may be able to receive money to help you recover from what has happened. It is important that you can show that if you do not have this money quickly, it will be a risk to you or your family.

You must have no other way of paying for this. For example, if you have enough of your own money you will not get this grant.

To be eligible for a grant you must be 16 or over, on a low income

You **may** get a Crisis grant if you can prove it is very important for you or your family. Some examples may include:

-  Escaping domestic violence
-  There may be an issue with your benefits and payment has been delayed
-  You may have had money stolen from you
-  You may have nowhere to live
-  Fire, floods or other natural disasters.

Grants **will not always** be money. You may receive food, heating costs, nappies or toiletries, travel costs, or hostel accommodation costs. You are only allowed three grants a year.

## Community Care Grants

This money enables independent living in the community without which you would have to go to live in institutional care. Examples for which the award is granted are:

- Household equipment (e.g cooker, fridge, bed, or bedding, or installation costs)
- Furniture
- Removal costs
- Travel costs
- Gas and electricity connection charges

To be eligible for a Community Care Grant you must be 16 or over and on a low income.

It does not matter how long you have been on a low income for but you have to prove that if you didn't have this extra help you would not be able to live independently in the community. In general, you must have under £700 savings if you are of working age and under £1,200 if you are of pension age.

Examples of situations where the grant may be applicable are:

-  You may be moving out of care (care home, long term hospital care, prison etc.) and want to start to live independently
-  You may be disabled and need specialist equipment that may be expensive
-  You may be setting up home as part of a resettlement programme following a period of unsettled living
-  You may not be disabled, but be under a lot of pressure to keep your children in a safe and secure environment.

The grant can also help to care for prisoners on release on a temporary license. You have to be receiving a qualifying benefit or receive support or care from your local authority.

Your eligibility for a grant **may** depend on whether you are considered a vulnerable adult (unable to care for yourself because of a disability or a mental health issue or any other reason).

The fund can also help children and young adults leaving local authority care. All applications are looked at on their own merit. The Council will consider your application using the criteria outlined previously.

To apply for help from either part of the Scottish Welfare Fund please contact **Comhairle nan Eilean Siar**:

**Phone:** 01851 822642

**Post:** collect, complete and return to The Revenue and Benefits Section, Town Hall, Stornoway, HS1 2XF

**Person:** complete a form at any Comhairle office situated in Stornoway, Tarbert, Balivanich or Castlebay.

Alternatively, you can download a form at [www.cne-siar.gov.uk/swf](http://www.cne-siar.gov.uk/swf) If you have difficulties in completing the application you can telephone The Revenues and Benefits section on the number above.

For more information on either grant you can contact your local Citizens Advice Bureau (see page 7 for contact details).

## SOCIAL WORK PAYMENTS

### Social Work Payments

#### Section 12 payments

It is not intended that Crisis and Community Care Grants should duplicate other provisions from local authorities, particularly social work services such as established community care practices. Local Authorities have a **statutory duty** to support vulnerable individuals and “children in need” if there is an emergency and operate discretionary payments for such.

A **vulnerable person** is one the regulations (Social Work Scotland Act 1968) define as a “person in need”, being 18 or over and 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** can cover emergencies, debts and preventative help to avoid a person’s needs becoming greater. Some examples **may** be:

-  Cash payments - pay a fuel bill to stop disconnection of supply
-  Payments to third parties - a rent guarantee to a landlord
-  Payments in kind - vouchers to purchase food, fuel, clothing, furniture
-  Loans - to cover a stolen or delayed benefit payment

Local authorities can also provide accommodation through Section 12 payments to prevent homelessness in exceptional circumstances.

## Section 22 payments

### Children in need

Local authorities also have a duty of care for 'children in need' (Children Scotland Act 1995). A child, for purposes of this legislation, must be someone 18 or under and deemed as being at risk. Examples would include children who:

-  Are unlikely to achieve or maintain reasonable health and development unless services are provided or
-  Whose health or development would be impaired unless services are provided or
-  Are disabled (chronically ill or with mental or physical disability) or
-  Are adversely affected by the disability of another family member.

