

Helping with the cost of living crisis

**Making sure
you're getting all
the support you're
entitled to.**



As we head into winter, many households are worried about their finances, with lots of people now struggling to meet day to day living costs amidst rising food prices, fuel costs and more. Council Officers are working hard, in partnership with other agencies, third sector organisations and local communities to get help to where it is needed most.

This leaflet shares information about financial support available to help ease the cost of living pressures faced by so many.

A range of measures are available to help people boost their income and both the UK Government and Scottish Government are providing additional financial support to help people with the cost of living increases, targeted particularly to those with the greatest need.

However, it may not always be easy to know what support is available or how to apply and as a result, lots of benefits and other forms of financial support go unclaimed. For example, many pensioners are disproportionately impacted by higher energy costs, therefore in addition to the measures announced, may also wish to check if they are entitled to receive Pension Credit to help top up their income. See page 21 for details.

If money is tight or if you're worried about your finances this winter, get some advice. Don't assume you're receiving everything you're entitled to, always check, and if you're still struggling or in doubt, get in touch. You can also check what you're entitled to via our online benefits calculator.

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

There's also lots of information available on the Scottish Government website, visit **www.costofliving.campaign.gov.scot**



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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How our Financial Inclusion team can help

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

Financial Inclusion Officers can:

- Carry out a benefit health check to let you know what benefits or grants you may be entitled to and help you apply
- Check you are getting the right amount of benefit
- Provide help if you have been sanctioned by The Department for Work & Pensions
- Help you to appeal a decision if you've recently had a benefit claim turned down
- Provide advice about flexible options available if you're claiming Universal Credit (UC), such as switching to twice-monthly payments or having your rent paid direct to your landlord
- 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

*Between April and October 2022, the council's Financial Inclusion team secured **£1,289,294.52** in annual benefit gains for 263 clients. This equates to an average of **£4,902.26** 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

Email financialinclusion@eastlothian.gov.uk

Phone **01620 827 827**

Council Tax

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

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

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

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

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



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

Council Tax Reduction

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



Apply online at www.eastlothian.gov.uk/claim-ctr

Rent

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

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

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



Visit www.eastlothian.gov.uk/rent

Email rentincome@eastlothian.gov.uk

Phone our dedicated helpline on 01620 827 528

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

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

The Scottish Parliament has passed emergency legislation designed to protect tenants hit by the cost of living crisis, which places a temporary, limited ban on some evictions until at least 31 March 2023.

This is not a ban on your landlord taking legal action against you and there are exceptions to the eviction ban so if you have accrued rent arrears and are worried or need help, it's important that you get in touch with your landlord straight away.

Rent Advice Surgeries

In order to support our Council tenants over the winter period, our Rent Income Officers will be holding outreach Rent Advice Surgeries regularly to assist tenants with any concerns they may have about keeping their rent payments up-to-date, or advice if you have fallen into rent arrears.

Musselburgh Jobcentre Plus

A Rent Income Officer will be based in the Jobcentre Plus office in Musselburgh to provide an advice surgery for anyone in need of help. You can drop-in to speak to a Rent Income Officer, or if you prefer can contact us in advance and we can make an appointment for you. You don't need to have an appointment with a Jobcentre Plus Work Coach to attend the Rent Income surgery, anyone can come along.

Dunbar Local Office

A Rent Income Officer will provide an advice surgery at the Bleachingfield Centre, Dunbar once a fortnight.

You don't need to have an appointment, you can just drop-in for advice. However if you prefer to make an appointment, you can do so by contacting our Rent Income team in advance and we can get this organised for you.

A Work Coach from the Jobcentre Plus will hold a separate advice surgery at the Bleachingfield Centre at the same time should you wish help or advice on any DWP related matter.



Details of ***all rent advice surgery times*** will be published online:

Visit www.eastlothian.gov.uk/rent

Phone **01620 827 528**

Help with household costs

Access to food

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



Find out more about the support that is available to you at

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

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 the *Phones and internet* tab.

