

CHAI (Community Help & Advice Initiative)

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Scottish Charity No. SC. 027594

Maximise!

Income - Wellbeing - Attainment - Potential

NEWSLETTER



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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 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.

ABOUT CHILDREN 1ST

Children First is a Scottish charity which aims to give every child in Scotland a safe and secure childhood.

They help Scotland's families to put children first, with practical advice and with support in difficult times.



We hope you are staying safe and keeping well in these difficult times!

Our Maximise! Team is here to help you get ready for the

new school year, and address any financial or housing worries you may have.

Has COVID-19 affected you financially? If so, get in touch!

We can help you with:

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

Contact your school reception to make an appointment. Best wishes,

The Maximise! Team

Free School Meals and Clothing Grants

Applications for Free School Meals and Clothing Grants are open and can be made **online** for the first time: www.edinburgh.gov.uk/schoolgrants

You can chase up the progress of your application by emailing the Council at School.Grants@edinburgh.gov.uk or ask us for help with this.

To qualify for Free School Meals beyond P3 and a Clothing Grant, you need to be in receipt of one of the following benefits:

- * Child Tax Credit with an annual income of less than £16,105,
- * Child Tax and Working Tax Credit with

an annual income of less than £7,330,

- * Universal Credit with a maximum monthly earned income of £610,
- * Income Support,
- * Income-Related Employment and Support Allowance,
- * Income-based Jobseeker's Allowance or
- * Support under Part VI of the Immigration and Asylum Act 1999.

The Clothing Grant is worth £100 per child and is paid into your bank account.

If you do not qualify for help with school uniforms, we may be able to refer you to a charity like the Edinburgh School Uniform Bank. **Come & see us for advice!**



Warm Home Discounts—Preparing for Winter!

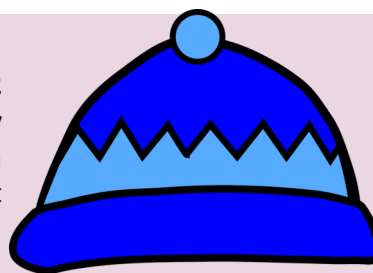
You could get **£140 off** your electricity bill for winter 2020 to 2021 under the Warm Home Discount Scheme. The scheme will open on **12 October 2020**.

The money is not paid to you: it's a one-off **discount** on your electricity bill, **between September and March**. You may get the discount on your gas bill instead if your supplier provides you with both gas and electricity. The discount **will not affect** your Cold Weather Payment or Winter Fuel Payment.

There are **2 ways to qualify** for the Warm Home Discount Scheme:

* if you get the *Guarantee Credit element of Pension Credit* or

* if you're on a *low income or get certain means-tested benefits and meet your energy supplier's criteria* for the scheme.



Every supplier has their own application criteria so phone your supplier to ask if you're eligible or look up the criteria here: www.gov.uk/the-warm-home-discount-scheme/energy-suppliers

You can still qualify for the discount if you use a **pre-pay or pay-as-you-go electricity meter**, in which case your energy supplier will give you a voucher you can use to top up your meter.



Best Start Grants— Extra money for young children



You do not need to take up a place in school to get this. Parents who have deferred their child's entry to school from August 2020 to August 2021 should still apply before the closing date on 28 February 2021.

If you are aged over 19, you will be eligible if you or your partner get any of the **following benefits**:

- * Universal Credit,
- * Income Support,
- * Income-based JSA Jobseeker's Allowance,
- * income-related ESA Employment & Support Allowance,
- * Pension Credit, *
- Housing Benefit,
- * Child Tax/Working 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 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 PREGNANCY & BABY PAYMENT

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

HOW TO APPLY

Apply online www.mygov.scot/best-start-grant or phone: 0800 182 2222.

Social Security Scotland can help families with children with a number of grants under the Best Start Grant scheme. There are 3 types of grants:

THE SCHOOL AGE PAYMENT

This is a grant of **£250** is for children reaching the age of 5, providing their date of birth falls between 1/3/15 and 29/2/16. The payment can be used for anything from a new pair of shoes to books or arts and crafts materials.

