CHAI
COMMUNITY HELP & ADVICE INITIATIVE

Newsletter

February 2025 - Issue #20

Have you Migrated to Universal Credit yet?

The DWP continues to send out migration **notices** (letters) inviting people to transition to Universal Credit (UC) from legacy benefits such as Tax Credits, Housing Benefit and Employment and Support Allowance (ESA).

Once you receive a migration notice, **you have three months to apply** for Universal Credit. Missing the deadline could result in losing **transitional protection,** which ensures you maintain the same amount as your legacy benefits. However, please note may ask for an **extension of the application deadline** if you need more time.

You can get help in making a claim from a local JobCentre or from charities like ourselves or the Citizens Advice Bureau.

To claim, you will need to create an online UC account here www.universal-credit.service.gov.uk/start but can also make a claim over the phone: 0800 328 5644.

UC Universal Credit

Before transitioning, it's a good idea to review your current benefits to ensure you're receiving everything you're entitled to.

This is especially important if you qualify for additional support because of your health or disability, such as the **Severe Disability Premium**. If you've missed out on certain benefits, you may be eligible for backdated payments, so check your entitlements carefully. Contact us for assistance!

In this issue, we cover:

Welcome to our Winter Edition!

This newsletter includes information on benefits and tips for income maximisation, to keep you informed & empowered.

Our **Advice Team** provides advice and assistance with **benefits**, **housing** and **debt** issues & **employability**.

To make an appointment: 0131 442 2100 or chai@chaiedinburgh.org.uk

An Update on Scottish Benefits

Staying informed about changes to social security benefits is crucial to ensuring you receive the support you're entitled to. This article highlights recent updates to key benefits in Scotland, including expanded eligibility criteria for carers and older adults.

Social Security Scotland
Tèarainteachd Shòisealta Alba

Carer Support Payment (CSP)

Scotland has introduced the **Carer Support Payment**, replacing Carer's Allowance. To qualify, you must care for someone at least 35 hours a week, earn no more than £151 per week, and the person cared for must receive a qualifying disability benefit like ADP, PIP or Attendance Allowance.

What's New?

- Residency requirements have been shortened to 26 weeks in the past year.
- Full-time students aged 20+ and part-time students aged 16+ are now eligible.
- Those aged 16 to 19 studying full-time in **advanced** education (college/university) also qualify but **not** students of the same age who are in full-time non-**advanced** education, **unless** they are in exceptional circumstances (i.e. without parental support, responsible for a child, on a disability benefit or their partner meets one of these exceptional circumstances).
- Backdated payments are available for students previously excluded under old rules, back to 19 November 2023 or 23 June 2024, depending on the type of study you are enrolled in.

If you're already receiving Carer's Allowance, your award will transfer automatically. There is nothing for you to do.

Pension Age Disability Payment (PADP)

The **Pension Age Disability Payment** is replacing Attendance Allowance in Scotland.

Rollout Schedule: Currently piloted in Aberdeen City, Highland, Orkney Islands, Shetland Islands, and Argyll and Bute, this new benefit will be with fully expanded across Scotland by spring 2025.

What to Do?

- Current Attendance Allowance claimants don't need to take action; their claims will transfer automatically.
- People in Edinburgh who want to make a new claim must apply for Attendance Allowance as PADP is not fully rolled out in our area yet.

Best Start School Age Grants

Parents of children of school age can apply for the **Best Start Grant (School Age Payment)** before the **28 February 2025** deadline. This is a payment £314.45 for parents who claim a means-tested benefit like Universal Credit and who have a child whose date of birth is between 1 March 2019 and 29 February 2020.

For assistance with these benefits or a free benefits check, contact us on 0131 442 2100!

Make a Difference in the Community!

Volunteering offers a unique opportunity to contribute to your community, build new skills, and connect with like-minded people. At CHAI, we value the energy and dedication our volunteers bring. Here's why you should consider joining us and the roles available.

Why Volunteer?

- **Give Back**: Support vulnerable individuals and families in accessing vital advice and services.
- **Gain Skills**: Build communication, administrative, and interpersonal skills through hands-on experience.
- **Boost Your CV**: Demonstrate your commitment and reliability to potential employers.
- **Feel Good**: Helping others boosts mental well-being and provides a sense of purpose.

Volunteer Opportunities

We currently have a variety of roles for those eager to make a difference:

Administrative and Client Engagement Volunteer: Conduct surveys, compile feedback, and assist with case management. Ideal for organised, detail-oriented individuals.

Case Support Volunteer: Help clients complete forms and manage records. Perfect for those who enjoy direct client interaction.

Delivery Driver Volunteer: Deliver food parcels and essentials to clients. Flexible and ideal for volunteers with access to a vehicle.

Fundraising Support Volunteer: Assist with grant and fundraising research and event support. Great for resourceful and organised individuals.

Promotions and Administrative Volunteer: Represent CHAI at events, take client referrals, and handle administrative tasks.

Court Door Reception and Administration Volunteer: Provide support at Edinburgh Sheriff Court, helping clients navigate housing debt challenges.

What We Offer

Training and Support — Expenses Covered — Flexible Commitment: Roles to fit your schedule

Get Involved!

If you're interested in any of these roles or want to learn more, contact us at
volunteering@chaiedinburgh.org.uk

Real Stories of Impact — 3 Case Studies

At CHAI, we work tirelessly to support individuals and families through life's challenges, offering practical solutions and empowering our clients to build better futures. Here are three examples of how our team has made a real difference.

Jacquie's Work: Helping Foster Parents Navigate Financial Challenges

Julia, a foster parent planning to adopt her foster child, faced financial difficulties after taking unpaid leave to provide full-time care. Despite receiving Foster Care Payments, her income had dropped, causing stress and uncertainty.

When Julia was referred to our Growing Families Project, her adviser Jacquie conducted a benefits check and discovered she was eligible for Universal Credit as a single claimant, even while receiving Foster Payments. This was such a game-changer as Julia didn't think she was entitled to anything extra. Once her adoption is finalised, we'll help Julia access additional benefits like the Scottish Child Payment.

Gary's Work: Preventing Homelessness Through Expert Advice

Gary, a CHAI Housing Adviser, works to prevent evictions and keep clients in their homes. Through the Edinburgh Housing Advice Partnership (EHAP), Gary helps tenants in rent arrears negotiate repayment plans, secure benefits, and manage their housing situations. He often resolves cases before they reach court. When cases do proceed, Gary represents clients at the Heritable Court, opposing eviction motions and advocating for their rights. Over six years, none of his clients have been evicted. Gary says, *"The work can be stressful, but I take great satisfaction in helping people. I'm proud I've maintained a 100% record in preventing homelessness."*

Elizabeth's Work: Recovering a Life-Changing Back Payment

John, one of our clients, came to CHAI struggling with unpaid rent and insufficient benefits. During their first appointment, Elizabeth, one of our advisers, adjusted his housing benefit and identified that John was missing the Severe Disability Premium (SDP), an oversight spanning nearly a decade. After a year of persistence, John received £29,000 in backdated payments and an ongoing weekly increase. While this amount may seem extraordinary, the situation is not unusual. Many clients miss out on SDP and other entitlements due to admin errors. Staying vigilant is crucial!

#OurWorkMatters

Starting Fresh: Get Help with Debt

The holiday season can leave a financial hangover as the New Year begins. If you're feeling overwhelmed by debt after Christmas, you're not alone—and there's help available.

Why Seek Debt Advice?

Managing debt can be stressful, especially if it feels like it's spiralling out of control. However, addressing the issue early can:

- **Reduce Stress**: A clear plan for managing debt can provide peace of mind.
- **Prevent Escalation**: Avoid additional charges, court action, or enforcement.
- **Maximise Your Income**: Debt advisers can help you identify benefits, grants, or schemes you may be entitled to.

Tips for Tackling Debt in the New Year

- **Face Your Finances**: Write down all your debts, including balances, interest rates, and repayment deadlines.
- **Prioritise Essentials**: Pay for essential expenses like rent, food, and utilities first.
- **Get Support**: A debt adviser can help you explore your options, such as repayment plans, negotiating with creditors, or accessing grants.

How CHAI Can Help

At CHAI, our expert advisers provide free, confidential debt advice to help you regain control of your finances. Here's how we can assist:

- **Personalised Budgeting Support**: We'll help you create a budget to manage your income and outgoings.
- **Dealing with Creditors**: We can negotiate with creditors on your behalf to arrange manageable repayments.
- **Exploring Solutions**: Whether it's a Debt Arrangement Scheme, informal repayment plans, or bankruptcy advice, we'll guide you through your options.

Get in Touch Today

Contact CHAI to book a free, confidential appointment with one of our advisers. Remember, you're not alone.

How to Maximise Your Income?

Many people miss out on financial support they're entitled to simply because they don't know it's available. Here are **some tips** to help you maximise your income:

- **Check Your Benefits**: Many benefits, such as Universal Credit or Pension Credit, are underclaimed. You may also qualify for benefits to support your family like Free School Meals, Clothing Grants, Best Start Grants or Best Start Foods. A free benefits check can uncover support you qualify for.

- **Apply for a Community Care Grant** from the Scottish Welfare Fund to help with household expenses. You may also apply to other charity grants for extra support. See https://grants-search.turn2us.org.uk

- **Energy Efficiency**: Simple steps like switching to LED bulbs or improving insulation can cut costs. Contact Home Energy Scotland for further advice www.homeenergyscotland.org or phone 0808 808 2282.

- **Speak to Your Energy Supplier**: Many energy providers offer special tariffs or payment plans for those struggling to pay bills. You may also apply for a Grant from your Energy Supplier's **Hardship Fund** to clear fuel arrears.

- **Review Your Tax Code**: Incorrect tax codes can lead to overpayment. If you've changed jobs recently or have multiple incomes, ensure your tax code is correct to avoid unnecessary deductions. Contact HMRC to find out more.

- **Consider Additional Employment**: Taking up part-time work or exploring new employment opportunities can supplement your income. **Get Support from an employability adviser** who can help with training and job search resources.

Get in touch for a personalised finance health check!

CHAI
COMMUNITY HELP & ADVICE INITIATIVE

28 Westfield Avenue
Edinburgh EH11 2QH
0131 442 2100
chai@chaiedinburgh.org.uk

Charity No. SC. 027594

Web: www.chaiedinburgh.org.uk
Facebook: @CHAI.Edin
Instagram: @chaiedinburgh
X: @CHAIedinburgh
LinkedIn: www.linkedin.com/company/community-help-advice-initiative

Maximise!
Income - Wellbeing - Attainment - Potential

Thank you to our funders:

. Advice UK's Advice in Accessible Settings Fund (Scottish Government)
. The Albert Hunt Trust
· ARCHIE (Alliance of Registered Co-operatives and Housing Associations, Independent in Edinburgh)
· The City of Edinburgh Council, Children & Families
· The City of Edinburgh Council Community and Families
· The Corra Foundation Improvement Fund
· Edinburgh & SE Scotland City Region Deal
· Edinburgh Health and Social Care Partnership
. Murdoch Forest Charitable Trust
· National Lottery Cost of Living Fund
· NHS Lothian
. Parental Employability Support Fund
· Robertson Trust
. The Russell Trust
· Scottish Legal Aid Board
· UK Shared Prosperity Fund