

## News, Tips & Advice

Issue # 6

December 2020

### ABOUT CHAI

CHAI is a registered Scottish charity providing free and independent advice to people affected by housing, debt and benefit issues in Edinburgh and Midlothian.

### Our vision is:

CHAI works to ensure no one in our communities has to endure hardship.

### Our missing statement:

CHAI helps and empowers people through high-quality, impartial advice on welfare benefits, housing, and debt.

We are supported by the City of Edinburgh Council and NHS Lothian.



This newsletter includes information on benefits and money tips to help maximise your income.

Our **Team of experienced advisers** is here to help you address any financial worries you may have.

We can help you with:

- Benefit checks
- Benefit problems & appeals
- Income maximisation
- Charity grant applications
- Debt problems
- Employability support

Contact us on 0131 442 2100 to make an appointment.

**Merry Christmas** & best wishes!

*The Advice Team*

## The Scottish Child Payment

This new benefit scheme is now open for applications! This is a new payment of **£10 per week that** parents can receive for each child under the age of 6 if they meet the following **eligibility criteria**:

- You must be in receipt of **means-tested benefits**, i.e. Universal Credit, Tax Credits, Housing Benefit, income-based JSA, income-related ESA, Income Support or Pension Credit.
- The child must be **under 6** before the qualifying date of 15th February.
- You are **responsible** for the child and can provide proof of this, like a child benefit award letter.

Here are some other **key points**:

- The benefit will be paid four-weekly, in addition to Child Benefit.
- It will not be subject to any cap on the number of eligible children.
- It will not be taken into account as income for other benefits.
- Payments will start from 15 February 21.

You can **apply NOW** either by phone **0800 182 2222** or online [www.mygov.scot/scottish-child-payment/how-to-apply](http://www.mygov.scot/scottish-child-payment/how-to-apply)

By the end of 2022, the Scottish Government will also provide one payment to eligible children under the age of 16.

Funded by:



## New Scottish Benefits—Help for Parents

### The Child Winter Heating Allowance

This is a new Scottish benefit that will deliver a £200 annual payment to children and young people in receipt of the highest rate care component of **Disability Living Allowance (DLA) each winter**.

This new benefit will be **paid automatically** to eligible recipients. Payments will be made between Friday 27 November and Friday 11 December.

### The Best Start School Age Payment

The **one-off** school age payment of **£250** is currently open to applications for eligible families with a **child who was born between 1 March 2015 and 29 February 2016** and who is old enough to start primary one this year.

Parents who have deferred their child's entry to school from August 2020 to August 2021, or those who are home schooling, should still apply **before the closing date on 28 February 2021**.

The payment can be used for anything from a new pair of shoes to books or arts and crafts materials. **To be eligible**, people over the

age of 19 must be in receipt of any of the **following means-tested benefits**:

- \* Universal Credit
- \* Income Support
- \* Income-based JSA Jobseeker's Allowance
- \* income-related ESA Employment and Support Allowance
- \* Pension Credit
- \* Housing Benefit
- \* Tax Credits.

**If you are 18 or 19**, the person you live with (i.e. a parent or carer) must claim one of these benefits. **The under 18's** qualify regardless of income.

### The Best Start Early Learning Payment

This is a grant of **£250 for toddlers aged 2 and 3.5** to help with the costs of toys, books and outings. You must apply before your child turns 3 and a half. Like the School Age Grant, you qualify if you claim one of the aforementioned **qualifying benefits**.

### The Best Start Pregnancy & Baby Payment

This is a **payment of £600** issued for your **first baby**, and **£300 for every other child** after that. Like

Tax Credits) for 6 months before their job offer. The job must be for at least 12 hours per week, which can be averaged over 4 weeks. Apply at [www.mygov.scot/job-start-payment/](http://www.mygov.scot/job-start-payment/) or phone 0800 182 2222.

### The Young Carer Grant

This is an **annual payment for young carers aged 16-18**. To qualify, the young person must be car-



## Social Security Scotland Tèarainteachd Shòisealta Alba

the other two grants, you'll qualify if you claim one of the aforementioned qualifying benefits. You can apply from **week 24** of your pregnancy **until the baby is 6 months old**.

### Best Start Foods

For every child under the age of 3, £17 is credited onto a smartcard every four weeks to pay for **basic foods** like milk, infant formula, fruit and vegetables (fresh, frozen or tinned), eggs & pulses.

If you have a baby under 1, you will get £34, every 4 weeks. You can also get free vitamin supplements during pregnancy and the baby's first year.

Eligibility for Best Start Foods depends on the same means-tested benefits as mentioned before, but there is also an **earnings threshold** if you work.

### How To Apply (Best Start Grants)

**Apply online** [www.mygov.scot/best-start-grant](http://www.mygov.scot/best-start-grant) or phone: 0800 182 2222.

## New Scottish Benefits—Help for Young People

### The Job Start Payment

This one-off payment of **£250** (£400 if the person has a child) is designed to help with the costs of **starting a new job**. The grant is available **to young people aged between 16 and 24 inclusive**, if they have been out of paid work and in receipt of a means-tested benefit (Universal Credit, Income Support, JSA, ESA, Housing Benefit,

ing for someone (like a family member) in receipt of the middle or higher rates of DLA Disability Living Allowance, PIP Personal Independence Payment, Attendance Allowance and must be caring for them on average 16 hours per week. They **must not be in receipt of Carer's Allowance**. Apply at [www.mygov.scot/young-carer-grant/how-to-apply/](http://www.mygov.scot/young-carer-grant/how-to-apply/)

## Help with Fuel Bills

**Home Energy Scotland** is a free and impartial service funded by the Scottish Government to help people stay warm in their homes for less. Their friendly advisors can be contacted free on **0808 808 2282** and as well as being able to give energy saving advice to help reduce your bills, they can also find out if you're eligible for any grants or funds such as:

### Warmer Home Scotland

If you find it hard to heat your home, or struggle with your fuel bills, Home Energy Scotland can find out if you're eligible for Scottish Government funding for free heating improvements to your home. Eight out of ten households who have qualified for support receive completely free energy efficiency measures such as central heating, home insulation and draught-proofing.