In exceptional emergency situations the local authority can provide discretionary cash payments to help promote the needs of the child if help is unable to be provided in some other way. The cash payments may also take the form of those listed above for Section 12 Payments.

If a child is also at risk of serious harm the local authority may also provide short term (usually 7-14 days) refuge accommodation. Examples for which this provision is available would include:

-  Family conflict or abuse or neglect at home
-  Problems with drugs or alcohol
-  Pregnancy
-  Children who have run away from foster-care or local authority accommodation.

The aim of the short refuge is to provide somewhere safe for the child to stay whilst the immediate problem can be resolved or to assess provision of longer term accommodation.

For either of the above payments the onus is on the person claiming to prove that they fall into one of the categories and have no other way of paying for the service they require.

**Application for these payments can be made in person (via drop-in) between 09.00 to 17.15 to the main social work office, Stornoway, the Balivanich Office, Benbecula and the Castlebay Office, Barra.**

### Contact the duty Social Worker:

**Social and Community Services  
Comhairle nan Eilean Siar  
Sandwick Road  
Stornoway  
HS1 2BW**

**Tel: 01851 822708**

**Social and Community Services  
Comhairle nan Eilean Siar  
Balivanich  
HS7 5LA**

**Tel: 01870 602425**

**Social and Community Services  
Castlebay  
HS9 5XD**

**Tel: 01871 810311**

**Emergency out-of-hours Duty Social Work Service - 01851 701702**

**Outwith the 09.00 to 17.15 office hours, weekends and public holidays.**

**The difference between out-of-hours and the local social work service is that they only deal with emergencies. If your difficulty cannot wait until the office covering your area is open, they can work with you to sort it out.**

## DEPARTMENT FOR WORK AND PENSIONS (DWP) PAYMENTS

### Hardship Payments, Jobseeker's Allowance (JSA) and Employment and Support Allowance (ESA)

A hardship payment is a payment of Income Based Jobseeker's Allowance or Employment and Support Allowance to someone who does not qualify under the normal rules but would suffer hardship if JSA or ESA is not paid. JSA may be paid at a reduced rate to prevent hardship because there is a doubt on your entitlement which has resulted in a sanction or penalty on your benefit claim.

ESA may be paid at a reduced rate to prevent hardship because you did not attend or participate in a mandatory interview or did not carry out an activity as requested by the ESA adviser and a sanction or penalty has been imposed. To receive hardship payments you must complete the relevant form with all the required evidence to show that without JSA or ESA you would suffer hardship e.g going without essentials such as food, clothing, heating or at risk of losing your home.

#### How much are the payments?

80% payment if the claimant or member of the family (including partner) or member of the joint claim is pregnant or seriously ill. 60% payment if member or family (including partner) or member of the joint claim is not pregnant or seriously ill. No hardship payment is made for the first two weeks unless you or someone in your household falls within a vulnerable group and you can prove that suffering hardship will result without the payment.

#### Vulnerable Claimants

Pregnant women or  
Lone parents responsible for a young person or  
Members of couples or polygamous marriages responsible for children or young people or  
People who qualify for Disability Premium or  
Certain people with long-term medical conditions or  
Certain people who provide care for disabled people or  
Certain people aged 16 or 17 or  
Certain people under the age of 21.

Hardship payments will end if a client ceases to be entitled to JSA. Payments made because of a sanction will cease at the expiration date of the sanction.

**To apply for JSA payments clients should ask for and complete a form JSA/ESA10JP "JSA Hardship Application" available from their local Job Centre Plus office.**

### Severe Hardship Payments (16 to 17 year-olds)

Although JSA is normally a benefit for people over the age of 18 who are unemployed but looking for work, if you are 16 or 17 you may be able to claim JSA in exceptional circumstances such as estrangement from your family or when leaving local authority care.

#### Hardship payments 16 to 17 year olds

-  Be available for and actively seeking work and training
-  Registered with the Local Authority Youth Services/ Careers Service
-  Capable of work
-  Resident in Great Britain
-  For Severe Hardship, able to prove to a certificated officer that he/she would suffer severe hardship if a Severe Hardship Direction was not awarded.