Best Start Foods—Help with Healthy Food

You may be eligible for help towards the cost of healthy foods as part of a new Scottish scheme, called Best Start Foods, which replaces Healthy Start Vouchers.

For every child under the age of 3, £17 is credited onto a smart-card 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.

To qualify, you must be in receipt of certain **benefits**:

- * Income Support, income-based JSA or ESA,
- * Housing Benefit if you and your partner's joint income is less than £311 per week,
- * Child Tax Credit if your annual family income is £16,190 or less,
- * Child Tax and Working Tax Credits together if your annual family income is less than £7,320,
- * Universal Credit but only if your family take-home pay is £610 or less a month.



The under 18's who are pregnant can qualify regardless of income.

Apply online at www.mygov.scot/benefits or phone 0800 182 2222.

If you are **struggling with the cost of food in general**, come & see us for advice.

Get Employability Advice & Support!

We provide a **supportive, friendly employability service** for people who wish to find a job, brush up on their skills or get some training or work experience.

We understand that the idea of a job can sometimes feel so far away and daunting. Our **service is**

compassionate and is happy to offer support and advice on your short term and long term goals.

Even if you just have a question about the options of achieving something, no matter how ambitious or simple, please contact us.

We can help you **build confidence** and go through each and every step of making a goal a reality. **There is no pressure, only support.**

We can help you with:

- A chat about your options
- Identifying training and volunteering opportunities
- Searching for work experience placements
- Confidence building
- Computer skills
- Learning English
- CV preparation
- Job search skills
- Application forms for jobs, college or university courses
- Interview preparation



More Time to Pay Council Tax Arrears



If you got behind with your council tax payments for this tax year 2020-21, due to the COVID-19 crisis, the Council has made it easier to arrange repayment plans to give people more time to repay the arrears over a longer period than usual.

The Council are allowing people to repay the arrears in equal instalments between now and another date of their choice, up to the end of March 2022.

You can request an extended payment plan by completing a simple online form before 6th October at

www.edinburgh.gov.uk/counciltaxoptionsform

Just fill in the form with your personal details (including your Council Tax reference number) and choose how long you wish the repayment plan to go on for.

You can select to pay by direct debit or another method of their choice.

On receipt of your form, the council will send a formal bill to confirm the new instalments. More information: www.edinburgh.gov.uk/counciltaxoptions

Please note that this arrangement is only for council tax arrears as you will remain liable for your ongoing council tax for 2020-21, and come April, for 2021-22.

If you do not contact the Council about your council tax arrears, they are likely to pass the debt to the debt collector Scott & Co and add surcharges.

If you are worried about debts or arrears, contact us for a free and confidential debt counselling appointment.

Other News In Brief

THE JOB START GRANT—NEW!

Young people aged 18 to 24 can now apply for a one-off payment of £250 (£400 if the person has a child) if they have been unemployed and in receipt of a means-tested benefit (like Universal Credit or income-based JSA) for 6 months. This new grant is paid by Social Security Scotland and is designed to help with the costs of starting a new job. Eligibility criteria for care leavers are slightly different. Apply online www.mygov.scot/job-start-payment/how-to-apply/ or phone 0800182 2222.

DISABLED YOUNG PEOPLE TURNING 16

If your child is claiming Disability Living Allowance (DLA) because of disability, they won't have to claim the new benefit PIP (Personal Independence Payment) when they turn 16. They can remain on DLA until Social Security Scotland transfers them to the new Scottish disability benefit for young people.

ONLINE BENEFIT APPEALS

If you need to appeal any benefit decision for Universal Credit (UC), ESA (Employment & Support Allowance) and PIP (Personal Independence Payment), you can now do so online www.gov.uk/appeal-benefit-decision/

For an appointment, contact your child's school or phone CHAI on 0131 442 2100.

