

## The Energy Support Scheme Discount

As part of the **Energy Support Scheme Discount**, £400 will be applied to everyone's energy bills in instalments of £66 or £67 per month from October 2022 to March 2023 (see table).

### How is it paid

**For Direct Debit customers**, the discount will be automatically deducted from the monthly Direct Debit amount collected, or it will be refunded to the customer's bank account.

**Standard credit customers and payment card customers** will have the discount automatically applied as a credit to their accounts in the first week of each month.

**'Smart' prepayment meter customers** will have the discount credited directly to their prepayment meters in the first week of each month.

**Traditional prepayment meter customers** will be provided with redeemable discount vouchers or 'Special Action Messages' in the first week of each month, issued via text, email or post, and will need to redeem these at their usual top-up point.

### Changes in circumstances

People whose circumstances change between October and March, such as those leaving or moving home, will still benefit from the relevant portion of the total £400.

#### How the £400 is broken down

MONTH	DISCOUNT
October 2022	£66
November 2022	£66
December 2022	£67
January 2023	£67
February 2023	£67
March 2023	£67

### If you have no energy supplier/meter

Further funding will be available to provide equivalent support for the 1% of households who do not have a domestic electricity meter or a direct relationship with an energy supplier such as park home residents (more details soon).



Our Admin Officer, Chris

## Welcome to our Autumn edition!

This newsletter includes information on benefits and housing news & tips to help maximise your income.

Our **Advice Team** provides advice and assistance with **benefits, housing and debt** issues & **employability**.

**To make an appointment:** 0131 442 2100 or [chai@chaiedinburgh.org.uk](mailto:chai@chaiedinburgh.org.uk)

# Are You Struggling with Debts?

Our Money Advice Support Worker, Colin



If you're struggling with debts, contact us for some free, confidential and impartial debt advice. After assessing your situation, maximising your income and helping you with budgeting, our experienced advisers will explain the debt options that are available to you to deal with your debts. This can include setting up informal repayment plans with creditors, entering into a formal Debt Payment Plan under the Debt Arrangement Scheme or applying for bankruptcy for debt relief, for example.

**If you wish to learn more about budgeting,** Money Advice Scotland offer a free e-learning module : [www.moneyadvicescotland.org.uk/e-learning-module#](http://www.moneyadvicescotland.org.uk/e-learning-module#) They also periodically offer additional webinars on a range of money matters. Check here: [www.moneyadvicescotland.org.uk/Pages/Events/Category/events](http://www.moneyadvicescotland.org.uk/Pages/Events/Category/events)

## TOP TIP! Piggy Banking

If you find it difficult to keep to a budget, you could open a **separate bank account** for the purposes of paying essential expenditure. As soon as you've received your benefit money or wages, you can transfer

into that account the amount of money needed for all your **essential outgoings** (food, rent/mortgage and utility bills) and **priority debts** (such as rent arrears). This way, you know that anything outstanding is available for you to spend in other ways without affecting your budget.

Our money advisers can give you more budgeting tips! Call for an appointment on 0131 442 2100.

## Trading Standards' new Cost of Living Scams Campaign

Trading Standards Scotland have warned against scammers who target people online and via cold calls, emails and text messages and pretend to provide Cost of Living awards to people in an attempt to obtain their personal and bank account details. For more info, visit the Trading Standards Scotland website: [www.tsscot.co.uk](http://www.tsscot.co.uk) or call 0808 164 6000.



## Loan Sharks

Loan sharks are people who lend money without the correct legal permissions. They charge very high rates of interest and don't give out much paperwork to confirm the loan arrangements. Loan sharks often take other illegal action to collect the money they lent you like threatening to harm you or take things that belong to you.

**If you have come across a loan shark, seek help:** call the Government's helpline on 0800 074 0878 or visit: [www.tsscot.co.uk/loan-sharks](http://www.tsscot.co.uk/loan-sharks)



# More Help with Fuel Bills

The UK Government set up the **Energy Price Guarantee** so that a typical UK household will now pay an average £2,500 a year on their energy bills (depending on usage). This is automatic and applies to all households. The UK Government state this will save the average household at least £1,000 a year based on current energy prices from October, which will be in addition to the £400 energy bills discount (mentioned on Page 1).