To receive payments the claimant will be interviewed by an under 18 advisor at the local Job Centre at which they should mention if they have any health problems, difficulties at home, or whether they will become homeless if they don't receive a payment. **It is important that when claiming the JSA that the claimant states that they are claiming under the Severe Hardship rules.**

"Severe hardship" payments are paid for short periods of up to 16 weeks at a time and at the same rate as ordinary JSA for an 18 year old.

#### What counts as living away from home for a "good reason?"

One of the following would be a good reason for being away from home:

-  You have no living parent(s) or anyone acting as your parent(s)
-  You have been in care
-  You are living away from home because you were in danger there.

You may be asked why you don't live at home, why you can't return and for permission to contact your family in order to confirm your circumstances. You cannot be forced to give your permission, but if you don't you may be refused benefit. If you don't want your family to be contacted, a person in a responsible position who knows your circumstances can give evidence that supports your reasons for not living at home. Suitable people could be an advice worker, social worker, hostel worker, or someone else from a recognised organisation.

## Short-term Advances of Benefit

From 1 April 2013 Short-term advances of benefit will be **available if you claim any benefit, including Universal Credit**. They are intended for use when someone has claimed a benefit and is in a period of financial need whilst waiting to receive it.

You may be entitled to an advance payment:

-  If you have claimed a benefit and the claim has yet to be decided, but you will only be entitled to the advance if the DWP decides you are likely to receive the benefit.
-  If you have been awarded a benefit but have not received the first payment
-  If a change of circumstances entitles you to an increase to the amount of benefit you receive but you have not received the increase
-  Where the first payment of benefit is made in respect of a period shorter than that for which subsequent payments will be made
-  In cases where it is impractical for benefit to be paid on the due date.

**To receive the advance payment**, you must prove that you are in financial need, which is defined in the Regulations as a serious risk of damage to the health or safety of the claimant or a member of their family.

**Short-term advances must be repaid** from future benefit payments within a period of three months, extended to six months in exceptional circumstances.

## Budgeting Loans

### What is a Budgeting Loan?

A budgeting loan is an interest-free loan available to people on certain benefits to help pay for one-off expenses over a longer period of time. To qualify for a budgeting loan:

-  You or your partner must not be disqualified from getting Jobseeker's Allowance.
-  You must be getting Income Support, income-based Jobseeker's Allowance, Employment and Support Allowance (income-related), Pension Credit or payment on account of one of these benefits or entitlements.
-  You must also have been getting any of the above for the last 26 weeks, or have been the partner of someone getting one of these benefits or payment on account of one of these benefits or entitlements, for you for 26 weeks, or a combination of them. If at any time during that period you or your partner stopped getting any of the benefits mentioned above, any gaps of up to 28 days will be ignored.
-  Anyone under a JSA sanction will not be entitled to a loan.

### How Much Can I Get?

Loans of between £100 and £1500 are granted according to your personal circumstances and take into account whether the applicant is:

-  An individual
-  A couple
-  A family.

None of these groups are eligible if they have savings greater than £2000, and would be subject to a reduced loan for savings between £1000 and £2000.

## What can it be used for?

You can get a Budgeting Loan if you need help with:

- Furniture or household items
- Clothing and footwear
- Rent in advance or removal expenses to secure fresh accommodation
- Home improvements, maintenance or security
- Travelling expenses within the UK
- Looking for or starting work (including childcare costs)
- Repaying hire purchase (HP) or other debts that have been taken out to pay for any of the above
- Funeral or maternity expenses.

You won't need to list individual items or services that you need or explain why you need them. But you will need to say how much money you want to borrow. If you need money for any other reason than the general categories above, you may not be able to receive a Budgeting Loan.

## How is the Loan Repaid?

- Repayments are made via deductions from benefits referred to earlier.
- The repayment amounts are agreed between the client and Jobcentre Plus, and paid over a maximum period of 2 years.
- Repayments are paid back at either 12% 10% or 5% of weekly benefit payment, depending on the borrower's financial commitments.

