



# Cost of Living Crisis

Everyone is feeling the pinch! Inflation is now at over 10% and fuel bills only keep going up!

The Government announced several support packages for people on low incomes to help them with the cost-of-living crisis.

The first round of the £650 Cost of Living Payment was paid to benefit claimants between 14<sup>th</sup> -31<sup>st</sup> July for tenants who were in receipt of a qualifying benefit on 25<sup>th</sup> May 2022. The first payment was worth £326, and the second half of the payment (£324) is due in October 2022.

Payments to claimants who only receive tax credits will be made later in the year.

There is an additional Disability Cost of Living Payment worth £150 for claimants in receipt of DLA, PIP/ADP or AA which is also due to be paid in September 2022.

For pensioners, there is an additional Cost of Living payment of £300 if you are entitled to the Winter Fuel Payment on top of any other Cost of Living Payments you may have already received. The Pensioner Cost of Living Payment will be paid alongside the Winter Fuel Payment.

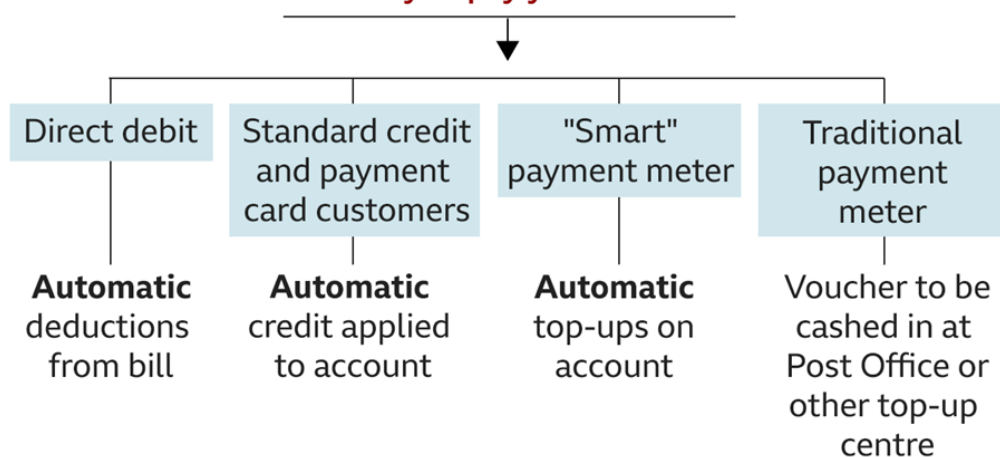
The Government has also outlined more information on the Energy Bills Support Scheme (EBSS) which will see tenants receive a £400 discount on their winter fuel bills.

Monthly payments will be made to customers as follows: £66 in October & November and £67 per month between December and March 2023.

How you will receive the payment will depend on how you pay for your fuel. If you pay through a top-up meter in which you insert a key or a card, your energy supplier will either send you a top-up code via text, or as a barcode through the post. It is therefore important that you open any mail from your energy supplier, and make sure your contact details, especially mobile numbers, are up to date!

## How do you get your £400?

### How do you pay your fuel bill?



Payments or credits will be received monthly from Oct-Mar

# Back to School!

With the schools now back, if your child is 16 or over, you will need to notify the relevant agencies if your child is staying or leaving education.

**Child Benefit** stops when you are no longer considered responsible for your child. That can be:

On 31 May, 31 August or 30 November after your child's 16th birthday when they leave school, **or** start work at 24 hours per week or more, **or** start to get Universal Credit **or** when they start further education like a HNC or HND course and above.

However, you can continue getting Child Benefit until your child's 20th birthday if they stay in full-time non-advanced Education e.g SVQ level 3 or below. You need to tell HMRC that your child is staying on at school after they are 16 otherwise your Child Benefit will automatically stop. The Child Benefit helpline 0300 200 3100 can be contacted for any changes in circumstances!

