

Maximise!

Income - Wellbeing - Attainment - Potential

Newsletter

December 2021

Issue #10

Have you applied for your Warm Home Discount?

You could get **£140 off** your electricity bill for winter 2021 to 2022 under the Warm Home Discount Scheme.

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:

(1) If you get the **Guarantee Credit element of Pension Credit**, in which case you will receive a letter by mid-December advising whether the discount will be paid automatically by their energy supplier, or if they need to contact the Warm Home Discount Helpline on 0800 731 0214 by 28 February 2022 to confirm their eligibility.

(2) If you're on a **low income or receive 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 to top up your meter.



Welcome to our **Winter** edition!

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

Our **Maximise! Team** provides advice & assistance with benefits, housing and debt issues & employability & support for families.

To make an appointment, call 0131 442 2100, email maximise@children1st.org.uk or contact your child's School or Early Learning Centre.



Winter Tips & Energy Efficiency Advice

With the Christmas holidays fast approaching, and rising energy bills continuing to dominate the news, CHAI have teamed up with Home Energy Scotland to bring you some top tips and advice to make sure you and your family can keep warm for less this winter.

Who are Home Energy Scotland?

They are a network of local advice centres covering all of Scotland. Their expert advisors offer free, impartial advice on energy saving, keeping warm at home, renewable energy, greener travel, cutting water waste and more. Funded by the Scottish Government, their mission is to help people in Scotland create warmer homes, reduce their bills and help tackle climate change. They can also help you to access any funding or schemes that you might be eligible for, to make your home more energy efficient and save you money.

If you find your home hard to heat or worry about your energy bills, they can help. Phone 0808 808 2282 for FREE to chat to a friendly advisor or visit the website below to email them or request a call back: www.homeenergyscotland.org/contact-advice-support-funding/

Top tips

1. Contact your energy supplier to check you are on their cheapest tariff. You should also check with them if you are eligible for the Warm Home Discount – a discount of £140 applied to your electricity bill between September & March.
2. Draught-proofing your windows and doors can save you £25 a year on your energy bills. And even just remembering to close your curtains at dusk will help to stop heat escaping through the windows.
3. Try switching from baths to showers – they use less water, so less energy to heat it, and you will save on your energy bills.
4. Keeping the lids on your pans during cooking uses 10% less energy – and helps food cook quicker.
5. Take a Home Energy Check at <https://bit.ly/FluHEC21> and find out how you can make simple changes that will save you money on your bills.



A chance to win

If you are looking for more tips to help you save energy and money at home why not try their quiz for a chance of winning £500 towards your energy bills. Visit www.homeenergyscotland.org/win-cash-towards-your-energy-bills/ to enter.

Helpful numbers for the winter months

Home Energy Scotland – 0808 808 2282

Call for free advice on how you can keep your home cosy for less over the colder months.

NHS 24 – 111

Phone 111 if you're too ill to wait until your GP practice reopens.

SGN customer service helpline

For General Enquiries call 0800 912 1700. But call **0800 111 999**, the National Gas Emergency number, immediately if you smell gas or are worried about gas safety.

Scottish Water Customer Helpline – 0800 0778 778

This is a freephone customer helpline to handle any of your enquiries. It's open 24 hours a day, 7 days a week.

Telephone Preference Service – 0345 070 0707

A free service which allows consumers to opt-out of receiving telemarketing calls. Register here: www.tpsonline.org.uk/tps/number_type.html

Priority Services Register

The Priority Services Register is a free service provided by suppliers and network operators to customers in need. To find out if you are eligible and how you can register for free, visit the Ofgem website at <http://bit.ly/PriorityServicesRegister>

Tips for Finding Seasonal Temporary Employment



Getting a temporary seasonal job can benefit you in two ways:

- It greatly relieves the financial pressures we all face at this time of the year.
- It can often lead to a permanent position.

It is not too late to get a seasonal job, so put your best foot forward – it could make a big difference to you and yours.

As employers are looking for people to start quickly, be prepared to act quickly by doing the following:

- **Have your CV ready to go**, or easily adapted for the employer's job specification – remember that customer service experience can transfer easily into different job roles, e.g., retail, hospitality, call centres (*get help from your CHAI Employability Worker*).
- **Be ready to demonstrate how you can transfer your skills** (*your CHAI employability Worker can help you with this*).
- **Contact and register with a temporary recruitment agency**, first ringing to create a personal contact with the recruiter – in the fast-paced environment of temporary recruitment, it's good to be in the forefront of the agency staff minds

- **Be prepared for interview at short notice**, including having smart interview clothes clean and ready to wear (*CHAI can help you to achieve this if you don't have them already*).