Help with energy costs

Managing energy bills and heating your home

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

For current support information visit **www.eastlothian.gov.uk/boost**

Our leaflet *Managing energy bills & heating your home* is available on our website and provides lots of helpful information for anyone struggling with their energy costs, regardless of whether you own your own home or are in rented or social accommodation. The leaflet also provides lots of contact information for organisations outwith the council who can help and provide support.



Visit www.eastlothian.gov.uk/managing-energy-bills

The Community Windpower Energy Fund

The Community Windpower Energy Fund is a partnership between Community Windpower and Advice Direct Scotland, delivering a fund of £1,000,000 to people in East Lothian who are struggling with household energy costs due to the cost of living crisis.

Support is available to help with the cost of electricity usage only, not for gas, as this fits in with the green credentials of Community Windpower. In most cases, a grant will be awarded for two months' electricity use. In the case of dual fuel it will be assumed that there is a 50/50 split between electric and gas unless higher electric use can be evidenced. The Fund can also make additional awards to help with the rising cost of living depending on the circumstances of the household or applicant.

Applications can be made on behalf of applicants by trusted referral partners, for example East Lothian Council, housing associations and Citizens Advice Bureau.

Households should be in receipt of a qualifying means-tested benefit to apply, however East Lothian Council, as a trusted partner will also be able to refer clients who are not on benefits but are deemed to be on a low income and in financial hardship.

This could include:

- **Scottish Welfare Fund clients**
- **tenants in rent arrears**
- **people in temporary accommodation**
- **people seeking help from the Financial Inclusion team**
- **care experienced young people supported by Children's Services**
- **vulnerable adults or carers supported by Adult Social Work**

Households can also apply for support directly by visiting www.communityadvice.scot and completing a Household Application Form.



Visit www.communityadvice.scot **Phone** **0808 196 8901**
Email enquiries@communityadvice.scot

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. The 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 Phone 0131 555 4010

Fuel Bank Foundation

The Fuel Bank Foundation provides emergency heat and light to families when their prepayment gas and electricity meters have run out of credit, and the lights go out. Any supplier's meter is topped up within a couple of hours.



Visit www.fuelbankfoundation.org/individuals

Home Energy Scotland

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.



Find out what's available at www.homeenergyscotland.org

Energy Bills Support Scheme

The Energy Bills Support Scheme is now underway, where eligible households will see £400 deducted from their energy bills between October 2022 and March 2023. This discount will be split into a £66 discount in October and November and then a £67 discount monthly between December and March 2023.

Individual energy suppliers will decide how to apply the discount to your energy meter, some may only apply the discount to electricity meters whilst others may split the discount equally between your gas and electricity meter.

Customers who pay their energy bill by direct debit, on receipt of a bill or through a smart prepayment meter do not need to do anything to receive the discount.

However, if you have a traditional or legacy prepayment meter which you top-up using a card or key fob, you will need to redeem the discount in the form of vouchers. These will be sent to you by your energy company via email or SMS text message. We are encouraging customers with a traditional/legacy prepayment meter to redeem their vouchers.

If you haven't been contacted by your energy company, you should double check that the company who supplies your energy has the correct details for you.

Cold Weather Payment

The Cold Weather Payment is paid to individuals 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

You could get £150 off your electricity bill for winter 2022/23 under the Warm Home Discount Scheme.

The money is not paid to you; it's a one-off discount on your electricity bill, between October 2022 and March 2023.

You may qualify if you either:

- get 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 can give is limited. Check with them even if you were eligible for a discount last year.



To find out more visit www.gov.uk

Winter Fuel Payment

If you were born on or before 25 September 1956 you could get between £250 and £600 to help you pay your heating bills. The amount you get includes a 'Pensioner Cost of Living Payment'. This is between £150 and £300. You will only get this extra amount in winter 2022/23. This is in addition to any Cost of Living Payment you get with your benefit or tax credits.

You will receive your payment automatically if you're eligible and either get a State Pension or get another social security benefit (not including Adult Disability Payment from the Scottish Government, Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit).

If you do not get either of these, or if you live abroad, you may need to make a claim. ***The deadline to claim for winter 2022/23 is 31 March 2023.***

 **To find out more visit www.gov.uk**

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.

