

Welfare Benefits

Your legal rights



*Community
Legal Service*



There are many different benefits available, depending on your needs and your circumstances. But you may not know what you are entitled to, or how to apply for a benefit, or what to do if you think you have been unfairly refused a benefit. This leaflet explains how the benefits system works at the moment, but more changes are planned for October 2004.

● If you have a low income	3
● If you are having a baby or adopting a child	4
● If you have children to look after	5
● If you are unemployed	5
● If you are ill and can't work	6
● If you have a disability	7
● If you are just starting work	7
● If you have retired or are about to retire	8
● If your husband or wife dies	9
● Where do I claim?	10
● How do I claim?	11
● What if I disagree with a decision about my claim?	14
● What if I've been treated badly?	16
● The Human Rights Act	17

The leaflets in this series give you an outline of your legal rights. They are not a complete guide to the law and are not intended to be a guide to how the law will apply to you or to any specific situation. The leaflets are regularly updated but the law may have changed since this was printed, so information in it may be incorrect or out of date.

If you have a problem, you will need to get more information or personal advice to work out the best way to solve it. See 'Further help' on page 19 for sources of information and advice.

Most people in the UK are likely to qualify for some kind of welfare benefit at one time or other, but many people miss out because they don't know what they can claim. Here we explain the different types of benefit and tax credits, and how you can work out if you might be able to claim them.

Benefits and tax credits are to support people in need. There are many types of benefit for different types of need. Here we outline the types of benefit you can get, depending on your need. If you think you might be able to get any of the benefits described, you can get more detailed leaflets from the Department for Work and Pensions and the Inland Revenue explaining:

- how they work;
- whether you qualify; and
- how much they are worth.

See 'Further help' on page 19 for contact details.

If you have a low income

If you have a low income, you can claim a number of benefits that can give you a basic amount to live on. To get them, you will need to pass a 'means test', so you will have to give details of all your income and savings.

Income Support

This is available to people on a low income who do not have to look for work before they can receive benefit, such as:

- carers;
- lone parents; and
- people who are sick or disabled.

To claim, you have to be under 60 years old, and you cannot be working for more than 16 hours a week. If you claim Income Support as a lone parent because you do not live with your child's other parent, you will be treated as having applied to the Child Support Agency. You will have to give information about your child's other parent, unless this would be a risk for you or your children. If you do not give this information, your Income Support may be reduced.

Jobseeker's Allowance

This can be paid to people who fall outside the groups listed above and who must look for work to qualify for benefit.

Working Tax Credit

This is to help top up low earnings. You may qualify if you work for 16 hours or more a week and you either have a child or you are disabled. Otherwise, you must usually work for at least 30 hours and be over 25 to be able to receive it.

The Social Fund

This is a system of loans and grants to help cover unexpected costs or payments for certain events such as funeral or maternity expenses. Most Social Fund payments are for people who are already on one of the means-tested benefits.

Housing Benefit and Council Tax Benefit

These are paid by your local authority (council) and can help pay your rent or council tax if you have a low income, whether or not you are working.

Mortgage interest costs

If you have a mortgage on your home, you might be paid some or all of your mortgage interest costs if you qualify for Income Support, Pension Credit or income-based Jobseeker's Allowance. It will normally be paid direct to the bank or building society you have your mortgage with.

There are other types of help you may be able to receive if you are on a low income and you have children to support. See 'If you have children to look after' on page 5.

If you are having a baby or adopting a child

If you have a job, you may get Statutory Maternity Pay (SMP) or Statutory Adoption Pay (SAP) from your employer. These benefits are the minimum amount that an employer has to pay you while you are off work having a baby or when you have just adopted a child. Whether you can get these benefits depends on how much you earn and how long you have been working. You can claim Statutory Maternity Pay or Statutory Adoption Pay for up to 26 weeks. If you do not qualify for Statutory Maternity Pay, you may be able to claim Maternity Allowance instead from the Department for Work and Pensions.