- **Get yourself ready for a telephone or online interview**, as well as a face-to-face interview (*your CHAI Employability Worker will take you through this to help you to feel confident*).

- **Make sure you can easily get to and from the workplace** where you are hoping to work, by checking bus/train timetables, not forgetting to check how late the services run, as you may be required to work shifts, e.g., in hospitality, retail and warehouse environments.

By following the above tips, **you will give yourself the best possible chance** of getting the job you are seeking, as you will be prepared, confident and you will give the employer the confidence to hire you!

Remember, too, that **many employers keep some temporary staff on after the seasonal rush is over**, so if that's your aim, make sure you find out as much as you can about the company culture so that you can fit in with it, and find out about opportunities they may have. Going the extra mile will get you noticed, e.g., volunteering to do an extra shift at short notice – more money for you, as well as extra kudos!

An employer is much more likely to employ someone they know, like and trust, rather than starting from scratch, so seize the opportunity – you could be rewarded for your hard work!

For help with any aspects of the above, please ring CHAI on 0131 442 2100, and you will be given your own dedicated employability worker to support you.

What's New with....

Recovery of Hardship Payments following sanctions

Universal Credit claimants who are **jobseekers sometimes get sanctioned** if their work coach decides that they did not comply with their work-related requirements. When sanctioned, it is possible to **apply for hardship payments** so you can get *some* income during the sanction. Unfortunately, these hardship payments will have to **be paid back** once the sanction is over, through ongoing deductions from your benefit payments (subject to exemptions if you start work).

Recently a successful judicial review carried out by the Public Law Project helped clarify that Universal Credit claimants can request that the Department for Work and Pensions (DWP) can use their discretion to **reduce or waive any hardship payment recovery amount**. This is how you would request it:

Send a message through your UC journal and state that the DWP has a discretion to waive recovery of hardship payments as per section 71ZH(1)(a) Social Security Administration Act 1925 and paragraphs 5.83 and 8.1 of the DWP Benefit Overpayment Recovery Guide.

In your message, explain **why the DWP should waive the debt or reduce** the recovery amount. For example, are the deductions causing you hardship which could be detrimental to your physical or mental health? If possible, provide any evidence such as a letter from a GP about your health problem. Please get in touch if you would like any assistance with this.

Verifying your ID

Some Universal Credit claimants will have received a message through their journal stating that they 'can engage with confidence' with DWP requests **to verify their identity** by 'taking a photo of you stood next to your street sign' and of 'you holding your local newspaper dated the same day'. These are alternative ways of verifying your ID **during Covid-19 restrictions!**

Please also note that the DWP had to suspend evidence requirements during the lockdowns. They are now **checking back on claims retrospectively**. If you made a new claim during the pandemic, be aware that you might be asked to provide evidence of your ID or evidence of your income or tenancy. It's important to check your UC journal regularly for any messages from the DWP.

More generous earnings disregards?

To compensate for the loss of the £20 per week uplift, the DWP have made some changes to how Universal Credit is calculated: By **1 December 2021**, they will reduce the UC earnings taper from 63% to 55%, and also increase work allowances (earnings disregard) by £500 per year. This could mean more money for you if you are working, as **more of your earnings will be disregarded**.

UC migration

The UK Government announced in the Autumn Budget that they plan to **complete the rollout of Universal Credit by March 2025**. People who are currently claiming legacy benefits (like Income Support, income-related Employment and Support Allowance, or Child Tax Credits) should therefore be transferred to Universal Credit by March 2025, although we don't yet know the start date of the transfer—known as the 'managed migration'.

An Update on Scottish Benefits

The Scottish Carer's Allowance Supplement

The Carer's Allowance Supplement (Scotland) Bill was passed unanimously by the Scottish Parliament. The Bill provides for the December 2021 payment of carer's allowance supplement to be doubled to £462.80. The supplement - which is an extra payment paid twice a year for people in Scotland - will be issued on 15 December to those who were in receipt of carer's allowance on 11 October 2021. The payment will be made automatically to those who qualify.

Two Additional "Bridging Payments"

Two additional payments are being made to parents in receipt of free school meals due to low income. The two additional payments of £160 each are due to be paid in October and December. Like the previous ones, this payment is made by local authorities and will be made automatically to those who qualify but do check that the council have the correct bank details for you. You'll also need to apply if you are only getting free school meals because of the age of your child (P1 to P3).

