

## Welfare Rights Service

The benefits and tax credits system is complicated and always changing. We aim to make sure that you are getting everything that you are entitled to. Even if you have been refused in the past, rules may have changed.

We can arrange office appointments or if you can't get out, we can arrange home visits.



Argyll Community Housing Association Limited  
Registered Office at: Menzies House, Glenshellach Business Park, Oban  
PA34 4RY  
Registered under the Co-operative and Community Benefit Societies Act  
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Registered with the Scottish Housing Regulator as a Registered Social  
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charity number SC042713.  
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There will be lots of changes to benefits with the introduction of Universal Credit. Do you know what the effects of this will be on your own financial situation?

If the answer is 'no' then why not ask to speak to Welfare Rights Officer who may be able to help you. It's free!

## Welfare Rights Service

*Welfare Rights advice is a free and confidential service for tenants offering help and advice on benefits*

*Contact Fiona Evamy for Advice today on 01546 605878*





*Your Welfare Rights Officer can help increase income and advise with debts, including rent arrears.*

The Welfare Rights Service is **free** and **confidential** and could result in you getting benefits and credits that you are entitled to.

Millions of pounds go unclaimed each year in this area and not just by those who aren't working. Those in low paid or part time work are often missing out and changes like having a baby can often mean more money.

Advisers can tell you about what you are due and deal with all benefit claims and appeals about what you should get if you:

- Are sick or disabled
- Need help with your rent or council tax
- Have children
- Are retired
- Are looking for work or have lost your job
- Work part time or in low paid work
- Are looking after someone
- Need help with one-off costs

You can drop in to your local housing office to make an appointment or call the Welfare Rights Officer for your area.

Contact Welfare Rights Officers:

Bute Advice Centre  
(Bute & Cowal)

Info@buteadvice.org.uk  
01700 502784

ACHA Lomond  
Lorraine.McGinty@acha.co.uk  
01546 605907

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