**Education Maintenance Allowance (EMA)** is a £30 per week allowance paid fortnightly in arrears to children aged 16-19 who are continuing in full time higher or further education. To qualify, the household earned income of the child must be less than £24,421 per year if there is only one child, and households with more than one dependent child must be earning £26,884 or less, before tax.

## Free School Meals

If you get free school meals you may also be able to get help during the school holidays. Children in P1-5 automatically get free school meals regardless of your income. But if you are in receipt of certain benefits, you need to apply for free school meals to be able access Bridging Payments and the clothing grant.

The qualifying benefits are available from the council's website.

You can apply as soon as you start to get one of these benefits, even if this happens during school holidays. You do not need to wait until the school terms starts again to apply.

This applies to these holidays in coming school year.

## Clothing grant

You may be able to get financial help with your child's school clothing and shoes. This help is called a 'school clothing grant'. You apply to your local council. It's normally a cash grant paid directly to your bank account.

Who can apply and the amount of money you'll get depends on your local council. Everybody who gets a school clothing grant will get at least: £120 per child of primary school age & £150 per child of secondary school age. You apply for the School Uniform Grant using the same form as applying for Free School Meals!

Contact the Welfare Rights Service if you'd like more help on any of these issues!



## Benefits Backlog

If you have applied for a disability benefit such as PIP, ESA or the disability element of Universal Credit, you may have been waiting for a medical assessment. There is a large backlog at the DWP and their medical services, so you may have to wait longer than usual to undergo a medical assessment and get your decision. For ESA & UC claimants, until you have a medical assessment from the DWP and have a decision on your ability to work, you will need to keep handing in sick lines. Any decision about your ability to work will be backdated to 13 weeks (3 assessment periods) since you made your claim, so any work allowance or disability element will be included from then onwards, regardless of how long you've been waiting on a decision. For PIP, your claim will be backdated to the day that you phoned for your claim form, or reported your change in circumstances. If you have any concerns about your disability assessment, call the DWP for an update, or put a note on your UC journal.

## Adult Disability Payments

PIP in Scotland is being replaced by Adult Disability Payment (ADP) in all areas from 29th August 2022.

The new Scottish Government benefit replaces the UK Government's Personal Independence Payment and provides financial support to people aged between 16 and state pension age, who are disabled, have a long-term health condition or have a terminal illness.

From 29/08/2022, rather than making a claim for PIP, you will need to make a claim for ADP through Social Security Scotland.

You can claim online at: [mygov.scot/benefits](https://mygov.scot/benefits) or by calling 0800 182 2222

People already receiving PIP and Disability Living Allowance do not need to make an application for Adult Disability Payment. These existing awards will transfer automatically from the DWP to Social Security Scotland. Cases will transfer in stages starting from this summer and this process is expected to be completed by the end of 2025.

# Best Start Grants

## Pregnancy and Baby Payment

The UK Government's Sure Start Maternity Grant has been replaced with the Best Start Grant Pregnancy and Baby Payment in Scotland. Social Security Scotland began taking applications from December 2018.

The Pregnancy and Baby Payment replaces and expands on the UK Government's Sure Start Maternity Grant by providing eligible families with £642.35 on the birth of their first child and £321.20 on the birth of any subsequent children not putting a limit on the number of children that are supported extending the application window from 24 weeks pregnant to 6 months after the birth, giving clients longer to apply.



## Early Learning Payment

The Best Start Grant Early Learning Payment is a new £267.65 payment to help with the costs of early learning when a child is between 2 and 3½ years old.



## School Payment Age

School Age Payment is a payment of £267.65 per child. It helps with the costs of preparing for school when your child is first old enough to start primary school. You can get the payment for multiple children, if each child is the right age when you apply.

Your child's DOB

Application Date

01/03/17-28/02/18

01/06/22-28/02/23

01/03/18-28/02/19

01/06/23-28/02/24

More info can be found at:

[Best Start Grant and Best Start Foods - mygov.scot](https://www.mygov.scot)

## Fuel Direct

The Fuel Direct Scheme (or Third Party Reductions) is a system where the government (via the Department of Work and Pensions - DWP) helps pay off your debt to your energy supplier by taking an amount directly from your benefits.

