

# Helping with the cost of living crisis



**Summer 2022**

The cost of living is increasing rapidly and prices are rising at rates we haven't seen since the 1970s, this includes energy bills, food, fuel and more. In this leaflet we have tried to consolidate information about financial support available to help ease the cost of living challenges faced by many local households.

A range of measures are available to help people maximise their income to meet essential living costs, however it may not always be easy to know what support is available or how to apply and as a result, lots of benefits go unclaimed.

Don't assume you're receiving everything you're entitled to, always check, and if you're still struggling or in doubt, get in touch.

You can also check what you're entitled to via our online benefits calculator, just visit **[www.eastlothian.gov.uk/entitled-to](http://www.eastlothian.gov.uk/entitled-to)**

The UK government is also providing additional financial support to help people with the cost of living increases, targeted particularly to those with the greatest need. For full details **visit [www.eastlothian.gov.uk/cost-of-living-support-factsheet](http://www.eastlothian.gov.uk/cost-of-living-support-factsheet)**

Many pensioners are disproportionately impacted by higher energy costs, therefore in addition to the measures announced, may also wish to check if they are entitled to receive Pension Credit to help top up their income. See Page 15 for details.

**If you have difficulty accessing this information online, please let us know and we will arrange for a printed copy of the leaflet to be sent to you.**

## Contents

How our Financial Inclusion team can help	2
Help with household costs	3
Cost of the school day	6
Scottish Welfare Fund	8
Social Security Scotland	9
Other Benefits which may help	12
Other sources of help and advice	16
Contact numbers	Back page

# How our Financial Inclusion team can help

There's a lot of information around and it can be difficult to work out what it means for you. Our Financial Inclusion team can help. The team offers free, impartial and confidential advice and support to all local residents.

## **Financial Inclusion Officers can:**

- Carry out a benefit health check to let you know what benefits or grants you may be entitled to and help you apply
- Check you are getting the right amount of benefit
- Provide help if you have been sanctioned by The Department for Work & Pensions
- Help you to appeal a decision if you've recently had a benefit claim turned down
- Provide advice about flexible options available if you're claiming Universal Credit (UC), such as switching to twice-monthly payments or having your rent paid direct to your landlord
- Help you prepare a budget plan and organise your bills, including setting up Direct Debits to pay priority bills
- Provide help if you're regularly using a foodbank or relying on crisis grants
- Offer a Macmillan cancer support service to support the financial needs of East Lothian residents and their families affected by cancer
- Provide employment advice and practical support to help people understand the implications on their household income of taking up employment or training opportunities



**Visit [www.eastlothian.gov.uk/financial-inclusion](http://www.eastlothian.gov.uk/financial-inclusion)  
Email [financialinclusion@eastlothian.gov.uk](mailto:financialinclusion@eastlothian.gov.uk) or  
Phone **01620 827 827****

# Help with household costs

## Rent

It's important that you pay your rent to prevent arrears accruing.

If you have rent arrears, or are worried about paying, we would urge you to contact your landlord immediately to discuss your situation.

If you're a Council tenant, our dedicated Rent Income Officers will deal with any concerns you have confidentially and sensitively. We understand there's lots of reasons why you may fall behind with your rent payments, for example a change in your circumstances, or you may be struggling to manage your bills. Rent Income Officers can discuss options with you and even arrange for a Financial Inclusion Adviser to carry out a benefit health check to make sure you're getting everything you're entitled to, including budgeting advice if needed.