You may also qualify for the **Warm Home Discount**. This is a one-off yearly payment of £140 that is paid automatically to people over pension age, on pension credit (guaranteed element) but some fuel suppliers also make this available to younger people on other benefits if they meet certain criteria. Check your supplier's eligibility criteria for more details. [www.gov.uk/the-warm-home-discount-scheme/energy-suppliers](http://www.gov.uk/the-warm-home-discount-scheme/energy-suppliers)

You can also consider applying for a **grant from your energy supplier** for fuel arrears. The British Gas Energy Trust offer grants and schemes that are open to anyone, even non-customers. Other suppliers offer grants specifically to their customers, such as Scottish Power



Hardship Fund, Ovo Energy Fund, E.ON Energy Fund/Next Energy Fund, and Bulb Energy Fund.

Alternatively, you may be eligible for a grant from the **Home Heating Support Fund** if you are in fuel debt or self-rationing. <https://homeheatingadvice.scot/>

**Home Energy Scotland** also offer advice on home insulation and energy efficiency. Contact them on 0800 512 012 or online [www.homeenergyscotland.org](http://www.homeenergyscotland.org)

## No Recourse to Public Funds (non-UK nationals)



Some non-UK nationals can be subject to the No Recourse to Public Funds (**NRTPF**) rule as part of their Limited Leave to Remain (this doesn't apply to EEA nationals who registered under the EU Settlement Scheme). The NRTPF rule means that they cannot claim

UK benefits that come under 'public funds' like Universal Credit or Child Benefit, and claiming such benefits would jeopardise their immigration status and future visa applications. Those with NRTPF can however claim **statutory** benefits like Statutory Sick Pay or **contributory** benefits like new-style JSA/ESA. More info at: [www.nrpfnetwork.org.uk](http://www.nrpfnetwork.org.uk)

It's also worth noting that thanks to a recent policy change, it is now possible for those with NRTPF to get **help with free school meals** as long as they have less than £16,000 in savings or capital **and** as long as they earn no more than £22,700 per year (if they have one child) or no more than £26,300 per year (if they have two or more children). Contact us for advice!

# What's New with Scottish Benefits?

## Best Start School Age Payment applications open

The Best Start School Age Payment has opened for applications, providing families with extra money when a child is old enough to start school.

The payment is available to families who get certain means-tested benefits and who have a child born between 1 March 2017 and 28 Feb 2018.

**If you are aged over 19**, you qualify if you are in receipt of *Universal Credit, Income Support, income-based JSA, income-related ESA, Pension Credit, Housing Benefit, Child Tax or Working Tax Credits*. **If you are 18 or 19**, the person you live with (like your parents) must claim one of these benefits. **The under 18's** qualify regardless of income.

Parents or carers who have deferred their child's entry to school from August 2022 to August 2023, or people who are home schooling, should apply this year. There is no cap on the number of children in a household who can get this payment.

School Age Payment applications can be made between 1 June 2022 and 28 Feb 2023. Apply here: <https://www.mygov.scot/best-start-grant-best-start-foods/> or phone 0800 182 2222.

## The Scottish Child Payment

The Scottish Government has confirmed that from **14 November 2022**, it will increase the Scottish Child Payment from £20 to £25 per week and expand eligibility to children aged between 6 and 15.

To apply, call Social Security Scotland on 0800 182 2222 or complete the online form at [www.mygov.scot/scottish-child-payment/how-to-apply](http://www.mygov.scot/scottish-child-payment/how-to-apply)

## Other measures to come

The Scottish Government has also outlined other 'key actions' it will bring forward from its 'Tackling Child Poverty Delivery Plan 2022-26'. For example:

- Providing Scottish Child Payment "bridging payments", including a further two such payments which will support around 145,000 eligible children and be worth a minimum of £130 in both October and December 2022;
- Awarding Best Start Grants, Early Learning Payments and School Age Payments automatically to eligible families in receipt of Scottish Child Payment, without the need to apply;
- Providing over £68 million to mitigate the 'bedroom tax', and an additional £14.9 million to mitigate against the impact of other UK Government welfare cuts including the benefit cap and changes to the local housing allowance rates;
- Doubling the Fuel Insecurity Fund to £20 million in 2022/2023, to help households at risk of self disconnection or self-rationing of energy use as the energy price cap rises from October 2022.



# The Adult Disability Payment (ADP)

## ADP now open to new applications

Since 29 August, the Adult Disability Payment (ADP) is open to new applications across Scotland.