If you are the partner of a person who has recently given birth or adopted a baby, or if you will have responsibility for the child, you may be able to claim Statutory Paternity Pay depending on your earnings and how long you have been working. It is paid for up to two weeks.

For more information about what you may be able to receive from your employer if you are having a baby, see the Community Legal Service Direct leaflet, 'Employment'.

Pregnant women can get free prescriptions and dental treatment. If you are on a low income, you may also qualify for a lump-sum (one-off) payment called a Sure Start Maternity Grant. You can claim this before or after your child is born.

If you have children to look after

If you have a child, there are several benefits you may be able to claim.

- You can normally claim Child Benefit for your child or children, regardless of your earnings.
- If your income is below a certain level, you may also qualify for Child Tax Credit.
- If you work, you could claim Working Tax Credit which can give extra allowances towards childcare costs.
- If your child is disabled, you may be able to claim Disability Living Allowance for them, and Carers Allowance for looking after them.

- If you look after a child whose parents have both died, or if one has died and the other is missing or in prison, you may be able to claim Guardian's Allowance.

If you are unemployed

Jobseeker's Allowance (JSA) is paid to you if you are fit for work but you do not have a job. There are two types of Jobseeker's Allowance:

- contribution-based; and
- means-tested (income-based).

You may qualify for the contribution-based benefit if you have paid National Insurance contributions recently. If you are on a low income, you may receive the means-tested benefit based on your needs and income, either on its own or on top of contribution-based Jobseeker's Allowance.

To qualify for benefit, you must prove to the Jobcentre that you are looking for work and you must be available for work (you can't normally be studying for more than 16 hours a week, for example).

If you are claiming contribution-based Jobseeker's Allowance by itself, you claim only for yourself. If you are getting any income-based Jobseeker's Allowance, you claim for yourself and your partner. Some couples must make joint claims for Jobseeker's Allowance, which means they both have to look for work and attend the Jobcentre.

If you are ill and can't work

If you are off work sick, you may qualify for:

- Statutory Sick Pay (and possibly also contractual sick pay from your employer) for the first six months.
- Incapacity Benefit (on top of any contractual sick pay you receive from your employer), if you are still ill and can't work after six months.

If you are self-employed or unemployed, you cannot receive statutory sick pay, but you may be able to claim Incapacity Benefit during the first six months if you have paid National Insurance contributions within the last three years.

If you are sick and you have never worked, you may qualify for Incapacity Benefit if you are under 20 (or 25 in certain circumstances). Otherwise, you may get Income Support if you are on a low income. Some people may be getting Severe Disablement Allowance because they can't work, but you cannot make a new claim for this benefit now because it has been stopped.

If you do return to work and are still disabled, you may also qualify for a higher rate of Working Tax Credit to top up your earnings.

If you have been injured at work

As well as the Statutory Sick Pay or Incapacity Benefit already mentioned, you may be able to claim Industrial Injuries Disablement Benefit if you:

- have an accident at work; or
- suffer from one of a list of certain diseases because of your work.

You must be an employee and the injury or disease must have happened because of your work. To claim this benefit, you do not have to prove that your employer was at fault, but you should speak to a solicitor in case you can take legal action against your employer.

If you have a disability

Depending on how long an illness or disability lasts and how disabled you are as a result, you may qualify for:

- Disability Living Allowance if you are under 65; or
- Attendance Allowance if you are 65 or over.

You can claim Disability Living Allowance and Attendance Allowance whether or not you work. They are not treated as income for the purpose of working out whether you qualify for other means-tested benefits, such as Income Support, Tax Credits, Pension Credit, Council Tax Benefit or Housing Benefit. Receiving Disability Living Allowance and Attendance Allowance does not depend on any income you have, and you do not have to have paid any National Insurance contributions to receive them.

If your home is adapted or you have to use an extra room because of your disability, your council tax bill can be reduced.