Visit [www.eastlothian.gov.uk/rent](http://www.eastlothian.gov.uk/rent)

Email [rentincome@eastlothian.gov.uk](mailto:rentincome@eastlothian.gov.uk) or

Phone our dedicated helpline on **01620 827 528**

**It's also worth checking you're claiming all financial support you may be entitled to:**

- Pensioners on a low income may qualify for Housing Benefit (HB) to help towards rent and some service charge costs. Apply online at [www.eastlothian.gov.uk/apply-for-hb](http://www.eastlothian.gov.uk/apply-for-hb)
- Working age people out-of-work or on a low income may be entitled to Universal Credit (UC), including some help towards your housing costs. Apply online at [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)
- Discretionary Housing Payment (DHP) may also be available. You must be entitled to HB or the housing costs part of UC to get a DHP. Apply online at [www.eastlothian.gov.uk/dhp](http://www.eastlothian.gov.uk/dhp)

# Help with household costs

## Council Tax

It's important that you pay your Council Tax as this helps us to pay for essential services we provide to all local residents.

If you have fallen behind with your payments or are struggling to manage your bills, get in touch with our Council Tax & Debt Management team straight away.

Officers can check that you are receiving any Council Tax discounts or exemptions you may be entitled to, or even discuss a repayment arrangement with you to spread out your payments over a longer period of time if that helps.

If you have accrued Council Tax arrears, along with other debts, Officers can provide information about the Scottish Government's Debt Arrangement Scheme. The scheme can provide someone in debt much-needed breathing space and allow them to repay all of their debts in full through a debt payment programme, set up over an extended period of time.

Don't ignore the problem, get in touch as soon as possible and we'll do what we can to help.



**Visit [www.eastlothian.gov.uk/council-tax](http://www.eastlothian.gov.uk/council-tax) or  
Phone 01875 824 314**

## Council Tax Reduction

You may be entitled to a Council Tax Reduction (CTR) if you have lost your job, had your hours reduced or are on a low income. You can apply if you own your home or rent. The amount you receive will vary based on your circumstances. CTR is not automatically awarded even if you are claiming UC so you need to apply separately for this.



**Apply online at [www.eastlothian.gov.uk/claim-ctr](http://www.eastlothian.gov.uk/claim-ctr)**

## Help with household costs

### Managing energy bills and heating your home

It is estimated that around 13,500 households (22%) in East Lothian are living in fuel poverty with a Scottish national estimate of 619,000.

We have just launched a new leaflet specifically aimed at help available to make sure you are warm in your home and to minimise the impact of energy bills on other household expenses.



The new leaflet Managing energy bills & heating your home is available on the Council website at [www.eastlothian.gov.uk/managing-energy-bills](http://www.eastlothian.gov.uk/managing-energy-bills) and provides lots of helpful information for anyone struggling with their energy costs, regardless of whether you own your own home or are in rented or social accommodation. The leaflet also provides lots of contact information for other organisations who can help and provide support.

### Access to food

There is a network of organisations providing support to people who are struggling to access food. This varies from fresh or tinned ingredients to pre-prepared meals which can be reheated. Some will require a referral from Social Work or another professional, whereas others you can refer yourself to.



**Find out more about the support that is available to you at**  
[www.eastlothian.gov.uk/access-to-food](http://www.eastlothian.gov.uk/access-to-food)

## Cost of the school day

With the new school year starting in August, it's a good time to check if you're entitled to any further help with school costs before the new term starts. There's a range of new children and family benefits available from Social Security Scotland, so check out what's new on Page 9.

### Free school meals

Your child may be eligible for free school meals to ensure that they receive a free, balanced and healthy meal during the school day. This is delivered discreetly so that it is not obvious to others which children are receiving this benefit.

If you meet the conditions for free school meals you may be entitled to other payments to help with meals during school holidays and school closures.



**To find out more or to apply visit**

[www.eastlothian.gov.uk/free-school-meals](http://www.eastlothian.gov.uk/free-school-meals)

### Keeping children warm

You may be able to get financial help with your child's school clothing and shoes in the form of a school clothing grant. If you meet the qualifying criteria, you may be awarded a grant of £120 per child of primary school age and £150 per child of secondary school age.

As well as school clothing grants, many of our local area partnership and community bodies have arrangements in place to help families access warm clothing.

