



East Lothian
Council

Cost-of-living

Helping you access advice and the support you're entitled to, when you need it most.

**Information
on types of
support available
and where to
get advice.**



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

If you're worried about money and living costs, you're not alone. Anyone can find themselves overwhelmed by financial pressures, for a number of reasons, and this can impact on your health and your wellbeing.

If you're struggling to pay your bills, you may be eligible for help.

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/boost

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 provided in Braille, large print, audiotape, or your own language. For assistance please call: **01620 827 827** British Sign Language (BSL) users can contact us via www.contactscotland-bsl.org

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Help with your Council Tax

The money you pay in Council Tax funds around a quarter of the essential local services we provide, such as social care, housing and schools to our growing communities.

It's important that you know where to get financial help if you need it. If you've fallen behind with Council Tax payments, or are struggling to manage, please don't ignore the problem – get in touch as soon as possible and we'll do everything we can to help you.

We can help to make sure you're receiving any discount or exemption you may be entitled to or discuss arrangements to spread your payments over a longer period of time.

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

If you've built up Council Tax arrears along with other debts, check out Section 8 for help available through Citizens Advice Bureau.

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 or rent 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

Check if you're eligible for money off your Council Tax with Citizens Advice Bureau. Visit www.checkmycounciltax.scot

Help with your rent

Paying your rent on time helps us maintain your home and provide essential services to all tenants, so we want to make sure you know where to get help if you need it.

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 and to prevent it from becoming worse. If your financial or household situation changes let your landlord know early, they may be able to help or offer advice.

If you're a council tenant, our dedicated Rent Officers will deal with any financial concerns you have confidentially and sensitively. An Officer 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-advice

Email rentadvice@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

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**

3 | EMPLOYMENT RELATED SUPPORT

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

- *Help with health costs, including dental treatment*
- *Scottish Child Payment to families in receipt of certain benefits including UC.*
- *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 £125 a week or are self-employed you won't be eligible for any form of sick pay, unless you have separate insurance. In both 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) (NSESACB)).

NSESACB 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 NSESACB.

NSESACB 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 NSESACB if you're self-employed. The application process is the same. If you qualify, you can get NSESACB for up to 12 months, or indefinitely if assessed as having a serious health problem.

Claim NSESACB at www.gov.uk or call **0800 055 6688** 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) (NSJSA(CB)). You can apply for this 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 two full tax years before the year you're claiming in.

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

Claim NSESACB at www.gov.uk or call **0800 055 6688** select *option two*.

You can check your NI contributions at:
www.gov.uk/check-national-insurance-record

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

If you are on a low Income and in receipt of certain benefits you may be entitled to 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 certain low-income benefits for example Universal Credit, 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

Early learning and childcare for two year olds

All children aged three to five years old are entitled to funded early learning and childcare.

Depending on your circumstances, your child may be eligible for a space on or after they turn **two years old**. Eligible children can access up to 1140 hours of early learning and childcare in council-run and partner-provider nurseries. 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.

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 such as household income.

There are exceptions, so for more details about eligibility criteria and how to apply, check out our website or get in touch.

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.

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 Support Payment

Carer Support Payment is a financial benefit for unpaid carers who provide **regular and substantial care** to someone receiving certain disability benefits for at least 35 hours per week.

If you get Carer Support Payment, you may be eligible for extra payments such as Carer's Allowance Supplement.

If you're on a low income or out of work, you can also apply for:

- **Universal Credit, Housing Benefit, and Council Tax Reduction**
- If you've reached State Pension age, you can apply for **Pension Credit**
- If you provide care for 20 hours a week or more, you can apply for **Carers Credit**



Carer's Allowance Supplement

This supplement is an additional payment, made automatically twice a year, to people already in receipt of Carer Support Payment. The payment recognises the important contribution of unpaid carers across Scotland.

From April 2026 Carer's Allowance Supplement will cease and Carers will receive a higher weekly allowance which will ensure additional support on an ongoing basis.

Young Carer Grant

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

To qualify for a Young Carer Grant you must be 16, 17 or 18 or 19 years old and have been caring for one or more people, who are in receipt of a Disability Benefit, for an average of 16 hours a week, for at least the last three months.