If you care for a person with a disability, you may qualify for Carer's Allowance if you:

- spend at least 35 hours a week caring; and
- earn no more than £79 a week.

You do not have to have paid National Insurance contributions to get Carer's Allowance. Carer's Allowance is taken into account when working out whether you qualify for other means-tested benefits.

If you are just starting work

If you start work after a time when you've been receiving Income Support or income-based Jobseeker's Allowance, Severe Disablement Allowance or Incapacity Benefit, you may be able to get 'extended payments' of Housing Benefit and Council Tax Benefit. This means you will carry on getting these benefits for four weeks at the same rate as before you started work.

If you are getting Income Support or income-based Jobseeker's Allowance with an amount for mortgage interest and you come off these benefits to go into work, then you may be able to carry on getting help with mortgage interest for four weeks. If you are a single parent claiming Income Support and you come off it to start work, you may be able to carry on getting Income Support at the same rate for the first two weeks, and then just mortgage interest, if that applies to you, for another two weeks. This is to help tide you over until you receive your wages. But you must tell whoever pays your benefit as soon as you start work, or you could lose it.

However, the rules are changing, and these 'run-on' benefits won't be available for lone parents after October 2004 when they will be replaced by a different scheme.

If you were working part-time while claiming Income Support or Jobseeker's Allowance and these benefits stop because the number of hours you work or your pay increase, you can claim a one-off Back to Work Bonus. You must claim this within 12 weeks of the benefit ending. However, the Back to Work Bonus is being stopped from 25 October 2004. It will be replaced by new schemes to help people back to work.

If you are receiving maintenance

If you are receiving maintenance under the rules that applied before March 2003, this maintenance will be included in your assessment for Income Support or income-based Jobseeker's Allowance. If you then start work or increase your hours or pay and these benefits stop, you may be able to claim a one-off Child Maintenance Bonus. You must claim this within four weeks of the benefit ending. If you are receiving maintenance under the rules since 2003, then £10 of your maintenance will be disregarded (ignored) in your assessment for Income Support or Jobseeker's Allowance.

If you have retired or are about to retire

You may receive the State Retirement Pension when you reach pensionable age (for now, 65 for men and 60 for women). The amount you receive will depend on how much National Insurance you or your husband or wife have paid or been credited with during your working lives. However, once you turn 80, you may get some retirement pension whether or not you have paid National Insurance.

You may be able to receive another benefit, called Pension Credit, it depends on your circumstances but you can get it whether or not you are still working. It is made up of two parts:

- a Guarantee Credit (for people over 60); and
- a Savings Credit (for people over 65).

You may get either or both parts. The Guarantee Credit tops up your income to a guaranteed level for your circumstances. The Savings Credit means you may still receive benefit even if you have savings or other income on top of your basic pension. If you are 60 or over, you will also receive free prescriptions and you should receive a Winter Fuel Payment each year. If you are 70 or over, you should receive an extra age-related payment with your Winter Fuel Payment. However, this is a one-off payment which, at least for now, is being made only this year.

If your husband or wife dies

If your husband or wife dies and they have paid National Insurance contributions in the past, you may be able to claim a lump-sum Bereavement Payment of £2,000.

If you have children, you may qualify for Widowed Parents' Allowance. If you were 45 or over but under pension age when your husband or wife died, you may get a Bereavement Allowance for up to a year after they died. However, these allowances can be stopped if you start living with another partner as man and wife. If you are on a low income, you may also qualify for other means-tested benefits and a Funeral Grant from the Social Fund.

Special groups of people

For most of the benefits mentioned in this guide, special rules apply to certain groups of people such as:

- hospital in-patients;
- people from abroad;
- students, prisoners; and
- people who live in care homes or other residential accommodation.

You should get further advice if you are in any of these groups.

Where do I claim?

Different agencies and authorities are responsible for different benefits. You must get in touch with the right one to apply for each benefit. See 'Further help' on page 19 for their phone numbers and other details.