The Scottish Child Disability Payment

This new benefit is replacing Disability Living Allowance (DLA) for children. The process of transferring DLA to the Scottish Child Disability Payment began on 11 October 2021. There is no need to take any action. The Scottish Government stated that no one will be required to apply for the Scottish benefit as part of the transfer process; and that parents will continue to receive the right payment, at the right time. In addition, no one will be subject to a DWP face-to-face assessment.

If your child doesn't already claim DLA, you can now **make a new claim** for the Scottish Child Disability Payment from Social Security Scotland. See www.mygov.scot/child-disability-payment/how-to-apply or call 0800 182 2222.

Child Winter Heating Assistance

Eligibility for Child Winter Heating Assistance has been extended to young people aged 16 to 18 in receipt of



the enhanced daily living component of PIP. People do not need to apply, as the £202 payment will be made automatically by Social Security Scotland. This year's Child Winter Heating Assistance payments will start from the end of November and payments will be made in batches over the winter months.

To qualify, children must be aged 18 or under, and receive either the highest rate care component of DLA for children, or the highest rate care component of Child Disability Payment, or the enhanced daily living component of PIP (Personal Independence Payment). They must receive one of these benefits on at least one day between 20 September 2021 to 26 September 2021.

The Scottish Child Payment

The Scottish Child Payment will double to £20 per week for children under 6 from April 2022. This is currently for children under 6 if parents claim a means-tested benefit (like Universal Credit, Tax Credits, Income Support, Pension Credit, JSA or ESA). The benefit will be rolled out to all children under 16 by the end of next year. To apply, phone 0800 182 2222 or claim online at www.mygov.scot/scottish-child-payment/how-to-apply



Social Security Scotland
Tèarainteachd Shòisealta Alba

Covid-19 News

Help with Rent Arrears

The Scottish Government has allocated £10 million in funding to councils to provide grants to **social and private tenants in rent arrears as a result of the Covid-19 pandemic**.

The one-off grant funding to each local authority will be available until the end of March 2022. Local authorities will use their discretion to determine whether a grant payment is 'appropriate' in individual circumstances.

The eligibility criteria are as follows:

- The grant will be targeted at vulnerable individuals and households who would become homeless and/or do not have alternative sources of support.
- Rent arrears must have arisen due to the Covid-19 pandemic between 23 March 2020 and 9 August 2021.
- In most cases, eviction legal actions should have started.

Contact your local council to enquire about eligibility:
[Edinburgh TGF@edinburgh.gov.uk](mailto:Edinburgh.TGF@edinburgh.gov.uk)

End of Furlough & Tax Credits Easements

HMRC confirmed that working tax credit claimants not working their normal hours because of Covid-19 will no longer automatically retain entitlement, from 25 November 2021.

HMRC state: *"Customers must tell us within the usual one-month window if they are not back to working their normal hours shown in their working tax credit claim."*

From the end of the furlough scheme, there is a further 8 weeks for claimants to return to their normal hours and satisfy working tax credits eligibility requirements.

If the change in working hours is permanent before the furlough scheme ends, then claimants will not have access to the additional 8 weeks. In that case, a 4-week run-on will apply instead.

Other News in Brief

Post Office Card Accounts

The DWP had planned to phase out Post Office card accounts by November 2021. They then changed their mind and decided to extend the availability of Post Office card accounts for another year, until November 2022 due to the disruption caused by Covid-19.

This gives you another year to open a bank account and provide the DWP with your new bank details. Those who don't update their payment method will be migrated to the voucher-based scheme called the Payment Exception (which will provide access to payments via the PayPoint network).

However, if you claim child benefit and tax credits, you will need to provide alternative bank details to HMRC by 5 April 2022. That's because the DWP and HMRC are not following the same rules on this!

Please let us know if you need any assistance with opening basic bank accounts!

Audio-Recording at Personal Independence Payment (PIP) Assessments

The arrangements for providing audio recording are being finalised, and will 'hopefully' be in place 'as soon as practically possible', which will remove the requirement for claimants to provide the recording equipment.

Any PIP claimant who requests an audio recording of their face-to-face assessment will be given the option of waiting for the service to be implemented before their assessment takes place.



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Maximise! is **now city-wide** in all schools, with a focus on families who are Care Experienced. For more info or to make a referral, email maximise@children1st.org.uk. Alternatively, call us on **0131 442 2100** or request an appointment through your child's school or early learning centre.

CHAI
Community Help & Advice Initiative



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