To find out about more support in your area email our Connected Communities team at [connectedcommunities@eastlothian.gov.uk](mailto:connectedcommunities@eastlothian.gov.uk)

In addition to this, there's a lot of helpful information for parents and carers on the Council website. This includes information about how schools are managing their clothing banks and what arrangements are in place for families who may struggle to afford warm clothing.



**To find out more visit** [www.eastlothian.gov.uk/education](http://www.eastlothian.gov.uk/education)

## Education Maintenance Allowance

Education Maintenance Allowance (EMA) gives financial support to eligible 16 to 19 year olds who want to continue learning.

EMA is currently paid in addition to Child Benefit and other benefits. Young people on Job Seekers' Allowance or on Government supported training schemes are not eligible for EMAs.

You can apply for an EMA if you're attending school full time, getting home education or flexi schooling or on a full or part-time non-advanced course in a college or education centre. Other qualifying criteria applies, for example the household income.



**To find out more or to apply visit**

[www.eastlothian.gov.uk/educaton-maintenance-allowance](http://www.eastlothian.gov.uk/educaton-maintenance-allowance)

## Community Care Grant and Crisis Grant

This provides a one-off grant if you are on a low income, or are facing a crisis. There is no need to pay the money back. There are two types of grant available:

- **Community Care Grant** – usually provides goods to help you settle into a new home (after hospital, care or homelessness) or if you're in exceptional circumstances such as relationship breakdown or domestic violence.
- **Crisis Grant** – awarded to meet living expenses that have arisen as a result of an emergency or disaster to avoid serious damage or risk to the applicant. Examples include food, essential heating costs, nappies, toiletries, etc.

To apply you must be over 16, have a low income, have no means of support, have savings less than £700 (£1200 if you are pension age) or be entitled to a qualifying benefit.



**Apply online at [www.eastlothian.gov.uk/swf](http://www.eastlothian.gov.uk/swf) or  
Phone 01620 828 790**

**Please leave a message and we will get back to you as soon as we can.**

# Social Security Scotland

Social Security Scotland is an Executive Agency of the Scottish Government and are responsible for administering a number of devolved benefits, including financial help during pregnancy and with children up to school age.

## **What family benefits does Social Security Scotland deliver?**

### **Scottish Child Payment**

A payment is made every four weeks for each eligible child under the age of six. There are no limits on the number of eligible children supported by Scottish Child Payment.

### **Best Start Grant Pregnancy and Baby Payment**

If you are pregnant or have a baby under 6 months old and you get tax credits or certain benefits, you could be eligible for a Best Start Grant Pregnancy and Baby Payment. There is no cap on the number of children it supports. Payment reduces for any child that comes after your first. You can apply from 24 weeks of pregnancy until your baby is 6 months old.

### **Best Start Grant Early Learning Payment**

A payment is made when a child is between the ages of 2 and 3.5 years. You can still apply if your child is not taking up a place at nursery.

### **Best Start Grant School Age Payment**

A payment to help eligible families with the costs of starting school. Visit [mygov.scot/beststart](http://mygov.scot/beststart) for application dates and guidance on when to apply even if you are deferring.

### **Best Start Foods**

You can get money on a pre-paid chip and pin Mastercard. This is paid every four weeks during pregnancy and up to when a child turns 3 years old. The card can be used to buy healthy food including eggs, milk, fruit, vegetables and pulses.

## **Who can get these payments?**

People can apply for these payments whether in work or not. People may be eligible if they, or their partner, are the parent or full-time carer of a child and if they get tax credits or certain benefits.

## **Child Disability Payment**

Child Disability Payment is a new benefit from the Scottish Government to provide money to help with the extra care and mobility costs children and young people with a disability may have, up to the age of 18. This new benefit is replacing Disability Living Allowance for children living in Scotland.

You can apply for Child Disability Payment for a disabled child under 16. The disability can be mental or physical. Social Security Scotland will pay Child Disability Payment until the child is 18. You can also apply for Child Disability Payment if the disabled child does not have a diagnosis. In such cases, you can tell Social Security Scotland about how they're affected and any symptoms they may have.