Department for Work and Pensions

This government department has separate agencies that deal with different benefits. Jobcentre Plus will eventually deal with all claims from people of working age, and the Pension Service will deal with claims for Retirement Pension and Pension Credit for people over 60. Not all areas have these agencies in place yet, so you may make your first claim for benefit at local social security offices or the Jobcentre. You can get in touch with the Pension Service by phone and they can help you complete a claim form while you are on the phone if you prefer.

The Disability and Carers Directorate is responsible for Attendance Allowance, Disability Living Allowance and Carer's Allowance, but you can make your first claim:

- through any Department for Work and Pensions office; or
- by phoning the Disability and Carers Directorate Benefit Enquiry Line.

You can also get a claim form for many benefits from the Department for Work and Pensions website or the Pension Service website.

Inland Revenue

If you are claiming tax credits, Child Benefit or Guardian's Allowance, you should claim from the Inland Revenue. The Inland Revenue also deals with questions about National Insurance. You can get claim forms from:

- any Department for Work and Pensions office – for example, a Jobcentre;
- Inland Revenue Enquiry Centres; and
- the Inland Revenue website.

There are also telephone helplines for tax credits and Child Benefit which can send you claim forms.

Your local authority (council)

Housing Benefit and Council Tax Benefit are dealt with by your local council. You can get a claim form from your local authority housing benefit or council tax benefit department.

Veterans Agency

Claims for War Pensions are made to this agency, which is part of the Ministry of Defence, though most military service organisations will also be able to help you with claims. See the Community Legal Service Direct leaflet, 'Veterans', for more information.

How do I claim?

You must fill in a claim form before you can claim any benefit or tax credit. For many types of benefit, you will have to provide a lot of personal information about yourself, your family and your finances, and you may also have to provide some proof that you qualify for the benefit. You have to give your National Insurance number, so if you do not have one you will have to apply for one.

It can take a long time and a lot of effort to fill in claim forms, but if you don't do it properly, you may not get the benefit. If you need help filling in the forms, contact your local Citizens Advice Bureau.

You can claim for yourself and members of your family. You can also claim on behalf of other people if they are unable to manage their own affairs.

Who decides whether I will get the benefit or not?

An official, often called a 'decision-maker', decides whether you can receive a benefit and, if so, how much you will receive. You will get the decision in writing and if you don't understand the decision, you can ask them to phone you or write to you to give you a better explanation. The letter will also include details of how you can challenge the decision and whether you can appeal if you don't agree with it.

Can I get benefit for a period before I make my claim?

If you claim late, whether you can get benefit for a period before you claim (called 'backdating') depends on the benefit. Some benefits can be backdated without a reason, for example, Child Tax Credit, Working Tax Credit, Child Benefit, Carer's Allowance, Incapacity Benefit, Pension Credit and Retirement Pension. Income Support and Jobseeker's Allowance can be backdated only for certain reasons, for example, because the office you wanted to apply to was shut.

Disability Living Allowance and Attendance Allowance cannot be backdated. Housing Benefit and Council Tax Benefit can be backdated if you have a good reason for not claiming earlier.

If you think you should have received benefits for a period before you claimed, you should ask for your claim to be backdated. The maximum period most benefits can be backdated is three months. For Housing Benefit, Council Tax Benefit and Pension Credit, it is up to 12 months. You should find out the rules for the benefit you are claiming so that you can give your reasons if needed.

How will I get paid?

How, when and how often you are paid depends on the type of benefit you are claiming. For now, most benefits can be paid by an order book or giro cheque that you can cash at a particular post office, but the government is moving towards paying all benefits directly into people's bank accounts.

Tax credits must usually be paid into an account and you will be asked for your account details when you apply for tax credits. If you do not have a bank account, you should be able to open a special Post Office card account, or a basic bank account, which is available from many banks and building societies.

