

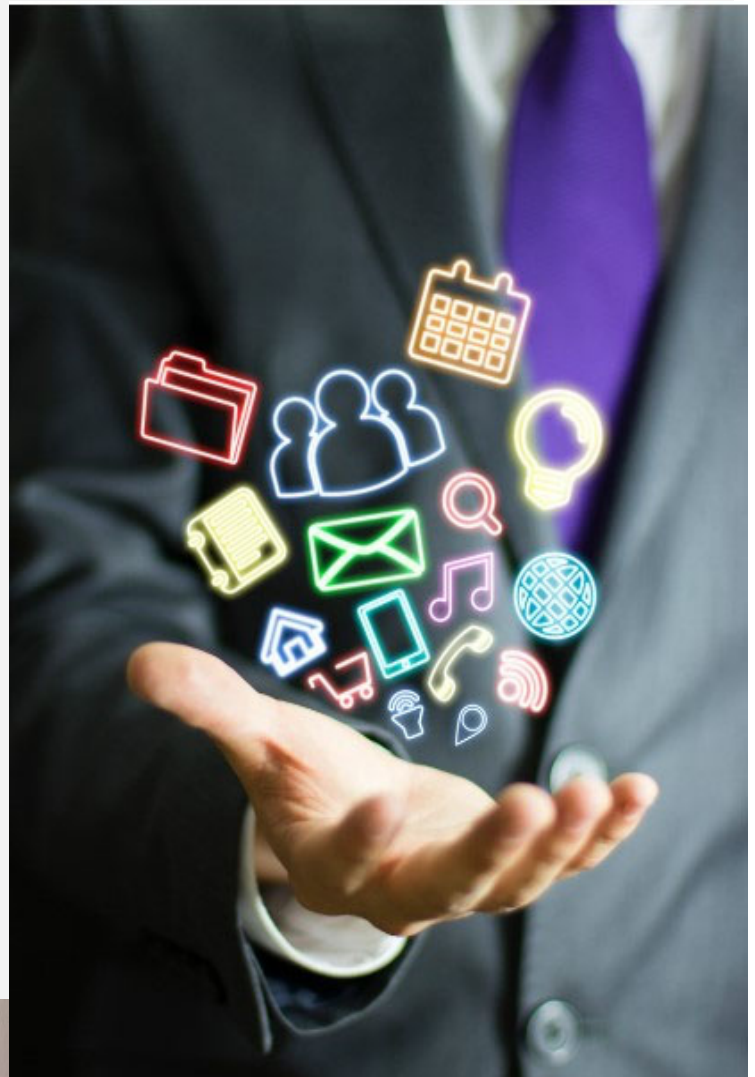
## Broadband social tariffs: Have you applied for yours?

Four million families in the UK could be missing out on discounted broadband bills, according to Ofcom. You might be eligible for a **cheaper phone and broadband package** if you **claim means-tested benefits** like Universal Credit, Pension Credit or legacy benefits such as income-based JSA (Jobseeker's Allowance) or income-related ESA (Employment and Support Allowance).

Social tariffs are cheaper tariffs that can save you **up to £200 per year** on your phone and broadband bills. Under a social tariff, the price you pay per month won't go up midway through your contract, and you won't be charged extra if you leave a social tariff before the end of a contract.

### How do I apply?

**Check your supplier's website or call them** and ask to switch to a social tariff. If they don't have any, you can switch to another supplier but first check whether your current supplier will charge you a penalty fee to leave early.



### Welcome to our Summer 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)

# Back to school! What do parents need to do?



We've compiled a checklist to help families make sure they've applied for all the help available.

## ✓ School meals and school uniforms

Parents need to apply for free school meals and clothing grants **every year** on the City of Edinburgh Council's website:

[www.edinburgh.gov.uk/schoolgrants](http://www.edinburgh.gov.uk/schoolgrants).

You qualify if you claim certain benefits and if you work, you must earn below a certain amount. More information can be found online here:

[www.mygov.scot/school-meals](http://www.mygov.scot/school-meals)

If you don't qualify for free school uniforms, you can **apply to charitable organisations** like the Edinburgh School Uniform Bank and Kids Love Clothes. Our advisers can support you with this. Get in touch!