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 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 and support for carers, visit www.socialsecurity.gov.scot or call **0800 182 2222**

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.

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**

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*



Pension Age Disability Payment

Pension Age Disability Payment is a benefit for individuals who have reached state pension age and require assistance due to a disability or long-term health condition. It now replaces Attendance Allowance for individuals living in Scotland.

It is paid every four weeks and can be worth up to nearly £6,000 a year, with two rates, depending on care needs.

Pension Age Disability Payment is not means-tested. Your income and savings are not taken into account. They will not affect any award you might get.

To apply, individuals must meet specific eligibility criteria, including needing help with personal care.

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

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

Understanding Fuel Poverty

Many people in East Lothian are finding it hard to keep their homes warm because of rising energy costs. This can lead to tough choices, like whether to heat your home or buy food. The cost-of-living crisis affected many households with an estimated 11,000 households (24%) within East Lothian in fuel poverty.

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

A household is in fuel poverty if:

- **More than 10% of adjusted net income** (after housing costs) is needed for reasonable fuel needs, *and*
- After paying fuel costs, the remaining income is **below 90% of the UK Minimum Income Standard (MIS)** (with adjustments for rural/island areas).
- Extreme fuel poverty applies when fuel costs **exceed 20% of adjusted net income**

Reasonable fuel needs include keeping your home warm to recommended temperatures:

- **21°C in the living room**
- **18°C in other rooms**

Higher temperatures may be needed for older people, young children, or those with health conditions.

Thankfully, there is support on hand within East Lothian to help households struggling with high energy costs.

Additional contact details are provided on the back page for organisations such as Home Energy Scotland (HES) and the Energy Saving Trust. HES offer advice on how to use less energy and reduce costs, and make your house warmer, online at:

www.homeenergyscotland.org/home-energy

East Lothian Energy Advice

Funded by East Lothian Council, Citizens Advice Bureaux (CAB) deliver tailored energy advice to local residents, helping to reduce fuel poverty and improve energy efficiency. If you need energy advice; are concerned about your energy bills; or are experiencing fuel poverty, please contact:

Haddington CAB on: **01620 824471**

Email **cab@haddingtoncab.org.uk** or visit **www.haddingtoncab.org.uk**

Musselburgh CAB on: **0131 653 2748**

Email **info@musselburghcab.org.uk** or visit **www.musselburghcab.org.uk**

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've 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**

Help for Homeowners

Warmer Homes Scotland is the Scottish Government's national fuel poverty scheme administered by Home Energy Scotland and delivered by Warmworks. It has helped almost 45,000 households across Scotland.

Improvements are dependent on meeting eligibility criteria and a survey of the property. Eligible households may be entitled to support of up to £10,000 depending on circumstances and property type.

Home Energy Scotland can refer home-owners to Warmworks for grant funding and/or loans from the Scottish Government to make energy efficiency improvements including:

- **Wall insulation**
- **Loft insulation**
- **Draught-proofing**
- **Zero-emissions heating systems**
- **Renewables**

Warmworks manage the process for customers from start to finish including survey, installation and inspection with all works completed by an approved installer. Funding cannot be for works already completed or underway. For more expensive improvements such as solid wall insulation, a contribution may be required.

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

Visit: **www.warmworks.co.uk/our-work/warmer-homes-scotland**

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 who can provide you with more information and support on how to proceed.

Visit www.homeenergyscotland.org

Help for Landlords

Improving energy efficiency of a rented property has a range of benefits including adding value, making the property more attractive to new tenants and the reduction of potential problems such as damp, mould and disrepair while positively contributing to the health and wellbeing of tenants.

Home Energy Scotland offer free, impartial advice service to landlords funded by the Scottish Government.

Loans of up to £38,500 per property are available through the Private Rented Sector Landlord Loan funded by the Scottish Government. It is open to registered private sector landlords to fund improvements that will help raise the EPC (Energy Performance Certificate) rating, such as insulation, heating upgrades, and renewables.

Available funding and the interest paid varies according to the size of the landlord's portfolio:

- Landlords with up to 5 properties in their rental portfolio can borrow a maximum of £100,000 with 0% interest.
- Landlords with more than 5 properties in their rental portfolio can borrow a maximum of £250,000 and will be subject to interest at a rate of 3.5% APR.