So far, almost 20,000 households have received this help, with an average of **£4,000** worth of improvements made per household. As well as having a warmer house, those who have qualified for the scheme have saved an average of **£300** per year on their energy bills.

### Warm Homes Discount

Some energy suppliers provide discounts of up to **£140** on your energy bill and it's now the time of year to apply. If you've received the discount before, it's still important to re-

apply, as not all energy suppliers automatically renew their customers special discounts each year.

Home Energy Scotland can check whether you are eligible for the latest discount. If you are, we can support you with applying and also see if there is any other support available which will make your home easier to heat and reduce your bills.

### How to get support

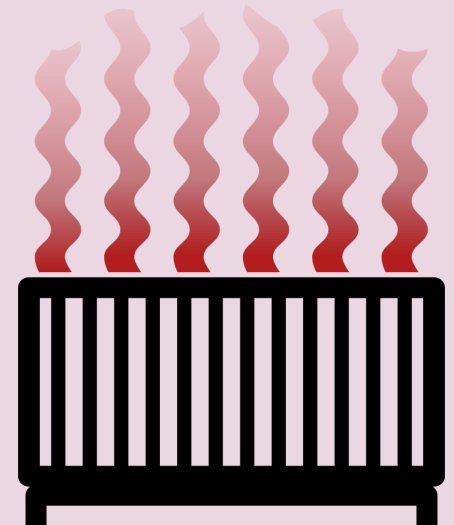
**Give them a call on free-phone 0808 808 2282.**

### Start making savings straight away with some top energy saving tips

**Home Energy Scotland have sent over a few energy saving tips to get you started:**

Set your heating controls\* to manage the temperature of your home - remember to use the weekday and weekend settings. It could save you around **£60** a year.

Regularly compare your energy suppliers to get the best deals – give us a call and we can talk you through it. Lots of people worry about switching, thinking it will be a real hassle and their energy will be cut off until the new supplier starts. However, it's very simple to switch and



your energy will never be cut off during the changeover, the only thing that changes is who you pay. You can also switch whether you own your home or rent.

The Government estimates that smart meters will help households to reduce electricity usage by around 2.8% and gas use by around 2% on average, which will lower your energy bills - speak to your energy supplier to get one installed.

**Don't forget to call Home Energy Scotland free on 0808 808 2282 and find out how they can help you.**

\* A full set of heating controls includes a programmer, thermostatic radiator valves and a room thermostat.

# COVID-19 Financial Support for Workers

## The Coronavirus Job Retention Scheme (CJRS)

The UK-wide 'furlough scheme' has been extended to the end of March 2021. Your employer may use it if they are financially struggling as a result of the pandemic.

If your employer decides to use the scheme, you can receive **80% of your current salary** for hours not worked, **up to a maximum of £2,500**.

Employers are only expected to pay employer National Insurance Contributions and pension contributions for the hours the employee does not work. The ratio of government and employer contributions is to be reassessed in January 2021.

Under the scheme, you will be **allowed to work part-time** at the discretion of your employer.

**To be eligible**, employees must have been on an employer's PAYE payroll by 30 October 20. Neither the employer nor the employee needs to have previously claimed, or have been claimed for, under the CJRS.

Employees who were made redundant or stopped working after 23 September 2020 can be re-employed and claimed for.

To check if you qualify, contact your employer to discuss this.



## The Self-Employment Income Support Scheme (SEISS)

If you are self-employed and struggling financially due to the pandemic, you may qualify for a grant from the government.

The scheme consists of **two lump sum instalments** covering a 3-month period each.

- **The first grant** will cover the period November 2020 to January 2021 and will be calculated at **80% of 3 months' average trading profits, up to a maximum of £7,500**.
- **The second grant** will cover the period from February to April 2021, although the level of this grant has yet to be confirmed.

Claimants do not need to have received the first two grants to qualify for these new ones.

**More information on eligibility criteria** is available online on the UK government website [www.gov.uk](http://www.gov.uk), or contact us for advice.

## Other News In Brief

### CARERS

Carers in receipt of carer's allowance who have only temporarily ceased providing care for a severely disabled person because the person they care for is affected by COVID-19, can continue to claim carer's allowance, despite the break in care. This exemption has been extended to 12 May 2021.

### BENEFIT MEDICAL ASSESSMENTS

At the time of publication, face-to-face assessments for sickness and disability benefits remain suspended. Medical assessments are being carried out over the telephone. You must attend these phone appointments or risk your benefit getting sanctioned or stopped.

### FREE SCHOOL MEALS

The Scottish Government made available an additional £10 million to fund the continuation of free school meals through the winter holiday and Easter breaks.

To apply for school meals, contact us for an appointment or apply online [www.edinburgh.gov.uk/schoolgrants](http://www.edinburgh.gov.uk/schoolgrants)

**For an appointment, phone CHAI on 0131 442 2100.**

Funded by:

