

Help during the cost of living crisis

**Welfare advice
and financial
support guide**



This guide is designed to help you access advice and the support you're entitled to when you need it most.

We're all being affected by the biggest cost of living crisis seen in years. Higher food and energy prices mean millions across the UK are struggling with daily living cost pressures and the impact it has on their wellbeing.

Each year many benefits and other forms of support go unclaimed so together with local organisations and community partners we've produced this guide on the help that's currently available to boost the income of those affected and hopefully ease some of these pressures.

Please remember to check full eligibility criteria before applying.

If you're worried about money or heating your home, don't assume you're receiving everything you're entitled to. As personal circumstances and what's available can change it's always worth checking. If you're struggling or in doubt, please contact any of the council teams or organisations listed on back page for advice – we're all here to help.

You can also check what you're entitled to using the free independent online benefits calculator: www.entitledto.co.uk

Find out more at: www.eastlothian.gov.uk/cost-of-living-support

or visit the Scottish Government's website: costofliving.campaign.gov.scot



Linked benefits key

If you see this symbol it indicates you may qualify for additional support.



Versions of this leaflet can be supplied in Braille, large print, audiotape or in your own language. Please phone Customer Services if you require assistance on 01620 827199

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1 | MANAGING MONEY & DEALING WITH DEBT

Help with your Council Tax

Council Tax funds around a quarter of essential local services including; education, housing, roads and transportation, waste and recycling, recreation, health and wellbeing, libraries, museums, parks and countryside, registration of births, deaths and marriages and burial grounds.

If you've fallen behind with Council Tax payments or are struggling to manage your bills in general, ***please don't ignore the problem – get in touch as soon as possible and we'll do everything we can to help you.***

Our Council Tax & Debt Management team can check you are receiving any discount or exemption you may be entitled to, or even discuss arrangements to spread repayments over a longer period of time.

Visit: www.eastlothian.gov.uk/council-tax or call **01875 824 314**

If you have built up Council Tax arrears, along with other debts, we can provide information about the ***Scottish Government's Debt Arrangement Scheme (DAS)***. A DAS can provide much-needed breathing space, enabling you to repay your debt in full over an extended period of time through their debt payment programme.

Visit www.mygov.scot/apply-for-das

Council Tax Reduction Scheme

You may be eligible for help with your Council Tax payments via the ***Council Tax Reduction Scheme***. Eligibility depends on your income, including income from people who live with you so you may qualify whether you own your home, you're working, out-of-work, are retired or a carer.

If you have more than £16,000 in savings you will not qualify, although the savings rule does not apply if you receive the guarantee element of Pension Credit. You may also qualify if you receive Adult Disability Payment, Attendance Allowance, Disability Living Allowance, Personal Independence Payment or Carer's Allowance.

Visit www.eastlothian.gov.uk/claim-ctr

Help with your rent

Rent arrears, or worries about paying can create real pressures for individuals and their families. We would urge you to contact your landlord as early as possible 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 people fall behind with rent payments, such as a change in circumstances or difficulties managing bills. Rent Income Officers can arrange to meet with you at a local council office or library to discuss any concerns you have, or can even arrange a home visit if you prefer.

To find out more about help available, including any temporary or emergency schemes and funds, visit www.eastlothian.gov.uk/rent

Email rentincome@eastlothian.gov.uk

Or call our dedicated helpline on **01620 827 528**

If you're struggling to pay your rent, it's always worth checking you're claiming all financial support you may be entitled to:

- **If you're pension age you may qualify for Housing Benefit (HB).**
You can apply if you're working or out of work. How much you get depends on how much rent you pay, how many people live with you and your household income, including benefits, pensions and savings.

Apply online at www.eastlothian.gov.uk/apply-for-hb

- **If you're working age and out of work or on a low income you may be entitled to Universal Credit (UC).**

This may include some help towards your housing costs.

Apply online at www.gov.uk/universal-credit

If you're entitled to HB or the housing costs element of UC, you may be eligible for a Discretionary Housing Payment (DHP). A DHP may also be awarded if your benefit has reduced as a result of the bedroom tax or benefit cap.

Apply online at www.eastlothian.gov.uk/dhp



Social tariffs

(cheaper broadband and phone packages)

Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits. Some providers call them 'essential' or 'basic' broadband.

They're delivered in the same way as normal packages, just at a lower price. Amid rising living costs, Ofcom is encouraging companies to offer social tariffs to help customers on low incomes.

Visit www.ofcom.org.uk and select their **Phones and internet** tab.

Dealing with debt

If you're struggling with debt or worried about money, help is available.

The following organisations are supported by the Scottish Government and can provide free and confidential help and advice.

- **Citizens Advice Scotland**
www.haddingtoncab.org.uk or call **01620 824 471**
www.musselburghcab.org.uk or call **0131 653 2748**

- **National Debt Line**
www.nationaldebtline.org or call **0808 808 4000**

- **StepChange Debt Charity**
www.stepchange.org or call **0800 138 1111**

StepChange, in partnership with the Scottish Government, has launched the **Scotland Debt Guide**, a handbook designed to help improve access to free advice services for anyone struggling with debt.

- **Money Advice Scotland**
www.moneyadvicescotland.org.uk

They provide tools to help with debt and also a budget planner to help manage your money.

- **Advice Direct Scotland**
See page 35 for more information

The Scottish Welfare Fund

Scottish Welfare Fund (SWF) pays out **Crisis Grants** and **Community Care Grants** to people on low incomes who are in crisis or need support to live independently. There are two types of grants available.

Crisis Grants

These aim to help people on a low income who are in crisis due to a disaster (such as a fire or a flood) or an emergency (such as where money has been lost or an unexpected expense has arisen) and can provide occasional assistance to people where there is an immediate threat to the health or safety of that person or their family.

These grants are discretionary and the decision to award a grant is based on the priority level of your application and the amount of money left in the SWF annual budget. Therefore, even if you're eligible for a grant, other factors may mean that you are not awarded one.

If you are awarded a Crisis Grant you do not have to pay it back.

In the case of an emergency, only living expenses may be awarded, and in the case of a disaster, both living expenses and household goods may be awarded.

Examples of emergencies and disasters may include:

- **your money has been lost or stolen, leaving you with no means of paying for living expenses.**
- **there's been a relationship breakdown in your family, perhaps involving domestic abuse.**
- **you have nowhere to stay and might have to sleep rough.**

Examples of disasters include:

- **a serious flood, fire or gas explosion which has caused serious damage to your property.**

Community Care Grants

A Community Care Grant, which is usually in the form of goods or services, can be provided to help qualifying people who need help in order to establish or maintain a settled home. Community Care Grants are discretionary which means even if you qualify, you may only be awarded a grant if your application meets the priority level set in East Lothian and there is money left in the SWF annual budget.

You don't have to pay back a Community Care Grant.

You can receive support if you:

- **are leaving accommodation in which you received significant and substantial care and are establishing yourself in the local community**
- **need help to stay in the community, rather than enter accommodation to receive care**
- **are homeless or living an unsettled way of life or are vulnerable and need support to sustain your tenancy**
- **or someone in your household, is facing exceptional pressure such as a breakdown in relationships**
- **have been released from prison or a young offenders' institute on temporary release**

To be eligible for a Community Care Grant you must have savings of less than £700 (£1200 if you are pension age).

To apply for a SWF grant you must be over 16 and normally have a low income, for example, be in receipt of Universal Credit or Pension Credit.

Apply for a Crisis or Community Care Grant online at:

www.eastlothian.gov.uk/swf or call **01620 828 790**

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

Food resources in East Lothian

There is a network of local organisations providing support for those who are struggling to access food, for example due to age or mobility. There is also support available for those who are struggling to afford food, including access to free food, for example if your benefit has been sanctioned or delayed, or if you're struggling to manage on a low income.

Resources vary 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.

Visit www.eastlothian.gov.uk/access-to-food

Meals at Home Service

Our **Meals at Home** service provides a wide range of tasty Wiltshire Farm Foods frozen meals, including free-from and gluten-free, to vulnerable people such as the elderly or those with a physical or learning disability. Delivered fortnightly, all you need is a freezer and a microwave oven.

Eligibility, extra support and current charges are explained on our website.

Visit www.eastlothian.gov.uk/frozen-meals

Turn2us grants

Turn2us is a registered charity helping people in financial difficulty. Their **Grants Search** tool contains information about charitable funds that may help.

Grants can be given as money, products or services that don't have to be paid back.

Anyone can apply for a grant and many charities will help people who cannot claim welfare benefits because of their status in the UK. There is no guarantee you'll be awarded a grant, but the Grants Search Tool will show you what you can apply for.

Visit www.turn2us.org.uk

Social Security Scotland Benefits

Social Security Scotland (SSS) is an Executive Agency of the Scottish Government. It is responsible for managing the benefits that are devolved to Scotland for people on low incomes, disabled people, carers, young people entering the workplace and help for people to heat their homes.

We've included information about SSS benefits below.

They also deliver a range of family benefits so if you have children check out our **Support for Children and Families** section on page 18 to make sure you're getting everything you're entitled to.

Visit www.socialsecurity.gov.scot or call **0800 182 2222**

Adult Disability Payment

This payment is 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 as existing clients will have their awards transferred automatically. New clients across East Lothian can apply for Adult Disability Payment now.

Job Start Payment

This is a payment for 16 to 24 year olds who have been out of work and receiving a qualifying benefit for at least six months can apply for help with the cost of starting a new job. 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.

Carer's Allowance Supplement

This supplement is an additional payment, made automatically twice a year, to people already in receipt of a **Carer's Allowance** from the Department for Work and Pensions on certain qualifying dates. The payment recognises the important contribution of **unpaid carers** across Scotland.

Carer's Allowance Supplement will change with the introduction of the **Scottish Carer Support Payment**, which is entirely administered by Social Security Scotland. This will be open to new applications in East Lothian from Spring 2024. Clients currently receiving Carer's Allowance Supplement will transition to this new benefit over time.

Young Carer Grant

This grant is a yearly payment for young carers in Scotland.

To be able to get **Young Carer Grant**, you must be 16, 17 or 18 years old. You must also have been caring for one, two or three people for an average of 16 hours a week for at least the last three months and in receipt of a qualifying benefit.

If you care for more than one person, you can combine the hours of the people you care for to average 16 hours a week. How you spend the Young Carer Grant is up to you. You could use it for things like new clothes, driving lessons or a holiday.

You can only receive a Young Carer Grant payment if no-one else has received this payment in respect of the person you care for in the last year.

For more information about Social Security Scotland benefits, including full eligibility criteria, visit **www.socialsecurity.gov.scot** or call **0800 182 2222**

Department for Work & Pensions Benefits

Universal Credit

You can apply for 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 applicants may also be eligible for an additional element to help with housing costs, i.e. your rent.

If you are working, UC can help with the costs of childcare, no matter how many hours you work. You may be able to claim up to 85 per cent of your childcare costs if you're eligible for UC and meet some additional conditions.

It is important to seek advice when considering applying for UC if you currently receive any other benefits such as Income Support, ESA Income Related, JSA Income Based, Tax Credits, Housing Benefit. Your current benefit will stop when you apply for UC and you will be unable to revert back to your original benefit. Please be aware that any amount you receive under UC could be lower than your current benefit.

Advice is available for anyone considering applying for the first time, from Citizens Advice Scotland's (CAS) **Help to Claim** service. Their 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.

Visit **www.cas.org.uk/helptoclaim** or call **0800 023 2581**

To apply for UC visit **www.gov.uk/universal-credit**

Successful applicants will receive payment after five weeks. Advance payments are available if you need help with bills or other costs during this period.

More information about UC is available online at **www.gov.uk**

DWP Freephone Helpline **0800 328 5644**

If you receive UC, you may be able to get some extra support, for example:

- *Help with health costs, including dental treatment*
- *Free school meals*
- *Sure Start maternity grants*
- *Cold Weather Payments*
- *Support with travel costs to attend job interviews or start work*
- *Support with provision of clothing to start work*
- *Support with upfront childcare costs until you receive your first wage*



Statutory Sick Pay

Statutory Sick Pay (SSP) is paid to employees who are off work because of sickness for longer than three consecutive workdays. Some categories of employees are not eligible for SSP, so it's always best to check the full qualifying criteria at www.gov.uk.

If an employee is unable to work due to medical reasons for longer than 28 weeks, entitlement to SSP ends, but you may be entitled to **New Style Employment and Support Allowance** (NESA). See page 15 for details.

If you earn less than £123 a week or are self-employed you won't be eligible for any form of sick pay, unless you have separate insurance. In both these cases, the options will be to apply for one or both of UC or NESA.

While you can't claim SSP and ESA at the same time, you can start your ESA claim up to three months before your SSP ends. It's worth applying for ESA early so your payments start as soon as possible if it looks like your illness or injury will keep you off work long-term.

*Depending on the nature of your illness, you may also be able to claim other benefits like **Adult Disability Payment** or **Attendance Allowance**.*

Visit www.gov.uk



New Style Employment & 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 apply for **New Style Employment and Support Allowance (Contribution Based) (NESA(CB))**.

NESA(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 NESA(CB).

NESA(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 two full tax years before the year you're claiming in.

You can also apply for NESA(CB) if you're self-employed. The application process is the same.

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

Claim NESA(CB) at www.gov.uk or call **0800 328 5644** select *option two*.

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) (NSJA(CB)). You can apply for this on its own or at the same time as UC. If you qualify for both NSJA(CB) and Universal Credit (UC), any NSJA(CB) you receive will be taken into account as income for UC.

NSJA(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 two full tax years before the year you're claiming in.

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

Claim NESA(CB) at www.gov.uk or call **0800 328 5644** select *option two*

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.

Claim PC online at **www.gov.uk** or call **0800 99 1234**

Claiming PC doesn't just top-up your income, it could help you unlock access to other support too for example:

- *Help with health costs such as free NHS dental treatment, help with the cost of glasses and transport to hospital.*
- *If you have a disability you may get an extra amount known as **Severe Disability Addition***
- *Help with housing costs, whether you rent or own your home*
- *You probably won't have to pay Council Tax (unless other people live with you)*
- *If you're 75 or over, you can get a free TV licence*
*You'll be eligible for a **Cold Weather Payment** during particularly cold weather*



Attendance Allowance

If you are over state pension age and could benefit from help with personal care, or have a physical or mental illness, you may be eligible for Attendance Allowance (AA). You do not have to have someone caring for you to apply.

AA is paid at two different rates and how much you get depends on the level of care you need. Any money you receive does not need to be spent on your care and it is not means-tested so your savings or income won't affect your application.

When completing the application form, be clear about how your illness or disability affects your life and attach any supporting information, such as GP letters, care plans, or prescription lists. The application form can be daunting, so if you need advice, one of our Financial Inclusion Advisers can provide you with some help to complete this – see page 32.

You can download an application form from **GOV.UK** or phone the Attendance Allowance helpline on **0800 731 0122**

If you are awarded an AA, it can help you get other benefits such as Pension Credit (PC), Housing Benefit (HB), or Council Tax Reduction (CTR) or an increase in these benefits if you're already receiving them.



Social Security Scotland Family Benefits

If you have children, make sure you're getting all the help you're entitled to. The following support is available from Social Security Scotland (SSS) for costs during pregnancy, for babies, pre-school and school age children.

Scottish Child Payment

Help towards the cost of supporting your family. It's a weekly payment that you can get for every child you look after who's under 16 years of age. There are no limits on the number of eligible children supported by **Scottish Child Payment**.

Best Start Grant Pregnancy & Baby Payment

If you are pregnant or have a baby under six 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. You can apply from 24 weeks of pregnancy until your baby is six months old.

Best Start Grant Early Learning Payment

This is made per child when they are between the ages of two and three-and-a-half years old. You can apply even if your child is not taking a nursery place.

Best Start Grant School Age Payment

Payment made per child to help eligible families with the costs of starting school. Visit website below 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 three years old. The card can be used to buy healthy food including eggs, milk, fruit, vegetables and pulses.

For all Best Start Grants and Best Start Foods information visit:
mygov.scot/best-start-grant-best-start-foods

Child Winter Heating Assistance

Payment to help families with children and young people with a disability with the cost of energy.

Child Disability Payment

The **Child Disability Payment** is to assist with extra care and mobility costs children and young people with a disability may have, up to the age of 18 (this replaces the **Disability Living Allowance** for children living in Scotland).

You can apply for this for a child with a mental or physical disability under the age of 16. You can also apply if they do not have a diagnosis. In such cases, you can tell SSS about how they're affected and any symptoms they may have.

If you already receive a Disability Living Allowance for a child you do not need to make a new application as SSS will contact you ahead of the payment being automatically transferred.

Visit **www.socialsecurity.gov.scot** or call **0800 182 2222**

Early learning and childcare for two year olds

All children aged 3–5 years are entitled to funded early learning and childcare. Some two year olds can also get up to **600** or **1140 hours** of early learning and childcare in council-run and partner-provider nurseries. This is called **Terrific Two Year Olds**.

Depending on your circumstances, your child may be eligible for a space on or after they turn two years old. This may be because you receive a qualifying benefit, because the child is looked after or with a kinship carer, or because you are care experienced. Spaces for eligible two year olds will more commonly be offered through funded providers (private nurseries, playgroups and childminders) rather than in school settings.

Visit **www.eastlothian.gov.uk/education**

Free School Meals

It's worth checking if you're entitled to any further help with school costs.

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.

Eligibility for free school meals includes access to other payments throughout the year including school clothing grants and help with meals during school holidays and school closures.

Visit www.eastlothian.gov.uk/free-school-meals

email educationenquiries@eastlothian.gov.uk or call **01620 827562**

School Clothing Grant

You may be able to get financial help with your child's school clothing and shoes in the form of a ***School Clothing Grant***. Grants are available for both primary and secondary age children.

As well as School Clothing Grants, many of our local area partnership and community partners have arrangements in place to help families access warm clothing.

To find out more about support in your area, email our Connected Communities team at connectedcommunities@eastlothian.gov.uk

Your child's school can also provide current information about their ***clothing banks***.

Visit www.eastlothian.gov.uk/education

Education Maintenance Allowance

Education Maintenance Allowance (EMA) provides 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 EMA.

You can apply for 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.

Visit www.eastlothian.gov.uk/ema

or email educationenquiries@eastlothian.gov.uk

Free bus travel for under 22s

Five to 21-year-olds can apply for free nationwide bus travel. Under fives can travel free automatically. The ***National Entitlement Card*** (NEC) or ***Young Scot NEC*** is your key to unlocking free travel.

To find out more or to apply visit www.freebus.scot

If you need further help or can't apply online:

email smartcard@eastlothian.gov.uk

or call **01620 827827** and ask for Smartcards.

Section 5 provides information on support available to help reduce energy costs and heat your home efficiently.

Understanding Fuel Poverty

The cost of living crisis has pushed many into fuel poverty including an estimated 13,500 households (22%) in East Lothian alone.

Fuel poverty can be described as 'being unable to afford to heat your home to an adequate temperature'. Officially a household is in fuel poverty if they spend more than 10% of net income to pay for their reasonable fuel needs after housing costs have been deducted.

For many, fuel poverty means choosing between buying food and heating their home. Often, fuel poverty is linked to increased risk of debt, ill health and social isolation. It may also impact on a child's education if they are off sick more often or don't have anywhere warm to study at home.

Additional contact details are provided on the back page for organisations such as Home Energy Scotland (HES) and the Energy Saving Trust (EST).

HES offer advice on how to use less energy and reduce costs, and make your house warmer, online at:

www.homeenergyscotland.org/reduce-home-energy-bills-tips-support-funding/ and **www.homeenergyscotland.org/make-my-home-warmer/**

We understand that fuel poverty can be particularly challenging if you live alone, are elderly, are living with a disability or health issue, on a low income, or just starting out in your first home.

It's important to us that local residents are warm during winter and we continue to work to minimise the impact of energy bills wherever possible.

East Lothian Energy Advice

The East Lothian Energy Advice Service aims to help anyone struggling with their energy costs regardless of whether they own their home or are in rented or social housing.

The service is delivered by **Changeworks** on behalf of East Lothian Council. Their **Affordable Warmth** team has over 10 years' experience in delivering specialist energy advice services to householders across Edinburgh and the Lothians.

Advisers can help you with:

- **Understanding bills, resolving errors, resolving debt, understanding tariffs, switching and how to access discounts from suppliers, and much more**
- **Understanding meter readings and how to get results from talking to suppliers**
- **Access to grants for debt-wiping or reducing, for installation of measures such as insulation or new heating systems**
- **How to use your heating and hot water systems to best effect**
- **How to save money on your energy**

To make a self-referral to the service:

Visit **www.changeworks.org.uk** or call **0131 555 4010**

Managing condensation and preventing mould

Keeping your home warm will reduce the impact of condensation and mould. Being able to afford to heat your home is important for health, comfort and hygiene as well as maintaining the condition of your property. We have produced a guide to heating and ventilating your home, washing and drying laundry and tips for the kitchen and bathroom to help minimise condensation and avoid mould becoming a problem, especially during the colder months.

Visit: **www.eastlothian.gov.uk/condensation-and-mould**

BeGreen Dunbar Energy Advice Centre

The BeGreen Dunbar Energy Advice Centre enables local residents and visitors to access advice and information whilst visiting or shopping in Dunbar.

