

Organisations that can give you advice

Barry CAB 119 Broad Street, Barry Vale of Glamorgan, CF62 7TZ

Opening hours-Monday/Tuesday: 9.30am - 4.30pm, Wednesday:
9.30am - 6pm, Thursday/Friday: 9.30am - 4.30pm **Tel: 01446
722812/ 0844 477 2020**

Debt and Welfare Benefit Clinic: Wednesday: 4pm - 6pm

Website: www.valeofglamorgan.gov.uk/debtandrecovery get advice about your debt and managing your budget.

Council tenants- contact the **Vale of Glamorgan Money Advice team on 01446709312.**

Housing association tenant –**Contact your housing support officer**

Step Change -Debt charity offering free and impartial debt advice.
Website www.stepchange.org or call 0800 138 1111 Monday to Friday 8am to 8pm, Saturday 9am to 3pm.

MIND— a charity in the Vale of Glamorgan working with and for people with mental health problems.

Barry centre call 01446730792, Tynewydd Road, just up the hill from Barry Library

Penarth centre call 02920350330, 56 Windsor Road, CF64 1JJ

Llantwit Major Barry tel no, email rainbow@mindinthevale.co.uk 29 Crawshay Drive, Llantwit Major -

Credit Union—Offer savings and loans anyone can join who live or works in Cardiff and the Vale of Glamorgan. You can pay in your wages and benefits and you can save and borrow from your savings. You can also set aside money for bills and your rent each week/ month which will be paid directly to your creditors such as your landlord. Website www.cardiffcu.com Contact details

Maximising your income — check benefits you may be entitled to. Department of works and pensions website www.gov.uk or call 0800 055 6688

Food parcels and food banks—If you are struggling with your expenses there are food banks situated in Barry. You will need to have vouchers to be able to get a food parcel.

contact the following organisations:-**Telephone advice Opening hours:** Monday - Friday: 10.00am - 4.00pm **Telephone:** 0844 477

Applying for a Discretionary Housing Payment

All you need to know about applying for a Discretionary Housing Payment in the Vale of Glamorgan



Introduction

This leaflet is to give you guidance on completing the discretionary Housing payment (DHP) form and explain the information we need from you to make our decision.

What is a Discretionary Housing Payment (DHP)?

Discretionary Housing Payments are there to support you if you have a shortfall in your rent that you are unable to meet due to your circumstances, they can also be used if you are moving home and are unable to afford the deposit, rent in advance and/ or moving costs.

Discretionary Housing Payments are **NOT** a benefit.

They are granted from a limited fund that is set by the government . This fund is not guaranteed year on year and is therefore meant to be used as a short term solution, usually for a maximum of 6 months.

As the fund is limited it is aimed at those people who are most in need. This means that although you may be facing difficulties there may be others applying who have a greater need for this support.

The application looks at 3 areas:-

- Your household circumstances
- Your financial circumstances
- What you are doing to improve your situation

You will need to provide as much information to support your application in all of these areas so that the decision maker can have a full picture of your circumstances.

Things you can do to help your situation:-

Debts—if you have debts seek advice there are a number of agencies that can assist you, help you talk to your creditors, budget & manage your finances: Citizens Advice Bureau, Step Change, Credit Union.

Maximising your income—if you are working maybe you can take on extra hours, overtime, or if you are working part time maybe extra hours or an additional job. Check that you are receiving the right amount of benefits or if you are not receiving benefits do an online calculation to see if you may qualify. You may also qualify for additional discounts and exemptions on your council tax, check with us to see if you qualify for any.

Reducing your expenses— look at what you and other members of your household are spending your income on. See if you can make any savings by switching your gas and electric providers, insurances you have, satellite, internet, telephone/ mobile phone providers, changing your shopping habits, lifestyle. Improving the efficiency of your energy usage through home improvement grants and efficiency schemes that may be in your area.

Reducing travelling costs— sell your car if you can use public transport, walk or get a bicycle.

Changing your lifestyle - your GP is one place you can get advice about programmes to help you give up smoking, alcohol. Your GP can also advise you about eating healthy on a budget. You may sell your car and get a bicycle. Car boot sales, Amazon, gum tree and charity shops are a good way of buying essential and non-essential items at a really low cost such as clothing, shoes and furniture. Visit your local library for free internet access. Vale of Glamorgan website also offers lots of information about local leisure centres and activities around the borough visit www.valeofglamorgan.gov.uk .