## How to Apply

Contact Jobcentre Plus on 0845 6060 234 and request a SF500 Budgeting Loan Application.

At present Budgeting Loans are available for those in receipt of the benefits mentioned above, but when these are replaced by Universal Credit, Budgeting Loans will be replaced by Budgeting Advances.

## Customer Service Standards

You have the right to expect a good standard of service from a public sector agency and if in receipt of a poor service and/or has been disadvantaged by maladministration may take action to resolve the problem.

Initially, the client should complain to the office administering the benefit. Agencies have their own internal complaints procedure which should be available on request.

## DWP Special Payments

The DWP **may** make special payments in cases where an individual has suffered hardship or injustice through proven maladministration. These **payments are discretionary** but may be available if:

- The client has lost entitlement to benefit payments
- The client has suffered injustice or hardship (for which there are payments available between £25 and £500)

There is **no statutory right to these payments** – and a final decision by The Independent Case Examiner will be binding.

## Jobseeker's Allowance Sanctions

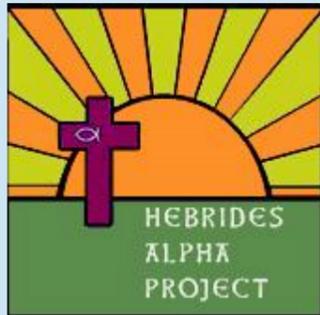
Payment of Jobseeker's Allowance is dependant on you satisfying DWP conditions of entitlement. Not complying without good reason may result in JSA payments being sanctioned by Jobcentre Plus for a limited period taking the form of a reduction or brief cessation in the amount the client is paid.

Sanctions normally last for a fixed period of 4, 13, or 26 weeks, or 3 years, depending on the type of misconduct and/or whether it is the first, second, or third time that this has occurred within a 52 week period.

## How to Challenge a Sanction

If you think you have been unfairly sanctioned, you can challenge it. You would initially request a detailed explanation (this is done by telephone ) and then you could request a re-consideration. You would then follow the appeal procedures If experiencing further problems please consult your nearest Citizens Advice Bureau. Please note that this process applies to all DWP benefit decisions and not just sanctions.

## OTHER CHARITABLE AID: LOCAL SERVICES



### Hebrides Alpha

The Hebrides Alpha Project provides a service for persons aged 18+, seeking to recover from alcohol, drug, mental health or criminal justice related problems and to assist them to become confident, responsible and valued members of the local community.

We offer an abstinence-based Supported Accommodation service.

It is hoped that through the provision of accommodation for six months to a year that individuals with multiple problems related to alcohol and drug misuse would experience recovery and:

-  **Become free from substance use**
-  **Experience physical recovery and healing**
-  **Experience significant improvements in mental health**
-  **Be able to relate well to their families and the community**
-  **Gain work-based skills and experience to enhance their employment prospects**
-  **Have the opportunity to develop a hobby of their choice**
-  **Cease to be involved in criminal or offending behaviour**
-  **Become valued and responsible members of the community.**

### Contact Details

Mrs Shona Macleod (Manager) / Mr Donnie MacDonald (Deputy Manager)  
HEBRIDES ALPHA PROJECT  
48b Upper Coll  
Isle of Lewis  
HS2 0LT

Tel 01851 820 830  
Mobile 07795000807  
Email: smacleod@hebridesalpha.co.uk



### Eilean Siar Foodbank

The Eilean Siar Foodbank provides food to help individuals and families in the Western Isles who are experiencing crisis as well as providing support to access other services.

The Foodbank is located at:

**37–39 Point Street,  
Stornoway,  
Isle of Lewis.**

**It is open on Monday, Wednesday and Friday between 11.00 and 14.00.**

The Foodbank operates on the basis of referrals made by professional agencies and voluntary organisations. These referring agencies include:

Barra Citizens Advice Bureau  
Harris Citizens Advice Bureau  
Lewis Citizens Advice Bureau  
Uist Citizens Advice Bureau  
Comhairle nan Eilean Social Work Department  
Comhairle nan Eilean Homeless Service  
NHS Western Isles  
Western Isles Foyer  
Action For Children  
Western Isles Association for Mental Health  
Lews Castle College UHI Student Services  
Hebridean Housing Partnership

**Getting help is quick, simple and 100% confidential.**



## Comhairle nan Eilean Siar Homelessness Service

If you are threatened with homelessness, you should contact your nearest Comhairle office, either personally or by telephone, and ask for an appointment with the Homelessness Service. This contact should be made, where possible, during office hours: Monday to Friday, 09.00 to 17.00.

