



This is to certify that

**HADDINGTON CITIZENS ADVICE BUREAU**

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

Type I, II and 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

# HADDINGTON CITIZENS ADVICE BUREAU

## **Housing Specific Competences**

- 2.1 Rent Arrears.
- 2.2 Mortgages and Secured Loans.
- 2.3 Universal Credit for housing costs and Housing Benefit Adviser competences
- 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.
- 2.15 Repair and Improvement Grants.

## **HADDINGTON CITIZENS ADVICE BUREAU**

### **Money and Welfare Benefits Related to 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

## HADDINGTON CITIZENS ADVICE BUREAU

### **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.
- 4.18 Benefits for People from Abroad and/or who are Subject to Immigration Control.
- 4.19 Ancillary Benefits.
- 4.20 Financial Statements.

## **HADDINGTON CITIZENS ADVICE BUREAU**

### **Money and Welfare Benefits Related Advice Competences – Specialist Areas**

- 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.
- 4.33 Business Debts.