Apply online [www.mygov.scot/adult-disability-payment/how-to-apply](http://www.mygov.scot/adult-disability-payment/how-to-apply) or call Social Security Scotland on 0800 182 2222.

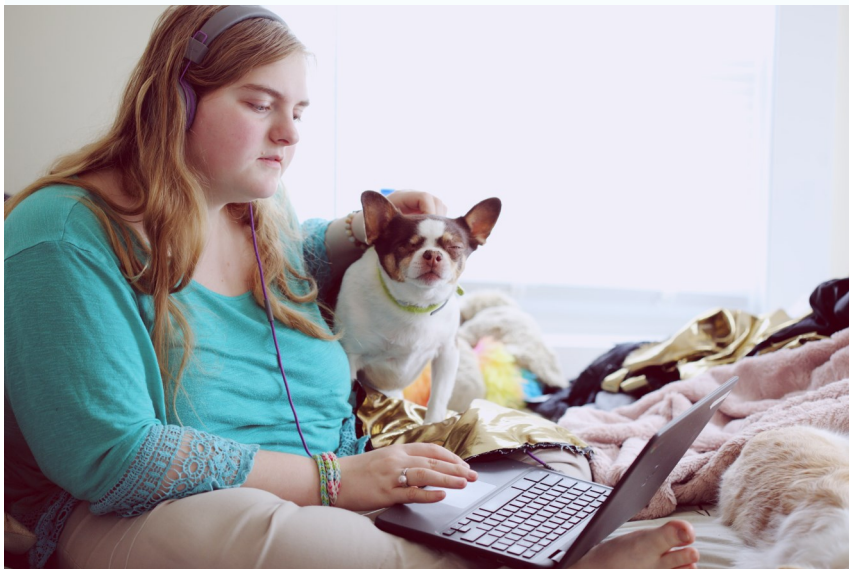
Contact CHAI if you need help with any applications. Our advisers can help you contact Social Security Scotland to make a claim, help you complete forms and/or gather supporting evidence on your behalf.

## Transfer of working-age PIP claimants to ADP

Everyone in receipt of Personal Independence Payment (PIP) will be transferred to the ADP at some point in the future. PIP claimants will be prioritised for transfer if they fall into one of the following circumstances:

- Their PIP award is due to end before February 2023;
- They report a change in circumstances to the DWP;
- They are due a review of their award; or
- They have a terminal illness.

Upon transfer, you will receive the same award that you were getting under PIP. No re-assessment will be carried out.



Combined form

## Adult Disability Payment

Once finished, return this form in the pre-paid envelope.  
If you do not have this envelope, call us free on  
0800 182 2222 and we'll send you one.

Adult Disability Payment  
PO Box 10324  
DUNDEE  
DD1 9GZ

[mygov.scot](http://mygov.scot)

## Transfer of working-age DLA claimants to ADP

A minority of people are still in receipt of the old benefit that preceded PIP, namely DLA or Disability Living Allowance.

Starting from 29 August 2022, Social Security Scotland issued guidance to specify it will transfer the DLA awards of people born on or after 8 April 1948 who:

- report a change in circumstances to DWP;
- ask to move to ADP; or
- have a DLA award that is ending or coming up for renewal.

There will be no review of the level of benefit during the transfer process.



# Changes to Housing Law

## Goodbye mandatory evictions!

*The Coronavirus (Recovery and Reform) (Scotland) Act 2022* has now received Royal Assent which made changes to evictions from **private tenancies**. From 1 October, the Act makes **the grounds** for all private tenancies **discretionary**, with the requirement that the tribunal must be satisfied **that it is reasonable to grant an order** for eviction. Contact us if you have been issued a Notice to Leave / Quit.

## Tenant Grant Fund paused

The City of Edinburgh Council paused access to the fund from 15 September 2022. This fund was used for grants to tackle rent arrears accrued during the pandemic.

## A proposed plan to freeze rents

Emergency legislation has been introduced to protect tenants by freezing rents and imposing a moratorium on evictions until 31 March 2023, with some exceptions. It is planned that exceptions to the moratorium will apply in cases of anti-social behaviour, abandonment of properties, eviction orders granted before 6 September and when rent arrears of more than 6 months are owed (or £2,250 for social tenants). Some rent increases may be permitted when a rent increase notice was issued before 6 September, or for increased costs such as mortgage interest payments on the property landlords are letting and landlords' insurance.



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