## ✓ Children who are starting school: The School Age Payment

Parents, carers and guardians who get Universal Credit, Tax Credits or other qualifying means-tested benefits and who have **a child born between 1 March 2018 and 28 February 2019** are eligible for the Best Start Grant School Age Payment.

This is a payment of £294.70 (per child) to help with the costs of preparing for school. If you are getting the Scottish Child Payment, **this will be paid automatically** when your child is old enough to start primary school.

**Some parents will, however, need to apply**, namely:

- Those who receive Housing Benefit but not the Scottish Child Payment;
- Young parents under 18 or the 18- to 19-year-olds who are dependent on someone else but don't receive qualifying benefits;
- Anyone who has opted out from receiving automatic awards.

You must apply **before the closing date of 28 February 2024**. You are eligible even if you are deferring your child's entry to school to August 2024. To apply, phone 0800 182 2222 or claim online at: [www.mygov.scot/best-start-grant-best-start-foods/how-to-apply](http://www.mygov.scot/best-start-grant-best-start-foods/how-to-apply)

## ✓ Children turning 16: Phone Tax Credits or UC

You can continue to receive benefits for your child when they turn 16 if they continue in **non-advanced education** (below HNC level). Every August until your child turns 20, phone the **Child Benefit Office** 0300 200 3100 and **the Tax Credits Office** 0345 300 3900 to report what course your child is enrolled on for the new academic year. If you don't, your benefits could be stopped! If you claim **Universal Credit** instead of Child Tax Credits, report the change online [www.gov.uk/sign-in-universal-credit](http://www.gov.uk/sign-in-universal-credit) or call 0800 328 5644. **Get in touch with us** if you need any support!

# Universal Credit changes affecting parents

## More help with childcare costs

Childcare payments in Universal Credit went up on 28 June. Under Universal Credit, 85% of your childcare costs can be paid, up to a maximum amount or cap. **This cap has been increased** to £950.92 per month for one child and £1,630.15 per month for two or more children – up from the previous limits of £646.35 and £1,108.04 respectively. How much money you will receive, however, depends on your income and circumstances.

Since 28 June, it is also possible for parents **to get childcare costs paid up front** when they enter work or significantly increase their hours.

Parents will therefore receive childcare costs back before their next month's bills are due – which means they should have money to pay one month in advance going forward.

Parents will also be able to claim non-repayable help upfront when they start work or significantly increase their working hours. This will be paid from the Flexible Support Fund.

Previously, this up-front help meant that parents wouldn't receive the childcare element for the first month, leaving parents continually a month behind, however, from 28 June, **this initial help will be paid in addition to the childcare element for the first month.**

The entitlement rules are complex. **Contact us for a benefit check** or if you have any questions!

## More frequent meetings with your work coach

Since 24 July, Universal Credit claimants responsible for young children are required to have more frequent meetings with their work coach.

The DWP has confirmed that:

- **parents with a one-year-old** will start to have a work-focused meeting with their work coach **every three months** instead of the current every six months; and
- **parents with a two-year-old** will start meeting with their work coach **every month** instead of every three months.

These more regular meetings are designed to 'explore steps to improve skills, identify support needs, learn about childcare provision, and boost confidence', according to the DWP.

For more information, see:

[www.gov.uk/government/news/thousands-of-parents-to-benefit-from-more-work-coach-support](https://www.gov.uk/government/news/thousands-of-parents-to-benefit-from-more-work-coach-support)



# Will I be moved to Universal Credit?

Many people are still in receipt of legacy benefits such as income-based JSA (Jobseeker's Allowance), income-related ESA (Employment and Support Allowance), Income Support, Housing Benefit and Tax Credits. While it is already possible to voluntarily claim Universal Credit, the DWP is now

planning to transfer people with existing claims for legacy benefits onto Universal Credit. The transition will be carried over several years and in several stages.

The DWP will **start this "managed migration" to Universal Credit by moving claimants who are on Tax Credits only.** This will commence **in September 2023 across Great Britain.** Initially, only people in the West of Scotland will be affected.