Those already receiving Disability Living Allowance for children do not need to make a new application as SSS will contact them ahead of their award being automatically transferred. This is happening in a phased approach and should be complete by spring 2023.

## **Adult Disability Payment**

Adult Disability Payment is a benefit for adults of working age with a disability or health condition and will replace Personal Independence Payment and Disability Living Allowance currently delivered through the Department for Work and Pensions.

Clients who are already getting Personal Independence Payment or Disability Allowance Payments will not need to make a new application for Adult Disability Payment. Clients will have their existing awards transferred automatically from August 2022. New clients will be able to apply for this benefit from 29th August 2022.

## Job Start Payment

This is a new Social Security Scotland benefit to help with the costs of starting a new job.

16 to 24 year olds who have been out of work and receiving a qualifying benefit for at least six months can apply. Also eligible are 16 to 25 year old care leavers who have been out of work and receiving a qualifying benefit on the day they receive their job offer.

## Other benefits

Social Security Scotland also administer the following benefits:

- Child Winter Heating Assistance
- Carer's Allowance Supplement
- Young Carer Grant
- Funeral Support Payment



**To find out more about SSS benefits, or to apply, visit [mygov.scot](https://mygov.scot) or Freephone **0800 182 2222****

## Other Benefits which may help

### Universal Credit

You can claim Universal Credit (UC) if you're on a low income regardless of your employment status (employed, self-employed, if you are sick or a carer). UC can also top-up the other benefits included in this leaflet, depending on your situation. The amount you receive will depend on your individual circumstances, for example the number of people in your household, other income and savings you may have. UC claimants may also be eligible for an additional element to help with housing costs, i.e. your rent.

You can apply for UC online at [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit). Successful applicants will receive payment after 5 weeks. Advance payments are available if you need help with bills or other costs during this period.

**PLEASE NOTE:** *It is important that you seek advice if you currently receive any other benefits (i.e. Income Support, ESA Income Related, JSA Income Based, Tax Credits, Housing Benefit) and are thinking about applying for UC. Your current benefit will stop when you apply for UC and you will be unable to reclaim your original benefit. Please bear in mind that any amount you receive under UC could be lower than your current benefit.*

Help is available if you're thinking about claiming UC for the first time. Citizens Advice Scotland (CAS) can help. Trained advisers can guide you through the process, whether you're looking for answers to quick questions or step-by-step support to make your claim.

You can contact the CAS Help to Claim service on **0800 023 2581**. Alternatively, visit **[www.cas.org.uk/helpclaim](http://www.cas.org.uk/helpclaim)**



**More information about UC is available online at [www.gov.uk](http://www.gov.uk) or DWP Freephone Helpline **0800 328 5644****

## Other Benefits which may help

### Statutory Sick Pay

Statutory Sick Pay (SSP) is paid to employees who are off work because of sickness for longer than 3 consecutive workdays.

Some categories of employees are not eligible for SSP, so it's best to check the full qualifying criteria.

If an employee is unable to work due to medical reasons for longer than 28 weeks, entitlement to SSP ceases, but the person may be entitled to Employment and Support Allowance. See next section for details.

 **To find out more about SSP contact your employer**

### New Style Employment and Support Allowance (Contribution Based)

If you're employed but you can't work due to ill health, you'll usually get SSP from your employer for 28 weeks.

After that, if you are ill or have a health condition or disability that limits your ability to work you may be able to claim New Style Employment and Support Allowance (Contribution Based) NSESA(CB).

NSESA(CB) can be claimed on its own or at the same time as some other benefits, for example Universal Credit (UC). If you claim both benefits, your UC payment is reduced by the amount you get for NSESA(CB).

NSESA(CB) is a contributory benefit. Normally, this means you may be able to get it if you've paid or been credited with enough National Insurance (NI) contributions in the 2 full tax years before the year you're claiming in.

You can also claim NSESA(CB) if you're self-employed – the application process is the same.

If you qualify, you can get NSESA(CB) for up to 12 months, or indefinitely if assessed as having a serious health problem.

 **Claim NSESA(CB) online at [www.gov.uk](http://www.gov.uk) or Phone 0800 328 5644 and select option 2**

## Other Benefits which may help

### **New Style Job Seekers Allowance (Contribution Based)**

If you're unemployed or work less than 16 hours a week you may be able to claim New Style Jobseeker's Allowance (Contribution Based) (NSJSA(CB)). This can be claimed on its own or at the same time as UC. If you qualify for both NSJSA(CB) and Universal Credit (UC), any NSJSA(CB) you receive will be taken into account as income for UC.

NSJSA(CB) is a contribution based benefit. Normally, this means you may be able to get it if you've paid and/or been credited with enough National Insurance (NI) contributions in the 2 full tax years before the year you're claiming in.

If you qualify, you can get NSJSA(CB) for up to 182 days.



**Claim NSJSA(CB) online at [www.gov.uk](http://www.gov.uk) or Phone 0800 328 5644 and select option 2**

### **Attendance Allowance**

If you are over state pension age and need help with personal care or have an illness or disability, you may be able to claim Attendance Allowance (AA). You do not have to have someone caring for you in order to claim.

AA is paid at two different rates and how much you get depends on the level of care that you need. Any money you do receive does not need to be spent on your care.

The money you receive is not means-tested so your savings or income won't affect your claim.

If you are awarded AA, it can help you get other benefits such as Pension Credit (PC), Housing Benefit (HB), or Council Tax Reduction (CTR).



**Claim AA online at [www.gov.uk](http://www.gov.uk) or Phone 0800 731 0122**

## Other Benefits which may help

### Pension Credit

Pension Credit (PC) gives you extra money to help with your living costs if you're over state pension age and on a low income. PC is separate from your State Pension.

PC comes in two parts: Guarantee Credit and Savings Credit and you may be eligible for one or both parts. You may also be eligible if you have other income, savings or assets or own your own home.

By claiming PC, you may unlock other benefits too, such as help with health and housing costs.



**Claim PC online at [www.gov.uk](http://www.gov.uk) or  
Phone 0800 99 1234**

## Other sources of help and advice

### East Lothian Council's Financial Inclusion team

Our team will help you work out what benefits you're entitled to. There's a lot of information around and it can be difficult to work out what it means for you. In some circumstances we can help you over the phone with your application. There is a lot of information online at [www.eastlothian.gov.uk/financial-inclusion](http://www.eastlothian.gov.uk/financial-inclusion) or you can call us on 01620 827827. Please bear in mind demand for our services is high just now but we will reply to all messages. Our services are free and confidential.

### Citizens Advice Bureau

Citizens Advice provides free, independent and confidential advice to local residents on a range of matters including benefits, debt and housing advice. If you wish to get in touch, contact details for your local CAB are listed on the back page.

### The Scottish Citizens Advice Network

The Scottish Citizens Advice Network, in partnership with the Scottish Government, has launched a new Scottish Citizens Advice Helpline to support people across Scotland.

Many people need personal, one-to-one advice and callers to the helpline can expect to speak to the same friendly, trained advisers they would usually get help from face-to-face at their local Citizens Advice Bureau.

You can get help with queries about employment, housing, debt, benefits and consumer issues like energy bills as well as many other topics.



To find out more visit [www.cas.org.uk](http://www.cas.org.uk) or  
Phone **0800 028 1456**

### The Department for Work & Pensions

There's lots of helpful information on the Department for Work & Pensions– (DWP) website [www.gov.uk](http://www.gov.uk) including more information about recent Government changes which have been introduced to help during this challenging time.