We will offer you a Housing Options interview to discuss options for retaining your present accommodation or securing alternative accommodation through, for example, the private rented sector.

If all options to prevent homelessness have been explored and you actually become homeless then you will be offered a homelessness interview. You are entitled to request a homelessness interview at any time

Only in emergencies, out of office hours, you can telephone the emergency number which is 01851 701702.

To be entitled to permanent accommodation you must satisfy three conditions which are defined by law. These conditions are as follows:

-  That you are homeless or threatened with homelessness
-  That you have not become homeless or threatened with homelessness intentionally
-  That you have a local connection.

If you satisfy all of these conditions, the Comhairle will refer your application to the Hebridean Housing Partnership (HHP) for an offer of appropriate housing. However, due to the pressure on HHP's housing stock you may have to spend some time in temporary accommodation. Even if you do not satisfy all of the conditions we can provide you with temporary accommodation, if appropriate, and will give advice, assistance and/or support.

**You do not have to be sleeping rough to be homeless.**

## You are homeless or threatened with homelessness if:

-  You have no accommodation which you are entitled to occupy e.g. you have been living with friends or relatives and they cannot, or are no longer willing to accommodate you
-  It would not be reasonable to expect you to continue to occupy your present accommodation due to unfit living conditions
-  You have accommodation, to which you cannot secure entry e.g. if you have been illegally evicted by your landlord
-  To remain in your present accommodation, or to return to your previous accommodation, could result in violence or the threat of violence from someone with whom you live, or used to live
-  Your present accommodation is a moveable structure (e.g. caravan, houseboat etc.) and you have no place to station it in order to live in it
-  Your present accommodation is overcrowded and may endanger your health and/or the health of others living in the same accommodation
-  You are likely to be homeless within the next 2 months.

**You are intentionally homeless or threatened with homelessness if you have deliberately done something, or have deliberately failed to do something, that has led to you losing the accommodation that was available to you.**

For example, if you wilfully fail to pay your rent, you may be considered 'intentionally homeless'.

If you are homeless, or threatened with homelessness, and in priority need, but are found to be intentionally homeless, we have a duty to provide you with temporary accommodation for a reasonable period of time to allow you to secure your own accommodation. We also have a duty to provide you with relevant advice and assistance.

## You have a local connection if:

-  You normally live, or have lived in the past, in the Western Isles
-  You are normally employed in the Western Isles
-  You have a family association in the Western Isles
-  You have moved to the Western Isles because of special circumstances.

If you have no local connection with the Western Isles we can contact another local authority with whom you do have a connection on your behalf.

## Housing Support Services (Homelessness) (Scotland) Regulations 2013

The Comhairle also has a duty to assess the housing support needs of homeless applicants who are unintentionally homeless or threatened with homelessness, and then to ensure that appropriate housing support services are provided to those assessed as requiring them.

## Comhairle nan Eilean Siar Offices are located at:

### Lewis

Creed Court, Gleann Seileach Business Park, Willowglen Road Stornoway  
Tel (01851) 707909

### Harris

Council Offices, West Tarbert  
Tel (01859) 502367

### Uist

Council Offices, Balivanich, Benbecula  
Tel (01870) 602425

### Barra

Council Offices, Castlebay  
Tel (01871) 810431



## Western Isles Foyer

36 Bayhead  
Stornoway  
Isle of Lewis  
HS1 2DX

Tel: 01851 705366

We are a small local independently funded charity established in 2003. We work with young people aged 16-25 who are resident in the Western Isles and who are homeless, in housing need, are on a low income or are subject to other social disadvantages who require housing, housing support or support to develop their independent living skills.