The aims of the BeGreen Energy Advice Centre include

- **Providing advice on energy efficiency in order to reduce energy usage**
- **Helping residents to obtain grants and funding for free or discounted insulation, with additional top-up funding available from BeGreen**
- **Providing advice and information on alternative energy systems, their installation, funding and liaison with approved installers**
- **Offering a service to review energy bills, check tariffs and record progress in cutting carbon emissions in order to reduce energy bills**
- **Working partnerships to deliver the low carbon message to local residents, community groups and schools, ensuring the most up-to-date information is always available**
- **Provision of free energy efficient resources including low energy light bulbs and power-downs, and offering services to assist with sustainability**

For more information, you can call into the centre on **01368 863720** or email **begreen@communitywindpower.co.uk**

Help for Homeowners

Home Energy Scotland (HES) aims to help Scottish residents create warmer homes, reduce their energy bills and lower their carbon footprint.

HES can refer home-owners to **Warmworks** for grant funding and/or loans from the Scottish Government to make energy efficiency improvements such as:

- **wall insulation**
- **loft insulation**
- **draught-proofing**
- **central heating & renewables**

Improvements are offered depending on a survey of the property which is completed by an assessor, who will recommend if and what improvements are suitable for the property. All works are completed by an approved installer.

Funding is available, subject to eligibility, from the Scottish Government but please note this cannot be for works already completed or underway. For more expensive improvements such as solid wall insulation, a contribution is required. Interest free loans are available through the Energy Saving Trust.

Warmer Homes Scotland is the Scottish Government's national fuel poverty scheme. The scheme has helped over 35,000 homes and families across Scotland. Warmworks manages the end-to-end process for customers, from an initial survey that looks at the energy efficiency improvements they could benefit from, through to the installation of these improvements, and a final independent inspection that makes sure they meet quality and safety standards.

To find out if you are eligible visit **www.homeenergyscotland.org** or call **0808 808 2282**

Help for Private Tenants

If you are a private tenant and looking for support for fuel costs or would like to find out if your rented property could benefit from upgrades that can be funded through grants/loans to your landlord, you can contact Home Energy Scotland (HES) who can provide you with more information and support.

Visit www.homeenergyscotland.org

Help for Landlords

Through a range of Scottish Government funded grants, we are working with landlords in the private rented sector to improve the energy efficiency of their properties.

Improving energy efficiency has a range of benefits including: adding value, making properties more attractive to new tenants and reduction of potential problems such as damp, mould and disrepair, as well as positively contributing to the health and wellbeing of your tenants. Improvement works can include installing external wall insulation on non-traditional properties or cavity wall insulation on mixed tenure blocks throughout the county.

Eligibility for improvements will involve looking at the construction/build of properties and whether the tenants and/or landlord is experiencing fuel poverty (spending more than 10% of income after housing costs on fuel bills). Depending on you and your tenant's circumstances you may be eligible for a full grant or partial grant with a minimum contribution.

Using the criteria below, if you think you are eligible or want to discuss your options, please contact Home Energy Scotland.

- **Do you own properties which are rented in the private sector?**
- **Are your properties in Council Tax Bands A–C?**
- **Do you have an EPC rating of D or lower?**
- **Are you and/or your tenants experiencing fuel poverty?**

Visit www.homeenergyscotland.org

Cold Weather Payment

The **Cold Weather Payment** is automatically paid to people on low incomes and in receipt of certain benefits to help with heating costs when the temperature is recorded as, or forecast to be, colder than zero degrees Celsius across seven consecutive days.

Visit www.gov.uk

Warm Home Discount Scheme

The **Warm Home Discount Scheme** opens in October each year. You may qualify for a reduction in your electricity bill if you receive the Guarantee Credit element of Pension Credit or are on a low income and meet your energy supplier's scheme criteria.

Eligibility for the scheme and the application process is different depending on your circumstances, so for more information contact your energy supplier as early as possible. The number of discounts suppliers offer may be limited.

Visit www.gov.uk

Winter Fuel Payment

If you were born on or before 25 September 1956 you may qualify for a **Winter Fuel Payment** to help pay your heating bills.

You will receive your payment automatically if you're eligible and receive a State Pension or other qualifying social security benefit such as Pension Credit, Attendance Allowance, etc.

You will receive a letter from DWP in October or November telling you how much Winter Fuel Payment will be paid, but if you don't receive a letter and think you may be eligible, please check if you meet the eligibility criteria.