The main advantage of signing up to the scheme is that it can help stem the build-up of compounding energy debts and, give you peace of mind that you won't forget to make your repayments.

If you're in debt to your energy supplier, you'll need to contact your local jobcentre and tell them how much your debt is and which provider supplies your fuel(s). The jobcentre will then contact the supplier on your behalf and arrange a repayment plan.

Typically, the amount deducted from your benefits will be around £3.70 per week or 5% of each payment if you're on Universal Credit. That means if you use £10 of fuel every week, your energy bill for that period will be £13.70.

Temporary changes were introduced by the government preventing Energy Companies from setting up new arrangements or altering payments, however, claimants are still able to apply themselves.

## MoneyMap

Citizens Advice Scotland recently launched MoneyMap; an interactive tool that signposts users to all the best websites that can help you access support to boost income, save money, and cut the cost of your bills!

You can visit the website at: [www.moneymap.scot](http://www.moneymap.scot)

There is also the Council Tax Savings website, which you can use to make sure that you are getting all of the reductions, discounts and exemptions for your council tax. [www.checkmycounciltax.scot](http://www.checkmycounciltax.scot)

Most households in council tax bands A-D will have received their £150 discount on this year's council tax, and you should check your bill to show that the discount has been applied.

If you would like help to check your council tax or to apply for any of the discounts/reductions/exemptions, please get in touch with either Morag or Heather at the office on 0141 578 0200



# Warm Home Discount

The nights are starting to draw in again, and it's that time of year when you might be starting to turn your heating back on. If you are a low income family, on benefits or disabled, you may qualify for your energy supplier's warm home discount, which is a one off payment of £140 towards your electricity bill (not every supplier pays towards gas!)

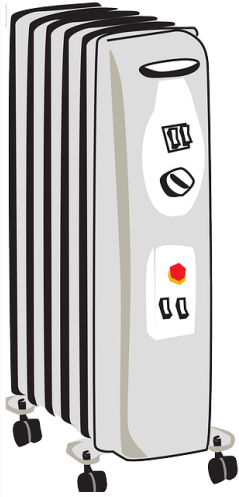
If you are a pre-pay customer, your supplier either sends you a voucher to use to top-up your meter, or, depending upon how new your meter is, they can remotely top it up with the money.

If you are on a dry meter, the £140 is credited to your account.

The WHD is paid between the months of December and March, but most energy suppliers open their applications from the end of August. Some operate on a first-come-first-served basis, as they have limited funds. That said, not every supplier runs the warm home discount, so it is best to check with your supplier.

People who are in receipt of Guaranteed Pension Credit will automatically be eligible for the WHD, and do not need to apply. If you are on other benefits, and under pension age, you'll need to check with your supplier.

If you'd like help to check your entitlement to benefits, or to apply for the WHD, you can contact Morag 07458 309043 or Heather 07458 309022



## Keeping Warm this Winter

In addition to the Cost of Living Payments, additional fuel help from the government, and the Warm Home discount, there are several other schemes for people of low incomes for over the winter period.

If you are over pension age from 19<sup>th</sup> September 2022 onwards then you may qualify for the **Winter Fuel Payment** of £200 (£300 if you are over 80). The payment should be made automatically, but if you have not received your payment you can contact the Winter Fuel Helpline on 0800 731 0160.

**Cold Weather Payments** (or **Low Income Winter Heating Assistance** from Scottish Social Security, which is expected to start in winter 2022) are paid if you are in receipt of income-based JSA/ESA, Income support, UC or Pension Credit and there is a period of cold weather, which is defined by the DWP as temperatures at, or below, ZERO degrees for seven consecutive days.

Scottish Social Security also pay £214.10 to children in receipt of the highest rates of the care component of disability benefits- such as PIP, DLA, Child Disablement Payment or the new ADP. This is called **Child Winter Heating Assistance** and is paid automatically to qualifying families.

If you'd like further information on any of these benefits, please contact the Welfare Rights Team at the office.