## Other sources of help and advice

### Help to apply for a Blue Badge

A Blue Badge allows people with severe mobility issues, who have difficulty using public transport, additional parking rights. This helps people live independent lives by knowing that when they reach their destination, either as a passenger or driver, they will be able to park close to where they need to go.

If you wish to apply for a Blue Badge, but need help to do so, our library staff can help you to complete your application form. You will need to make an appointment. To do so, phone 01620 827827 and ask for Blue Badge.



**Muscle or joint pain?**

If you have an MSK problem and you are over 16, use our new MSK support line on **01620 642 968** on **Monday, Tuesday or Friday** between **09.00-11.30**

East Lothian  
Health & Social Care Partnership



### Mental Health care when it counts (CWIC)

Struggling with your mental health? There is now a quicker way to access a wide range of Mental Health Specialists.

#### Our team

The CWIC Team are administrators, Mental Health Occupational Therapists and Mental Health Nurses.

#### What we do

We will listen and work with you to help you find better ways to manage your mental health. We work closely with GP's, NHS Services and other community organisations to support you better.

**! Phone 01620 642 963 (Monday to Friday 09.00 to 16.00)**



**There's now a quicker way to access mental health specialists**

**Feeling low, anxious, depressed, stressed?**

**Phone the CWIC Mental Health Line**  
**01620 642 963**

#InYourHands  
#CareWhenItCounts

Monday to Friday 09.00 to 16.00  
For anyone aged 18+

East Lothian  
Health & Social Care Partnership



## **ELC Benefits**

[www.eastlothian.gov.uk/benefits](http://www.eastlothian.gov.uk/benefits)  
[benefits@eastlothian.gov.uk](mailto:benefits@eastlothian.gov.uk)  
01620 827 730 for Council tenants  
01620 827 729 for private tenants/owner occupier

## **ELC Council Tax**

[www.eastlothian.gov.uk/council-tax](http://www.eastlothian.gov.uk/council-tax)  
01875 824 314

## **ELC Financial Inclusion**

[www.eastlothian.gov.uk/financial-inclusion](http://www.eastlothian.gov.uk/financial-inclusion)  
[financialinclusion@eastlothian.gov.uk](mailto:financialinclusion@eastlothian.gov.uk)  
01620 827 827 and ask for Financial Inclusion

## **ELC Payment Line**

You can pay your Council bills online at  
[www.eastlothian.gov.uk/pay-for-it](http://www.eastlothian.gov.uk/pay-for-it)  
Alternatively call us on 01875 824 301

## **ELC Rent Income**

[www.eastlothian.gov.uk/rent](http://www.eastlothian.gov.uk/rent)  
[rentincome@eastlothian.gov.uk](mailto:rentincome@eastlothian.gov.uk)  
01620 827 528

## **ELC Scottish Welfare Fund**

[www.eastlothian.gov.uk/swf](http://www.eastlothian.gov.uk/swf)  
01620 828 790

## **Local Community Resilience Groups**

[customerservices@eastlothian.gov.uk](mailto:customerservices@eastlothian.gov.uk)  
01875 824 300

## **CAB Haddington**

[www.haddingtoncab.org.uk](http://www.haddingtoncab.org.uk)  
01620 824 471

## **CAB Musselburgh**

[www.musselburghcab.org.uk](http://www.musselburghcab.org.uk)  
0131 653 2748

## **Social Security Scotland**

[www.socialsecurity.gov.scot](http://www.socialsecurity.gov.scot)  
Freephone 0800 182 2222

## **The Department for Work & Pensions**

[www.gov.uk](http://www.gov.uk)  
UC Helpline: 0800 328 5644

## **PLEASE NOTE**

This is a fast-changing situation which has increased the demand for our services. We understand the anxiety it is causing for our residents and want to help you with advice and support. Along with other agencies, you may find that your call is in a queue or you need to leave a message. We will reply to all messages and emails we receive.

**We regularly update our website with information.**



All information correct at time  
of printing June 2022