- Ineligible service charges—That is service charges included within your rent that are not eligible for Housing Benefit such as water rates and sewerage charges.
- Increases in your rent due to outstanding rent arrears
- Shortfalls due to Sanctions and Reductions in your Benefit. These are:
 - ◆ A reduction in Income Support or income-based Jobseekers Allowance due to a failure to comply with Child Support Agency in arranging maintenance.
 - ◆ A reduction in benefit due as a result of non-attendance at a work-focused interview.
 - ◆ Any reduction or loss of benefit due to Jobseekers Allowance employment sanction
 - ◆ Any reduction in benefit due to a Jobseekers Allowance sanction got 16/17 year olds.
 - ◆ Any restriction due to a breach of a community service order
 - ◆ Any reduction in Universal Credit due to a sanction
- Any shortfall due to Housing Benefit or Universal Credit being Suspended.
- A Rent shortfall where you are only getting Council Tax Reduction and not getting any Housing Benefit or help with Housing Costs in Universal Credit
- Shortfalls caused by Housing Benefit or Universal Credit overpayment recovery.

1. Your household circumstances

We need to know about all people who live in your household.

A household may be a single person or an extended family. It will include you, your partner and any children living with you, and anyone else who lives with you as part of your household. You should give us as much information as you can as it helps to provide a complete picture of your circumstances. If you need more space you can enclose extra sheets.

The more information you can give us the better understanding we have of your circumstances. This may include:-

- Anyone who has a disability and needs extra space for equipment or a mental health issue
- Anyone who has a medical condition that may mean they are unable to share a bedroom.
- Anyone who comes in to care for you or any member of your household
- Any circumstances about your household that mean you are unable to move easily.

2. Your financial circumstances

We need to understand your financial position. This helps us to understand how you are using your income and what commitments you have.

If we do not have enough information about your income and expenses we may decide **not** to award a DHP.

All income and expenses for you and your partner need to be included.

We also need to know about any other people who live as part of your household and contribute towards your household expenses. If you rent out a room you need to tell about the amount of rent you receive.

Income you, your partner & members of your household may be receiving:

- **Earned income**— earnings, wages, earnings, self employed, maternity pay, sick pay, income from a property, income from any other source.
- **Benefits**—Jobseekers allowance (contribution or income based), Employment support allowance (contribution or income based), Income support, Pension credit (guaranteed or savings credit), universal credit, child benefit, incapacity benefit, widows benefit, attendance allowance, bereavement allowance, any other benefit you may be receiving.
- **Other income**— Working & child tax credits, state pension, occupational pensions, war widows pension, maintenance, income from a property, Income from rental.

Any lump sum funds:-

- Saving/ investments, Money from property, Money from family & friends

Income/benefits we do not take into account—Disability living allowance (DLA, DLM) both care and mobility components, personal independence payment (PIP) - both daily living & mobility components.

Your expenses (outgoings)

We need to know about you & your partners expenses, this will give us a picture of your out goings. Give us as much information as you can about how you are spending your money. In particular tell us about any expenses that may not seem obvious such as debts or if you, your partner or any member of your household have extra expenses because of a disability or health condition. The more information you can give us the better understanding we will have of your circumstances and why you need to spend your money on certain items.

Debts—if you have debts we will ask you how you accrued these debts, and what you are doing medium to long term to consolidate them. We will want to know that you are seeking advice or assistance to find a resolution. We may not award a DHP if we feel you have not made suitable efforts to find a resolution.

Local housing allowance (LHA), Size criteria or bedroom tax, (under occupancy rate) - if you have a shortfall in your rent because your rent is considered to be expensive or you have more bedrooms than you need we will want to know:-

- Why you are living in a property that is more expensive than other similar properties in the same area, and what you are doing medium to long term to find other more suitable accommodation.
- Why you need the extra bedroom(s) and/ or what you are doing medium to long term to look for more suitable accommodation. If you are not intending to look for more suitable accommodation we will need to know why.

Expenses that cannot be met by a discretionary housing payment (DHP)

Certain expenses **cannot** be met by a DHP.

However we still need to know about these expenses so include them in your application.

The expenses we cannot pay for are as follows:

These include:-

- Mortgage payment
- Council Tax