We support service users by providing supported accommodation, supporting them to secure appropriate short and long term accommodation, providing information, support and advice regarding housing, education, training, employment, health & nutrition, financial & budgeting advice, tenancy support and signposting support them to access services relating to these topics.

The aim of our service is to assist young people to move on to successfully sustaining their own tenancies and live independent and fulfilled lives. Western Isles Foyer currently has three main strands to the support it delivers:

-  Lifeshaper: an independent living skills course aimed at improving independent living skills and employability.
-  Homeless Resource & Drop-in Centre: providing a hub for young people to access support and advice on an informal drop-in basis.
-  Housing Support: we provide 10 self-contained accommodation units for service-users and provide support to those in housing need or living in temporary homeless accommodation.

The group is managed by a committee comprised of directors, special directors (including service-user representation) and organisational representatives.



**Lews Castle College UHI**

If you are struggling and you are a student at college, then Student Services may be able to help. We can help you to apply for Discretionary Funding, and can help you to get the right information on benefit entitlement, housing issues and possible sources of financial help. We are also authorised to give Foodbank vouchers. If you have personal problems, we have a College Counsellor who you can talk to in complete confidence. If you have health-related issues, there may be things we can do to help.

You can come in to see us if you are on the Stornoway Campus but we can also be contacted by phone or email, wherever you are based.

Student Services Team: David Bell, Catherine Kelso and Kate Mawby

**studentservicesle@uhi.ac.uk**  
**01851 770321 or 770242 or 770280**



**Furniture Projects**

Co Cheangal Innse Gall (CCIG) partners have created furniture pack projects across the Western isles, in Lewis, Harris, Uist & Barra.

For more information contact:

**Lewis:** Anne Sobey (Third Sector Hebrides). Tel: 01851702632.  
 Email: ASobey@tshebrides.org.uk

**Harris:** Marine Munro (Harris Voluntary Service). Tel: 01859 502171.  
 Email: marine.munro@harrisvs.org.uk

**Uist:** Hector Macleod (UCVO). Tel: 01870 602117.  
 Email: Hector.Macleod@thirdsectorhebrides.org.uk

**Barra:** Eoin Macneil (Voluntary Action Barra & Vatersay). Tel: 01871810401.  
 Email: eoin@vabv.org.uk



**Hebridean Housing Partnership Ltd.**

HHP are the local housing Association who own and manage approximately 2,200 houses right across the Outer Hebrides.

We work with Comhairle Nan Eilean Siar to address the needs of homeless people and to provide them with permanent accommodation.

**We can be contacted through our Customer Services team on: 0300 123 0773.**

We also have offices at Gleann Seileach Business Park, Willowglen Road, Stornoway and Winfield Way in Balivanich. We can also be contacted for some services through the Comhairle's offices in Tarbert and Barra.



**Comhairle nan Eilean Siar**

**Western Isles Learning Shop**

The Western Isles Learning Shop is an adult education centre based in the Town Hall, Stornoway. The service is free and confidential to all adults looking to learn and develop new skills. The learning experience is tailored to the individual's needs and there are opportunities to work towards formal qualifications but progress is measured in personal achievement and how much it has changed the learner's life.

The Learning Shop also delivers English classes for speakers of other languages (ESOL) who wish to improve their conversational skills or to gain formal qualifications. Increased English language skills can help improve employment prospects and greatly assist with people's sense of integration in the community they live in.

**For further information please contact:**  
**Morag Fletcher, Adult Literacy and Numeracy Co-ordinator**  
**m.fletcher@cne-siar.gov.uk or 01851 822716**  
**Melissa Maclean-Smith, ESOL Support Worker**  
**m.maclean-smith@cne-siar.gov.uk or 01851 822718**



## The Energy Advisory Service

TEAS is the Local Energy Advisory Service within the Western Isles and has been active in energy efficiency advice and environmental projects for almost 15 years.