 **To find out more visit www.psrscotland.com**

It's worth checking if you're entitled to any further help with school costs. There's a range of new child and family benefits available from Social Security Scotland – see page 14

Free School Meals

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

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.



To find out more or apply visit

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

Email educationenquiries@eastlothian.gov.uk

Phone [01620 827562](tel:01620827562)

Education Maintenance Allowance

Education Maintenance Allowance (EMA) gives financial support of up to £30 per week to eligible 16 to 19 year olds who want to continue learning.

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

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



To find out more or apply visit

www.eastlothian.gov.uk/education-maintenance-allowance

Email educationenquiries@eastlothian.gov.uk

Phone [01620 827562](tel:01620827562)

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. If you meet the qualifying criteria, you may be awarded a grant of £130 per child of primary school age and £160 per child of secondary school age.

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

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

Your child's school can provide current information on their clothing banks.

i **To find out more visit** www.eastlothian.gov.uk/education

Free bus travel for under 22s

5 to 21 year olds can apply for free nationwide bus travel. Under 5s can travel free automatically.

The National Entitlement Card (NEC) or Young Scot NEC is your key to unlocking free travel.

i **To find out more or apply visit** www.freebus.scot

If you need further help or can't apply online email us: smartcard@eastlothian.gov.uk or phone 01620 827827 and ask for Smartcards.

If you have children, make sure you're getting all of the income you are entitled to. Support is available for costs during pregnancy, babies, pre-school and school age children, and for school meal and clothing costs.

What family benefits do Social Security Scotland deliver?

Scottish Child Payment

A payment of £25 is made every week for each eligible child under the age of sixteen. There are no limits on the number of eligible children supported by Scottish Child Payment.

Best Start Grant Pregnancy and Baby Payment

If you are pregnant or have a baby under 6 months old and you get tax credits or certain benefits, you could be eligible for a Best Start Grant Pregnancy and Baby Payment. There is no cap on the number of children it supports. The payment is £642.35 for your first child, and reduces for any subsequent child. You can apply from 24 weeks of pregnancy until your baby is 6 months old.

Best Start Grant Early Learning Payment

A payment of £267.56 is made per child when they are between the ages of 2 and 3.5 years. You can still apply if your child is not taking up a place at nursery.

Best Start Grant School Age Payment

A payment of £267.56 is made per child to help eligible families with the costs of starting school. **Visit mygov.scot/beststart** for application dates and guidance on when to apply even if you are deferring.

Best Start Foods

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

Child Winter Heating Assistance

A payment of £214.10 to help families with children and young people with a disability with the cost of energy.

Who can get these payments?

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

Child Disability Payment

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

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

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

Adult Disability Payment

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

Clients who are already getting Personal Independence Payment or Disability Allowance Payments will not need to make a new application for Adult Disability Payment, existing clients will have their awards transferred automatically. New clients across East Lothian can apply for Adult Disability Payment.

Social Security Scotland

Job Start Payment

This is a new Social Security Scotland benefit to help with the costs of starting a new job. 16 to 24 year olds who have been out of work and receiving a qualifying benefit for at least six months can apply. Also eligible are 16 to 25 year old care leavers who have been out of work and receiving a qualifying benefit on the day they receive their job offer.

Other benefits

Social Security Scotland also administer the following benefits:

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



To find out more or apply visit www.socialsecurity.gov.scot
Freephone 0800 182 2222

Scottish Welfare Fund

Scottish Welfare Fund (SWF) provides a safety net for people on low incomes. This is a discretionary scheme which means it provides grants that do not have to be repaid. **There are two types of grants in the SWF scheme:**

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.

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.

To be eligible for a Crisis Grant you must have no means of support.