As we move into **2024/25**, all Tax Credits claimants (including those on both Employment Support

# UC *Universal Credit*

Allowance and Tax Credits), all claimants on Income Support and Jobseeker's Allowance (income-based) and all Housing Benefit claimants (including those on combinations of these benefits) will be required to move to Universal Credit. Everyone else (the remaining claimants getting income-related ESA only or with Housing Benefit) will be moved sometime in **2025/26.**

If you receive a letter inviting you to make a claim, you should do so within 3 months of this letter, although the deadline can be extended. Contact us if you require any advice or assistance!

## Take part in the UK Government's Disability Con-

The UK Government's **Disability Action Plan** has been released, and includes proposals to improve lives. Your voice matters - participate in the consultation now!

Don't miss the chance to shape a more inclusive society. 🗳️ Consultation open until October 6, 2023. 🕒

Consultation Details 🔗 [www.gov.uk/government/consultations/disability-action-plan-2023-to-2024](https://www.gov.uk/government/consultations/disability-action-plan-2023-to-2024)

Watch Video 🔗 [www.youtube.com/watch?v=dVypLrr3WyM](https://www.youtube.com/watch?v=dVypLrr3WyM)



# What's new tenants and homeowners?

## New measures to support mortgage holders

The Government has agreed a package of measures with lenders and the Financial Conduct Authority (FCA) **to support mortgage holders struggling with high interest rates**. Here are the **key points**:

- Anyone worried about their mortgage repayments can call their lender for information and support, without any impact on their credit score.
- Customers won't be forced to have their homes repossessed within 12 months from their first missed payment.
- Customers approaching the end of a fixed-rate deal will be offered the chance to lock in a deal up to six months ahead, and will also be able to apply for a better deal right up until their new term starts, if one is available.
- Customers will be permitted to switch to an interest-only mortgage for six months, or extend their mortgage term to reduce their monthly payments and switch back to their original term within the first six months, with both options available without a new affordability check or affecting their credit score.
- Lenders will support customers who are up-to-date with payments to switch to a new mortgage deal at the end of their existing fixed-rate deal

without another affordability check.

- Lenders will provide well-timed information to help customers plan ahead should their current rate be due to end.
- Lenders will offer tailored support for anyone struggling and deploy highly trained staff to help customers - this could mean extending their term to reduce their payments, offering a switch to interest-only payments, and also a range of other options such as a temporary payment deferral, part interest or part repayment.

## Council tenants: Help with the rent increase

The Tenant Hardship Fund has been extended to provide assistance to councils tenants, including those who are ineligible for benefits. This Fund will no longer be used to address rent arrears that have accrued up until March 31, 2022. Instead, it is intended for those who are unable to meet the additional housing cost arising from the recent rent increase due to financial hardship.

To apply for assistance from the Tenant Hardship Fund, tenants have the option to get in touch with their Housing Officer. Our advisers can also help you submit an application. For more information, contact us or email [tenanthardshipfund@edinburgh.gov.uk](mailto:tenanthardshipfund@edinburgh.gov.uk).



# News for EU nationals with *pre-settled* status

Since Brexit, EU nationals have to register with the EU Settlement Scheme. Those who have been in the UK for five years in a row have settled status which grants them indefinite leave to remain. Those who have been in the UK for less than five years have pre-settled status, which means there are some restrictions for claiming certain benefits.

What's new is that the people with pre-settled status will automatically have their status extended by two years if they have not yet obtained settled status. The Home Office has confirmed that this process comes into effect from September 2023 and will be reflected in the person's digital status.

In addition, the Home Office intends to take steps to automatically convert as many eligible pre-settled status holders as possible to settled status once they are eligible for it, without them needing to make an application. Finally, automated checks of pre-settled status will be carried out to establish ongoing continuous residence in the UK. More information here: [www.gov.uk/government/news/eu-settlement-scheme-enhancements-confirmed](https://www.gov.uk/government/news/eu-settlement-scheme-enhancements-confirmed)



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## Thank you to our funders:

- AdviceUK
- The City of Edinburgh Council
- City Region Deal: Edinburgh & South East Scotland
- The Corra Foundation on behalf of the Scottish Government
- Edinburgh Health and Social Care Partnership
- Melville Housing Association
- National Lottery Cost of Living Fund
- NHS Lothian
- Prospect Community Housing
- The Robertson Trust
- The Scottish Legal Aid Board
- UK Shared Prosperity Fund (UKSPF) on behalf of the UK Government