There are also incentives for renewable energy. The Smart Export Guarantee is open to homeowners who install, or have already installed, a renewable electricity generating system, such as solar PV.

For more information including upcoming legislation call **0808 808 2282** or visit: www.homeenergyscotland.org/support-private-sector-landlords

For information on the Private Rented Sector Landlord Loan visit: www.homeenergyscotland.org/landlord-loan

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 the centre on **01368 863720** or email **begreen@communitywindpower.co.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**

Pension Age Winter Heating Payment

Individuals of state pension age will receive this payment automatically; no action is needed.

How much is paid depends on; your age, and Pension benefit status as well as your residential status and anyone else of State Pension Age you may be living with.

Payments were introduced from November 2025 and will be made annually. These are issued automatically and may have tax implications for higher earners. Anyone wishing to opt out must contact Social Security Scotland.

For pensioners with a taxable income of over £35,000, the payment will be recovered through the tax system.

If you're worried that you may have missed a Winter Heating Payment that you should have received, you can contact Social Security Scotland to check.

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

To find out more, or opt out* of receiving the payment, visit:
www.mygov.scot/pension-age-winter-heating

**This may be of interest to people who earn over £35,000.*

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

Child Winter Heating Assistance

A lump sum payment to help families with children and young people with a disability with the cost of energy during the colder weather.

Eligibility dates are determined annually.

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 and you'll be connected 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@nhsllothian.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 Single Point of Contact

If you're looking for support for your mental health, or that of a loved one, you can now self-refer into East Lothian Mental Health Services and talk to trained professionals to receive information and advice.

One telephone call is all it takes.

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

When you first call, you'll be asked for your contact details, who you are calling on behalf of (yourself or someone else). The team will arrange a same-day call back with a mental health clinician, who after an initial discussion and assessment, will make suggestions and recommendations of available support services. Depending on the nature of your concerns this may range from self-management resources, online tools and applications, or signposting / referrals into one of the East Lothian based community organisations, or Mental Health Support Teams.

Our goal is to ensure that you receive the Right Care in the Right Place.

Visit: www.eastlothian.gov.uk/mental-health



 

Over 18s can access NHS Mental Health Support in East Lothian

0300 790 6292
One number, multiple services
Mon-Fri 9am-4pm

Right Care, Right Place
eastlothian.gov.uk/mental-health

Maintaining your independence

East Lothian Health and Social Care Partnership's Rehabilitation Service aims to support residents to manage their health and wellbeing, and those caring for others through a range of self-guided solutions as well as professional advice to keep people as independent and safe as possible.

The Rehabilitation Service can support you with:

- **Aches and pains in your muscles and joints**
- **Support with daily living activities such as bathing, dressing, meal preparation**
- **Mobility or balance concerns**
- **Advice on using daily living support equipment and technology solutions in your home**
- **Advice on organising minor adaptations within your home to support independent living**

Visit www.eastlothian.gov.uk/elrs or contact the Rehabilitation Service directly on **0300 369 0680** and select:

Option 1 to speak to a physiotherapist about a joint or muscle problem (Monday to Friday: 9am – 11:30am)

Option 2 –to speak to an occupational therapist about managing daily activities (Monday to Friday: from 9am)

Funeral Support Payment

Help for those living in Scotland and in receipt of certain benefits to pay some, but not all, of the costs of a funeral. This payment can be claimed up to 6 months after the date of the funeral and 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 help to complete a better-off calculation, assisting people to understand the implications of employment changes on their household income.**

In financial year 2024/25, the council's Financial Inclusion team secured £1,620,975.68 in annual benefit gains for 361 clients. This equates to an average of £4,490.24 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

Email info@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 **loth.elchospitalcab@nhs.scot**

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 advisedirect.scot

Age Scotland

www.agescotland.org.uk
0800 124 4222

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 Advice

www.eastlothian.gov.uk/rent-advice
rentadvice@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
01620 827 827

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

Please note

Demand for services is high but we remain committed to supporting local residents and communities by providing advice and assistance to anyone in need of help. 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*



Contact us

Visit www.eastlothian.gov.uk/financial-inclusion

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/feedback or call our Customer Feedback Team on **0131 653 5290**