



East Renfrewshire Citizens Advice Bureau Weekly Update

07/05/2021

Housing – Rent Deposit Guarantee Scheme

When providing housing advice, ERCAB regularly inform clients, and assess their suitability, for the Rent Deposit Guarantee Scheme.

Rent Deposit Guarantee Scheme

ERCAB operate a Rent Deposit Scheme in partnership with East Renfrewshire Council. Most private landlords ask for a cash deposit before agreeing to a tenancy and for many people it can be difficult to raise these funds. The Rent Deposit Guarantee Scheme offers a guarantee agreement to underwrite the deposit, which lasts up to 12 months. With the prospective landlord's agreement, the Scheme can guarantee a deposit up to the applicant's monthly local housing allowance.

The Scheme can assist people who meet the following criteria:

- Aged 16 and over
- Have an assessed housing need
- Have an established local connection
- Can afford to rent but have insufficient funds to cover the upfront costs for accessing private rented accommodation
- Are looking to rent within East Renfrewshire local authority area

All applications to this scheme are made through East Renfrewshire Council's Housing Services on (0141) 577 3001 or at the main Council Offices in Barrhead or Eastwood. If it is a suitable option, the officer will make a referral to East Renfrewshire Citizens Advice Bureau (CAB) who delivers the scheme on behalf of the council.

Please call **Mark** on **07552466506** for more information.

EU Settlement Scheme

If you are an EU, EEA or Swiss Citizen and have children you need to apply for them to remain in the UK as well as yourself.

Please call **Cara** on 07500972862 for assistance with this application.

Don't leave it too late. Applications close on 30th June 2021.

Good News Story

Due to the effects of COVID-19, ERCAB has been contacted by many consumers who have lost out financially due to holiday cancellations and restrictions. A client contacted the Bureau after booking a package holiday for August 2020 which was cancelled due to the pandemic. The client was refunded for all holiday expenses, apart from his flights costing around £600. The airline company told the client to contact his travel company for a refund as the flight itself was not cancelled. The client contacted the travel company but had no response.

After speaking to one of our general advisers, the client sent a Section 75 claim to his credit card company using a template provided. This resulted in the credit card company refunding him the £600. The client was delighted with this outcome.

Did you know that if you pay for something by credit card and require a refund because;

- You didn't get what you paid for
- You got something faulty or broken
- You got something that's different to how it was described

You can ask for your money back using a 'Section 75 Claim' under the Consumer Credit Act; as long as you're paid more than £100 and no more than £30,000.

Please call the bureau on **0141 881 2032** for assistance with any consumer issues.

Good News Story – Benefits

Client made contact with the bureau following recent deterioration in his health, enquiring if he would be entitled to any benefits to help his situation. ERCAB benefit's adviser conducted a full benefit check and determined that they should proceed with an application for Personal Independence Payment (PIP).

The client was assisted with completing the application form and this was duly sent to the DWP along with evidence to support the claim to be processed. The client was successful with the application and was awarded the Enhanced Rate Daily Living Component and Standard Rate Mobility Component.

Total CFG including backdated payment £8,875.67

Client was extremely grateful for the support received.

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