Statutory Maternity, Paternity and Adoption Pay and Working Tax Credits (except for help with childcare) are paid to you by your employer and will appear on your pay packet or payslip. If you are self-employed, Working Tax Credit will be paid to you by the Inland Revenue.

Housing Benefit and Council Tax Benefit can be paid direct to you or to your landlord or to your rent or council tax account.

Do I have to do anything after I start getting the benefits?

This depends on which benefits you are receiving. As a general rule, once you are receiving benefit, you must tell the agency that pays you about any changes in your circumstances. These include things such as if your income changes or if your ownership of property changes, or if one of your children leaves school.

For Jobseeker's Allowance, you also have to have interviews with a personal adviser, who will try to help you get work. You will also need to show that you are making efforts to get a job. For some other benefits, you may also be asked to attend interviews with a personal adviser.

For Pension Credit, some people who claim do not have to report certain changes in their income for up to five years, but this rule does not apply to everyone. You should seek further advice if you are in this situation.

For tax credits, rules on changes in income are different to those on most other benefits, and you should get further advice. If you don't tell the Inland Revenue in time about some changes, you may have to pay a penalty fine, or increases in the credit paid may not be fully backdated. Remember to check the rules for each different benefit you receive, as one agency may need you to tell it of some changes while others will not.

What happens if I get paid too much?

If you are paid too much benefit, you may be asked to repay it. This may happen if you don't tell the agency about changes in your circumstances or if you give them wrong information – even by mistake.

If the problem is more serious, for example, if you lie about your circumstances, you may be investigated for fraud, and may even be prosecuted or fined.

Sometimes the agency dealing with your claim may make a mistake and pay you too much benefit. For most social security benefits, you have the right to appeal against having to repay an overpayment. But for tax credits there is no formal right of appeal, just the possibility that the overpayment will be written off if there is hardship or if the agency admits making a mistake. However, you can appeal against a decision which adds interest to an overpayment or which asks you to pay a penalty. You can also appeal if you think the amount of your tax credit (and therefore the overpayment) is wrong. You should always get specialist advice if you are asked to repay overpaid social security benefit or tax credit.

What if I disagree with a decision about my claim?

You can challenge a decision if you think you have been wrongly refused a benefit or not paid the right amount.

If you want to challenge a benefit decision

If you disagree with a benefit decision, you need to contact the agency that made the decision and tell them in writing that you want them to look at the decision again. You should keep a copy of your letter.

If you want to challenge a benefit decision, it is a good idea to get expert advice to ensure that you tell the agency or appeal tribunal everything that might help it change the decision. See 'Further help' on page 19 for where to find expert advice.

You can ask the agency to look at a decision again, but you must normally do this (called a 'revision') within one month of the original decision. This time limit can be increased to 13 months in some cases. In other situations (for example, if the agency involved made a mistake when deciding your claim) there is no time limit. If they change the decision in your favour, the benefit will normally be paid from the date of the original decision.

If you are not happy with the new decision after a revision, you can still appeal to an appeal tribunal. You should do this within a month of the new decision. However, you can appeal straightaway if you want to. For example, if the reasons why the decision is wrong are complicated, it may be quicker to appeal than to ask for a revision.

If you want to challenge a tax credit decision

After the initial decision has been made on your claim for tax credit, it can be revised (changed) if your circumstances change. Remember that if you do not report some changes in time, you could get a penalty fine or lose tax credit. You can also ask for a revision if the Inland Revenue made a mistake in its initial decision, but you cannot ask for a revision if your claim has been turned down altogether or your tax credit stopped.

If you think the initial decision was wrong or your claim was refused altogether, you have the right to appeal. You have 30 days from the date of the decision to appeal. If you disagree with a revised decision you can appeal against this, too. You have 30 days from the date of the revised decision.

After a final decision has been made on your claim at the end of the tax year, the Inland Revenue can still take steps to find out whether your entitlement to it was correct. You can appeal against any decision made because of this. You have 30 days after the decision was made to appeal. If you can show that the Inland Revenue made a mistake, the decision can be revised.