Visit www.gov.uk

Fuel Bank Foundation

The **Fuel Bank Foundation** is a UK charity with a focus on those living in fuel poverty and the challenges they face. It provides emergency financial support to families when they face a “fuel crisis” and have used up all of their options for support. Any supplier’s meter is topped up within a couple of hours.

Visit www.fuelbankfoundation.org/individuals

Priority Services Register

The **Priority Services Register** (PSR) is a free UK wide service which provides extra help during power cuts or when there’s an interruption to your gas, electricity or water supply. Utility companies can provide advance warning of planned interruptions of supplies.

During a power cut, call 105. It’s free of charge and you will be put through to your local network operator who can give you help and advice.

Visit www.psrscotland.com

Improving the Cancer Journey (ICJ)

Being diagnosed with cancer can be overwhelming and many people don’t know where to go for support. **East Lothian Health and Social Care Partnership** and **Macmillan Cancer Support** want to offer everyone affected by cancer, including families and carers, time with a **Link Worker** to discuss what matters to you in terms of treatment and support.

They can then help direct you to support and advice available regarding money, benefits, or housing worries as well as work, caring responsibilities and physical or emotional concerns.

This service is for anyone over 16 affected by cancer, at any point on their cancer journey.

If you’ve recently had a diagnosis of cancer, you may have received a letter through the post asking you if you would like to use the service.

You can contact the service direct or be referred by someone who supports you.

Call **0131 537 1500** or email loth.icj@nhslothian.scot.nhs.uk

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 need help to apply for a Blue Badge, our library staff can help you to complete your application form. You will need to make an appointment; please call us on **01620 827827** and ask for Blue Badge or visit: www.eastlothian.gov.uk/bluebadge

Mental Health Care When It Counts (CWIC)

If you are struggling with your mental health there's now a quicker way to access a wide range of Mental Health Professionals.

The CWIC team comprises of administrators, Mental Health Occupational Therapists, Mental Health Nurses and Assistant Practitioners.

We will listen, and work with you to help you find positive ways to manage your mental health. We work closely with GPs, community mental health services, other Health and Social Care Services and community organisations to support you better.

Call **0300 790 6292** Monday to Friday: 9am to 4pm

Mental Health Care When It Counts (CWIC)

Feeling low, anxious, depressed, stressed?

Access mental health specialists the CWIC way.

Call the CWIC Mental Health Line:

0300 790 6292

East Lothian
Health & Social Care Partnership



Monday to Friday 9am–4pm
For anyone age 18+

Access to a Better Life in East Lothian

East Lothian Health & Social Care Partnership's Rehabilitation Service aims to help residents manage their health and wellbeing, and those with caring responsibilities for others.

Access to a Better Life in East Lothian is an online resource set up by the service, providing tools and information to help you remain as active and independent as possible, for as long as possible.

For example:

- **if you have a muscle or joint problem**
- **if you struggle with activities of daily living e.g. bathing**
- **if you have falls or mobility problems**
- **if you would like to explore smart technology to keep you safe and independent at home.**

Visit abetterlife.eastlothian.gov.uk

Funeral Support Payment

Help for those living in Scotland to pay some, but not all, of the costs of a funeral. It can be paid either to you or to the funeral director helping to plan the funeral.

Visit www.socialsecurity.gov.scot or call **0800 182 2222**

Our Financial Inclusion team are here to help

It can be difficult going through all the information available and work out just 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 identify 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**
- **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.**

In financial year 2022/23, the council's Financial Inclusion team secured £2,397,592.95 in annual benefit gains for 552 clients. This equates to an average of £4,343.47 additional annual income for these clients, much of which may have gone unclaimed had it not been for their support.

Visit www.eastlothian.gov.uk/financial-inclusion or call **01620 827 827**

Email financialinclusion@eastlothian.gov.uk

Citizens Advice Bureau

The Citizens Advice Bureau (CAB) provides free, independent and confidential advice to local residents on a range of matters including benefits, debt and housing advice.

Contact your nearest CAB:

Haddington CAB

Email cab@haddingtoncab.org.uk or call **01620 824471**

Musselburgh CAB

Visit www.musselburghcab.org.uk or call **0131 653 2748**

Scottish Citizens Advice Network

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

The helpline offers personal, one-to-one advice from the same friendly, trained advisers you would usually get help from in-person at your 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.

Visit www.cas.org.uk or call **0800 028 1456**

Advice and welfare service for anyone linked to East Lothian Community Hospital

This service, provided by Musselburgh Citizens Advice Bureau, is for outpatients, ward patients (bedside or at another convenient and appropriate location within the hospital), carers, NHS staff, East Lothian Council staff or other suppliers and volunteers.