Examples could include if:

- **you need help to get food or with heating costs**
- **you've lost money**
- **you're a victim of domestic abuse and you need help with things like moving away from an abuser**
- **you're facing a gap in your normal income because of a redundancy or change at work**

Community Care Grants

A Community Care Grant, which is usually goods or services, can be provided to help qualifying people who need help in order to establish or maintain a settled home. You can receive support if you:

- **are leaving care or might need to go into a care institution if help is not provided**
- **are leaving imprisonment or caring for someone on temporary release from prison or a young offenders' institution**
- **are homeless or living an unsettled way of life**
- **or someone in your household, is facing exceptional pressure such as a relationship breakdown**

To be eligible for a Community Care Grant you must have savings 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

Phone 01620 828 790

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

Other Benefits which may help

Universal Credit

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

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

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

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

You can contact the CAS Help to Claim service on **0800 023 2581**. Alternatively, visit www.cas.org.uk/helptoclaim



More information about UC is available online at www.gov.uk DWP Freephone Helpline **0800 328 5644**

Other Benefits which may help

Statutory Sick Pay

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

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

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

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

New Style Employment and Support Allowance (Contribution Based)

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

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

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

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

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

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

 **Claim NSESA(CB) online at www.gov.uk
Phone 0800 328 5644 and select option 2**

Other Benefits which may help

New Style Job Seekers Allowance (Contribution Based)

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

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

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



**Claim NSJSA(CB) online at www.gov.uk
Phone 0800 328 5644 and select option 2**

Attendance Allowance

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

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

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

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



**Claim AA online at www.gov.uk
Phone 0800 731 0122**

Other Benefits which may help

Pension Credit

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

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

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



**Claim PC online at www.gov.uk/pension-credit
Phone 0800 99 1234**

Other sources of financial help and advice

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. To find out more, contact your nearest CAB:



Haddington CAB

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

Musselburgh CAB

Visit www.musselburghcab.org.uk or phone **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.

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

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



To find out more visit www.cas.org.uk

Phone **0800 028 1456**

East Lothian Debt Helpline

Citizens Advice Bureau East Lothian have launched an East Lothian Debt Helpline – a dedicated team of Specialist Money Advisers – to provide local residents with money worries free, impartial and confidential advice.

These advisers can work with you to address your money concerns and to relieve the stress and burden that debt can bring with it.



For help, phone **01620 824 471** **Monday to Friday: 9am to 4pm**

Please note this is a temporary helpline, available until 31 March 2023.

Department for Work & Pensions

There's lots of helpful information on the Department for Work & Pensions (DWP) website www.gov.uk including more information about recent Government changes, introduced to help during this challenging time.

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 think about what matters to them, and access to the support they need.

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

Support is available to help with money, benefits or housing worries as well as work, caring responsibilities and physical or emotional concerns.

Anyone affected by cancer can contact the service directly or can be referred by someone who supports them. 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.

If you have cancer, or if you support someone with cancer, please get in touch.



Phone 07929 784315

Email loth.icj@nhslothian.scot.nhs.uk

Mental Health Care When It Counts (CWIC)

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 better ways to manage your mental health. We work closely with GP's, community Mental Health services, other Health and Social Care Services and community organisations to support you better.

i Phone **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 at a time suits you.

For example:

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



For more information visit abetterlife.eastlothian.gov.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.

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

Age Scotland

www.ageuk.org.uk
0845 833 0800

Shelter Scotland

scotland.shelter.org.uk
0808 800 4444

CAB Haddington

www.haddingtoncab.org.uk
01620 824 471

Social Security Scotland

www.socialsecurity.gov.scot
Freephone 0800 182 2222

CAB Musselburgh

www.musselburghcab.org.uk
0131 653 2748

Department for Work & Pensions

www.gov.uk
UC Helpline: 0800 328 5644

ELC Benefits

www.eastlothian.gov.uk/benefits
benefits@eastlothian.gov.uk
01620 827 730 for Council tenants
01620 827 729 for private tenants/owner occupier

ELC Council Tax

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

ELC Financial Inclusion

www.eastlothian.gov.uk/financial-inclusion
financialinclusion@eastlothian.gov.uk
01620 827 827 and ask for Financial Inclusion

ELC Payment Line

You can pay your Council bills online at
www.eastlothian.gov.uk/pay-for-it
Alternatively 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

Local Community Resilience Groups

customerservices@eastlothian.gov.uk
01875 824 300

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 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.