If you want to appeal against a decision

You can appeal against:

- an initial decision;
- a final decision; or
- a decision changed because you asked the agency to look at it again.

The usual time limit for making an appeal is one month from when the decision was made for social security benefits and 30 days for tax credits. You may be able to appeal up to one year after this time limit has ended if:

- you can show that your appeal has a reasonable chance of success; or
- it is in the interests of 'justice'. This means if something serious happened (like you were ill, or your partner died) which made it difficult for you to claim within the normal one-month or 30-day time limit.

If you are making an appeal, you must write to the office that made the decision you are appealing against. The Department for Work and Pensions, Inland Revenue and your local authority each has its own appeal forms which you should fill in if you can. If you can't get hold of one of these, they will accept a letter.

The appeal form or letter needs to describe the decision you are appealing against and the main reason why you think it is wrong.

After you have made an appeal against a social security benefit decision, a decision-maker will look at the decision again to see if they should change it. If the decision is not changed in your favour, it will go to an appeal tribunal. For tax credits, the Inland Revenue can decide to settle the case with you before a hearing takes place. If your appeal goes to an appeal tribunal, you have the choice of:

- going to an oral hearing, where you can present your case in person; or
- letting the tribunal decide your case on your claim form and appeal form or letter.

It is normally better to go to an oral hearing where you can explain your case in front of the tribunal. You can take someone with you if you wish.

How the appeal tribunal works

At an appeal tribunal, you can explain why you think a decision should be changed. The tribunal will include a solicitor or barrister and sometimes a doctor, accountant, or a person with experience of a disability, if necessary. The number and type of people on the tribunal will depend on the type of question they are looking at. A representative of the Department for Work and Pensions, Inland Revenue or local authority may also be there. They will present the case of the agency that made the decision.

The tribunal normally makes the decision on the same day, and will give you a written notice of the decision. They may also give you the full statement of reasons for their decision, or you can ask for it in writing, within one month. You should ask for it if you think you might want to challenge the tribunal decision.

Normally the Appeal Tribunal's decision is final. You can only appeal further, to the Social Security Commissioners, on a 'point of law', for example, if:

- a tribunal misinterprets the law;
- there is no evidence to support the decision;
- the tribunal does not give a clear conclusion on the facts of the case; or
- the tribunal does not provide adequate reasons for its decision.

If the agency appeals, you will not normally be paid your benefit or tax credit until the appeal is heard. Once a Commissioner has ruled on a case, you can appeal to the Court of Appeal, and finally, to the House of Lords, but only on important points of law.

What if I've been treated badly?

You may be unhappy with an agency that's been dealing with your benefits because:

- you think you've been treated unfairly;
- you think you've been given bad advice; or
- of poor service, for example, delays or errors.

You can complain first about the agency by writing to them to give them a chance to explain and apologise or compensate you. Each agency has a complaints procedure and you can ask for information about this.

You can complain whether or not you also want to challenge a decision.

If you are unhappy with an agency's response to your complaint, you may be able to take your case further.

- If you are unhappy about how your local council has dealt with your benefits, contact the Local Government Ombudsman.
- For complaints about other benefits, contact your Member of Parliament, who can help you apply to the Parliamentary Ombudsman (the Parliamentary Commissioner for Administration).
- If you want to complain about the Inland Revenue, contact the Independent Adjudicator.

However, these bodies can look only at cases where your application or your complaint has not been dealt with properly. You cannot complain to them simply because you disagree with a decision.

The Human Rights Act

If you are unhappy about how you or your family is treated in the benefit and appeal system, you may be able to challenge the rules on benefits themselves (rather than the actual decision that has been taken, or the way your case has been handled).

The European Convention on Human Rights gives you many rights including a right to:

- peacefully enjoy your possessions. These can include benefits based on contributions you have made, such as national insurance contributions;
- enjoy respect for family life; and
- have a fair hearing in any dispute.

