



This is to certify that

Castlemilk Law and Money Advice Centre

is accredited to provide the following
types of advice and information
in the following topics

Type III- Housing, Welfare Benefit and Money Debt

A handwritten signature in black ink, appearing to read "Ash Denham".

Ash Denham MSP
Minister for Community Safety



Scottish Government
Riaghaltas na h-Alba
gov.scot

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2. Housing Specific Competences

- 2.1 Rent Arrears
- 2.2 Mortgages and Secured Loans
- 2.3 Universal Credit for housing costs and Housing Benefit Advisor competencies
- 2.4 Disrepair in Rented Housing
- 2.5 Housing Options
- 2.6 Discrimination in Housing
- 2.7 Eviction
- 2.8 Anti-Social Behaviour
- 2.9 Harassment and Illegal Eviction
- 2.10 Homelessness
- 2.11 Relationship Breakdown
- 2.12 Rent: Private Sector
- 2.13 Security of Tenure
- 2.14 Statutory Tenancy Rights

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3. Money and Welfare Benefits Related Advice Competences – Foundation Knowledge

- 3.1 Administrative Structure of the Benefits and Tax Credits Systems
- 3.2 National Insurance Scheme
- 3.3 Claims and Backdating
- 3.4 Decision-Making, Disputes and Appeals
- 3.5 Benefit and Tax Credit Overpayments
- 3.6 Assessment, Initial Decision-Making and Holding Activity in Debt Cases

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4. Money and Welfare Benefits Related Advice Competences- Specialist Areas

- 4.1 Means-Tested Benefits
- 4.2 Universal Credit
- 4.3 Tax Credits
- 4.4 The Social Fund and the Scottish Welfare Fund
- 4.5 The Impact of Work on Benefits
- 4.6 Child Element of Universal Credit, Child Benefit, Kinship Care Allowance and Guardian's Allowance
- 4.7 State Retirement Pension
- 4.8 Personal Independence Payment, Disability Living Allowance and Attendance Allowance
- 4.9 Benefits for People who have Limited Capability for work
- 4.10 Benefits for Industrial Injury and Disease
- 4.11 Benefits for Veterans
- 4.12 Carers Allowance
- 4.13 Jobseeker's Allowance
- 4.14 Benefits for Maternity, Paternity and Adoption
- 4.15 Bereavement Benefits
- 4.16 Benefits for People in Public Care
- 4.17 Benefits for Students

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4. Money and Welfare Benefits Related Advice Competences- Specialist Areas

- 4.18 Benefits for People from Abroad and/or who are Subject to Immigration Control
- 4.19 Ancillary Benefits
- 4.20 Financial Statements
- 4.21 Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc
- 4.22 Identifying and Agreeing Options in Debt Cases
- 4.23 Negotiating and Making Offers to Creditors
- 4.24 Diligence, Diligence Stoppers and Court Proceedings
- 4.25 Bankruptcy and Trust Deeds
- 4.26 The Debt Arrangement Scheme
- 4.27 Recalls and Appeals against Court Decrees and Orders
- 4.28 Utility Debts
- 4.29 Local and National Tax Debts
- 4.30 Rent Arrears
- 4.31 Mortgages and Secured Loans
- 4.32 Civil and Criminal Fines and other Financial Penalties