

Community Help & Advice Initiative (CHAI)
ELS House, 555 Gorgie Road
Edinburgh EH11 3LE
Phone: 0131 442 1009
Email: chai@chaiedinburgh.org.uk
Web: www.chaiedinburgh.org.uk

Scottish Charity No. SC. 027594

Employability & Support Service Newsletter



Issue # 1

November 2017

ABOUT US

We are a registered Scottish charity who aims to support to people in Edinburgh and Midlothian.

Our objectives are:

- To relieve poverty
- To provide welfare assistance
- To provide practical help
- To provide information, advice and support on issues such as housing, debt, benefits and employability.

Our Employability Service is funded by the City of Edinburgh's *Joined Up For Jobs* Strategy.



INSIDE THIS ISSUE

Working to avoid the benefit cap 2

Doing permitted work while on ESA 2

Our Employability & Support Service

At CHAI, we provide a supportive, friendly employability service for people whose aim, long or short term, is to find and keep a job.

We do this in a way that suits you, and we deliver our service at a number of convenient community locations.

This may include help in these areas:

- An informal chat about your options
- CV preparation
- Job application forms
- Interview preparation
- Searching for training opportunities, or work experience placements
- Identifying relevant volunteering opportunities
- Confidence building

- Job search skills
- Computer skills
- Benefits advice
- Continued support once you are in work or education.



The above is just some of what we do: our service is tailored to your individual needs.

Our drop-ins

Our drop-ins are free for anyone to attend, without booking an appointment.

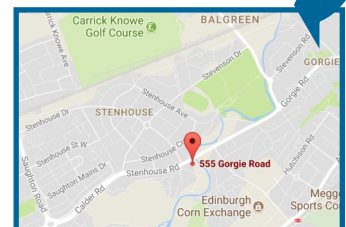
We offer 2 drop-in sessions:

- **Wester Hailes Library Job Club** on Thursdays, 2-4pm.
- **Oxgangs Library Job Club** on Wednesdays, 11am-1pm.

Individual appointments

We also offer individual appointments either at the library or at our office which is located on the **1st Floor of ELS House, 555 Gorgie Road, EH11 3LE.**

To book an appointment, phone us on **0131 442 2100.**



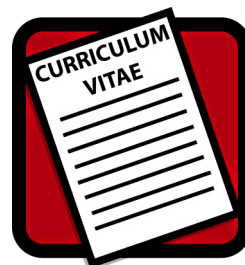
Our CV Workshop

Do you need help to put together a CV? Are you unsure about the structure or what to include?

Come to our free CV workshop at **Wester Hailes Library** on the 1st Wednesday of every month, between 2pm and 4pm.

Free refreshments and biscuits will be available.

See library staff or contact Ceri or Aileen on 0131 442 2100 **to book a place.**



A good CV is vital when looking for work. Here are some **handy tips** to get you started:

- Tailor a CV to a specific job, rather than sending the same generic CV each time.

- Keep it simple - it should be easy to read. Two pages of A4 is enough.
- Include key information about personal details as well as skills and competences.
- Showcase achievements, but always be honest.
- Check and double check to avoid sloppy errors.

For more help and advice, come to our workshop!

Working To Avoid The Benefit Cap

As part of our Employability Service, we help you address any benefits issues you may have, such as the benefit cap. The benefit cap is a limit on **the total amount of certain benefits** you can get if you are of working age (it does not affect those over pension age).

The benefit cap will only affect people who are claiming Housing Benefit or Universal Credit.

If the cap affects them, their Housing Benefit or Universal Credit is reduced to make sure the total they get is not more than the cap amount, which is:

- £384.62 a week if you're a couple with or without dependent children.
- £384.62 a week if you're a lone parent with dependent children.
- £257.69 a week if you're a single person without children

Families with 3 children and more tend to be the most affected by the benefit cap.

Exemptions

There are ways to avoid the benefit cap. For example, **going back to work, or increasing your working hours** may give you an exemption to the benefit cap.

This is because people who receive **Working Tax Credits** are exempt from the benefit cap. For lone parents, working as little as 16 hours per week would be sufficient to get Working Tax Credits. For those who get **Universal Credit**, there is also no benefit cap if your **net household's earnings are over £520 a month**.

You will also be exempt from the benefit cap if you, your partner or child receive any of the following benefits:

- A disability benefit such as DLA or PIP, or the Support Component of ESA or Universal Credit.
- Carer's Allowance.
- Guardian's Allowance.
- An Armed Forces payment.



Ways of addressing the cap

For many people, going back to work, or increasing working hours, will be the most sustainable solution to the problem of the benefit cap. However, there are other short-term solutions that you may consider, for example:

- Applying for discretionary housing payment (DHP) from the Council, to help you pay your rent shortfall. DHP will cover 100% of the shortfall for 3 months. This is then reduced to 75% and gradually to zero overtime.
- Moving house to find cheaper rent in a different tenancy.
- Maximising your income.

Ask us for advice!

“For many people, going back to work, or increasing working hours, will be the most sustainable solution to the problem of the benefit cap.”

Doing Permitted Work While on ESA

If you claim ESA but would like to go back to work, you could consider doing 'permitted work' before taking the leap into employment. You are indeed allowed to do some types of work when claiming ESA, without it affecting your benefits, as long as you have notified the JobCentre. Here are the rules about permitted work:

- You can work for **any number of hours**, as long as your **earnings in any week are no more than £20**.
- You can work for **less than 16 hours a week** as long as you earn **no more than £120 a week**. You can do permitted work **indefinitely** as the 52-week time limit that used to apply has now been removed.

- You may also do **supported permitted work**, for as many hours a week as you like, if you earn no more than £120 per week and if the work is supervised by a person employed by a public or local authority or voluntary organisation – including work in a sheltered workshop or work as part of a hospital treatment programme. There is no time limit for doing this either.
- You can **volunteer for any number of hours a week** and receive payment for reasonable expenses without it affecting the benefit you receive.

There are **many benefits to permitted work**: getting new skills, building confidence, meeting new

people, getting extra income etc. As one of our clients explains:

“Permitted work has really helped me in a lot of ways, financially and health-wise. It allowed me to continue to get ESA whilst working 15 hours a week. It really boosted my income and helped me pay off debts.

But most of all, it helped me with my health, mental and physical. Being at work put me in a new environment that challenged me, but in a supported way. I felt a stronger and more secure person because of it.”