This is a complicated step to take, and certainly not one you could take yourself. Apart from anything else, these rights are part of a fairly new law, the Human Rights Act, much of which hasn't been tested in the courts. For more information on this, see the Community Legal Service Direct leaflet 'The Human Rights Act'.

Further help

Community Legal Service Direct

A free, easy-to-use service to help you solve your legal problems.

Call: 0845 345 4 345

to speak to a qualified legal adviser about Welfare Benefits, Debt or Education or find local advice services for other problems.

Log on at: www.clsdirect.org.uk to search for a quality local legal adviser or solicitor or find links to other sources of online information and help.

Citizens Advice

Your local Citizens Advice Bureau is listed in the phone book.
www.citizensadvice.org.uk

Age Concern

Phone: 0800 009 966
www.ace.org.uk

The Appeals Service

www.appeals-service.gov.uk

Department for Work & Pensions

Phone : 020 7712 2171
www.dwp.gov.uk

DIAL UK

A network of advice centres for people with disabilities
Phone: 01302 310 123
www.dialuk.org.uk

The Disability and Carers Directorate

Phone: 08457 123456
www.dwp.gov.uk

Disability Law Service

Phone: 020 7791 9800

Independent Adjudicator

Phone: 020 7930 2292
www.adjudicatorsoffice.gov.uk

Inland Revenue

See 'Inland Revenue' in the phone book for details.
www.inlandrevenue.gov.uk

JobCentre Plus

JobCentres are listed in the phone book
www.jobcentreplus.gov.uk

Pension Service

Phone: 0845 6060265 for your local pension service
www.thepensionservice.gov.uk

Veterans Agency

Phone: 0800 1692277
www.veteransagency.mod.uk

The Community Legal Service

The Community Legal Service has been set up to help you find the right legal information and advice to solve your problems.

You can get help through a national network of organisations including Citizens Advice Bureaux, Law Centres, many independent advice centres and thousands of high street solicitors. All of these services meet quality standards set by the Legal Services Commission. Look for the Community Legal Service logo, shown below.

Many of the organisations offer some or all of their services for free. If you cannot afford to pay for advice you may be eligible for financial support through the Community Legal Service Fund (Legal Aid). You can order leaflets about funding from the LSC Leaflet line on 0845 3000 343. You can also use a Legal Aid eligibility calculator on the CLS Direct website at www.clsdirect.org.uk

*Community
Legal Service*



The Legal Services Commission (LSC)

The Community Legal Service and the Community Legal Service Fund are managed by the Legal Services Commission. To find out more about us visit our website at www.legalservices.gov.uk or find the details for your local Legal Services Commission office in the phone book.

legal services
COMMISSION

The leaflets are also available online at: www.clsdirect.org.uk

- 1 Dealing with Debt
- 2 Employment
- 3 Divorce and Separation
- 4 Renting and Letting
- 5 Buying and Selling Property
- 6 Losing your Home
- 7 The Human Rights Act
- 8 Claiming Asylum
- 9 Welfare Benefits**
- 10 Wills and Probate
- 11 Dealing with the Police
- 12 No-win, No-fee Actions
- 13 Problems with Goods and Services
- 14 Medical Accidents
- 15 Equal Opportunities
- 16 Racial Discrimination
- 17 Personal Injury
- 18 Rights for Disabled People
- 19 Community Care
- 20 Education
- 21 Immigration and Nationality
- 22 Mental Health
- 23 Alternatives to Court
- 24 Family Mediation

The leaflets are also available in Welsh, Braille and Audio

To order any of these leaflets contact the LSC leaflet line on **0845 3000 343** or email LSCleafletline@stivesdirect.com or Fax 01732 860 270



This leaflet is published by the Legal Services Commission (LSC). It was written in association with Citizens Advice



* L S C 0 0 9 E *