



### Good News Story – Money Talks Project

A Client contacted the bureau seeking help as she had recently gotten herself into debt in regards to her gas and electricity. Client is with Utilita and was in arrears of £764. The client had no other debts. The client confirmed that the debt had built up over the course of previous lockdowns due to the ongoing pandemic. The client was unable to make consistent monthly payments towards the bill. The client wanted to know if there were any grants available to help her pay off the existing debt. Client is currently in receipt of ESA, HB, CTR and PIP.

After seeking help from ERCAB, we advised and encouraged the client to apply for help through the British Energy Trust. The client was happy to proceed with the application. ERCAB adviser completed the application online and duly submitted. After a couple of weeks British Energy Trust confirmed that the client will receive a payment of £764 to clear her debts for gas and electricity. Client was extremely grateful and was also able to find a cheaper supplier that she could afford.

### Mobile and Home Based Close Contact Fund

This fund is for owners and operators of mobile and home-based close contact service businesses and for Registered Driving Instructors. It is NOT for employees of those businesses.

To be eligible for this grant you must:

- Have been operating your business before 17 March 2020.
- Lost income as a result of Covid-19 restrictions
- Meet all of the eligibility criteria.

This fund is not yet open to applications. If you think you are eligible to apply, please gather all of the information outlined and contact the bureau on 0141 881 2032 if you need further assistance.

For more information on this, please visit; <https://findbusinesssupport.gov.scot/coronavirus-advice/mobile-and-home-based-close-contact-service-fund?fbclid=IwAR2IXiEbjJ3rJodm033aLiSNZo9SkVKhf5BflqyfdUiGu0mFOjnopr3YVwA>

### Good News Story – Benefits

A client contacted the Bureau as they had recently been notified by Universal Credit that they had received an overpayment of around £1,500 in benefits. This overpayment had been apparently generated due to their husband's application for his state pension, which had been backdated. The client was deeply anxious about this new debt. They knew they would struggle to repay it as they were on a low income and unable to work due to long-term disability.

The client was advised that we could assist them in ensuring the overpayment was correct. If that was the case, we could assist them in making a request that the overpayment should be either not recovered, reduced or recovered on a favourable basis, due to financial hardship on the part of the part of the client. It was explained however that we would be relying on the discretion of the DWP for the most part, as they had an absolute right to recover Universal Credit overpayments.

In order to demonstrate financial hardship, information on the client's income and expenditure was gathered. As part of this process it was found that the client did not receive the LCW and WRA element as part of their Universal Credit. They should have been entitled to this element as they already claimed Contributions-Based ESA and were in the Support Group. The client was emailed a draft message to copy into their Universal Credit journal explaining this error. After doing so, the client received a message the following day saying that they would be immediately paid around £1,400 to cover the payments of this element they had no received so far. Their monthly Universal Credit payments would furthermore increase going forwards.

The client was advised that if the accuracy of the overpayment was confirmed, they could use this payment to wipe out almost all the bill. This would leave the client a far more manageable remainder sum to repay overtime.

Please feel free to distribute the contact details for our advisers provided on our Facebook page. Clients can also get in contact with the bureau via:

**Email-bureau@eastrenfrewshirecab.casonline.org.uk**

**Tel - 0141 881 2032**