Advice appointments can be made by telephone, in person at the hospital, in person at Musselburgh Citizens Advice Bureau or home visits can be arranged for individuals with limited mobility. Sessions can also be carried out by online video appointment such as Microsoft Teams.

Referrals can be made by staff or by self-referral. Call or text **07869 812548** or email **elchospital@musselburghcab.org.uk**

Advice Direct Scotland

Advice Direct Scotland is Scotland's largest digital advice agency, providing free and independent advice to the citizens of Scotland.

They provide:

- **Advice on employment, housing, benefits, family and relationships and neighbourhood issues.** They can also make applications to the Home Heating Support Fund for you.

Visit **www.advice.scot** or call **0808 800 9060**

- **Energy advice, including information on finding an energy supplier, billing, energy meters and much more.**

Visit **www.energyadvice.scot** or call **0808 196 8660**

- **homeheatingadvice.scot administer the Scottish Government Home Heating Support Fund, providing support to Scottish consumers struggling with energy costs.**

Visit **www.homeheatingadvice.scot** or call **0808 800 9060**

- **Information and support on a wide range of money and debt-related issues.**

Visit **www.moneyadvice.scot** or call **0808 196 2316**

- **Specialist advice on a range of consumer issues, including purchases, problems with goods and services, travel and transport, contractual issues and scams.**

Visit **www.consumeradvice.scot** or call **0808 164 6000**

- **Advice on Royal Mail enquiries, related to the post.**

Visit **postaladvice.scot** or call **0808 196 1420**

For more information about the services provided by Advice Direct Scotland visit **www.advisedirect.scot**

Please note

This is a rapidly 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 placed 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.*

www.eastlothian.gov.uk/boost

**We're living through stressful times
just now, and everyone's feeling it.**

**Our staff are doing their best to assist local residents
and businesses whilst delivering essential services.**

Please, be nice.

*Thanks for your patience
& politeness*



8 | USEFUL CONTACTS

Age Scotland

www.ageuk.org.uk 0845 833 0800

CAB Haddington

www.haddingtoncab.org.uk
01620 824 471

CAB Musselburgh

www.musselburghcab.org.uk
0131 653 2748

Carers of East Lothian

www.coel.org.uk 0131 665 0135

Department for Work & Pensions

www.gov.uk
UC Helpline: 0800 328 5644

East Lothian Energy Advice Service /Changeworks

www.changeworks.org.uk
0131 555 4010

ELC Council Tax

www.eastlothian.gov.uk/council-tax
01875 824 314

ELC Financial Inclusion

www.eastlothian.gov.uk/financial-inclusion
financialinclusion@eastlothian.gov.uk
01620 827 827

ELC Financial Support

www.eastlothian.gov.uk/financial-support
financialsupport@eastlothian.gov.uk
01620 827 730

ELC Payment Line

Pay your council bills online at:
www.eastlothian.gov.uk/pay-for-it
or call us on 01875 824 301

ELC Rent Income

www.eastlothian.gov.uk/rent-rentincome@eastlothian.gov.uk
01620 827 528

ELC Scottish Welfare Fund

www.eastlothian.gov.uk/swf
01620 828 790

Energy Saving Trust

www.energysavingtrust.org.uk
0808 808 2282

Greener Scotland

www.netzeronation.scot
Home Energy Scotland
www.homeenergyscotland.org
0808 808 2282

Local Community Resilience Groups

customerservices@eastlothian.gov.uk
01875 824 300

Shelter Scotland

scotland.shelter.org.uk
0808 800 4444

Social Security Scotland

www.socialsecurity.gov.scot
Freephone 0800 182 2222

Turn2us

www.turn2us.org.uk

[illegible][illegible]

Contact us

Visit **www.eastlothian.gov.uk/cost-of-living-support**

Email **financialinclusion@eastlothian.gov.uk**

Or call our Contact Centre on **01620827827**

**East Lothian Council
Financial Inclusion
John Muir House
Haddington EH41 3HA**

Feedback

Comments, complaints and suggestions.

We follow the Scottish Public Services Ombudsman's standard complaints handling procedures and welcome all feedback on our services, including comments, complaints and suggestions. Visit **www.eastlothian.gov.uk/complaints** or call our Customer Feedback Team on **0131 653 5290**