The last few years have seen many changes within the energy efficiency and renewable energy market and TEAS is currently working on a number of projects and services including:

- ➡ Energy advice home visits
- ➡ Domestic renewable energy projects
- ➡ Insulation and heating enquires
- ➡ Community presentations and workshops
- ➡ Fuel poverty research projects
- ➡ Schools workshops
- ➡ Alternative heating fuels
- ➡ Community environmental/energy projects
- ➡ Energy awareness training

TEAS currently have two projects running, Sustainable Hebrides and Energy Saving Communities. **Sustainable Hebrides** is funded by the Climate Challenge Fund until 2015 and aims to improve energy efficiency, housing stock and assist householders to reduce their fuel bills in a practical 'hands on' approach through free home energy visits. **Energy saving Communities** is a partnership project between TEAS and Urras Oighreachd Ghabhsainn, the central aim of project is to reduce energy usage, cutting high energy bills and therefore support those most in need. TEAS also works closely with Scottish and Southern Energy (also known as the Scottish Hydro) to help identify low income and vulnerable clientele and support them through their priority assistance schemes. If you require any assistance from TEAS in regards to any of the above please do not hesitate to contact us:

**Telephone: 01851 704300**

**Email: [info@theenergyadvisoryservice.co.uk](mailto:info@theenergyadvisoryservice.co.uk)**

**Come into the office on 41a Point Street, Stornoway.**

## OTHER CHARITABLE AID: NATIONAL SERVICES



### Turn2us

This agency allows anyone to access financial help from a variety of sources.

The website contains information and tools to help you find support, based on your specific needs and circumstances.

You can also register for a personal 'My Turn2us' account, which allows you to make confidential enquiries and applications directly to many of the grant-giving charities that you identify using their Grants Search database.

The Turn2us website also brings together an easy to use Benefits Calculator and a Grants Search database giving access to over 3,000 charitable funds – all available through **[www.turn2us.org.uk](http://www.turn2us.org.uk)**

**For individuals who are not able to access the website, their freephone helpline is open from 8.00 am to 8.00 pm Mondays to Fridays on 0808 802 2000**



### Soldiers, Sailors, Airmen's Families Association

SSAFA is a charity that provides life-long support for anyone who has ever served in the Armed Forces and their families.

Support is both practical and emotional and is given to both serving service personnel and veterans and extends to ex-servicemen either in prison or who are now ex-offenders.

**Telephone 0845 241 7141 for more information, or visit their website: [www.ssafa.org.uk](http://www.ssafa.org.uk)**



### Armed Services Advice Project

The Armed Services Advice Project (ASAP) provides dedicated information, advice and support to members of the Armed Forces Community in Scotland.

**Telephone 0845 231 0300 for more information, or visit their website: [www.asapadvice.org.uk](http://www.asapadvice.org.uk)**



## 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 on **0808 800 4444**



## 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.

**Telephone 0808 808 7777 or visit [www.carersuk.org](http://www.carersuk.org)**



## Healthy Start Vouchers

Your family may qualify for free milk, fruit and veg

If you are pregnant or have a young child under four, you could get Health Start Vouchers worth £3.10 a week for you and your child (under the age of one, you get two vouchers worth a total of £6.20 per week). You qualify for Health Start if you get Income Support OR Income-based Jobseeker's Allowance OR Income-related Employment and Support Allowance OR Child Tax Credit (but not Working Tax Credit unless your family is receiving Working Tax Credit AND an annual family income of £16,190 or less in 2014/15). You also qualify if you are under 18 and pregnant, even if you don't get any of the above benefits or tax credits.

You can use the vouchers at most shops/community shops in the Western Isles. Your GP practice, Health Visitor or Midwife will be able to provide you with an application form.

**Call Healthy Start: 0845 6017698**

**[www.parentingwi.scot.nhs.uk](http://www.parentingwi.scot.nhs.uk)**

## NOTES

# WESTERN ISLES POVERTY ACTION GROUP



Production Date: April 2014.

Produced by Citizens Advice Bureaux, in partnership with NHS Western Isles and the Western Isles Poverty Action Group. All information was accurate at the time of production. This information represents some of the services available in the Western isles, but is not necessarily a comprehensive list.

Based upon *Got No Money, Got No Food, In Crisis? A Survival Guide* by Stirling District CAB.