

South Ayrshire Councils Information and Advice Hub

17th November 2021



PROUD - RESPECTFUL

Aims and Objectives

- Our council commitment to closing the gap and reducing poverty and disadvantage by providing a full circle approach to advice and information.
- Overview of Information and Advice Hub.
- Maximising Income through Welfare benefits.
- Managing outgoings through effective budget planning.
- Addressing Fuel Poverty.



6 Key Commitments

Fair and Effective Leadership

Commitment 1

Leadership that promotes fairness

Closing the Gap

Commitment 2

Reduce poverty and disadvantage

Grow Well, Live Well, Age Well

Commitment 3

Health and care systems that meet people's needs

South Ayrshire Works

Commitment 4

Make the most of the local economy

Stand up for South Ayrshire

Commitment 5

Increase the profile and reputation of South Ayrshire and the Council

A Better Place to Live

Commitment 6

Enhanced environment through social, cultural and economic activities



Who are we?

A free, confidential, and impartial, information and advice service to people living in South Ayrshire.

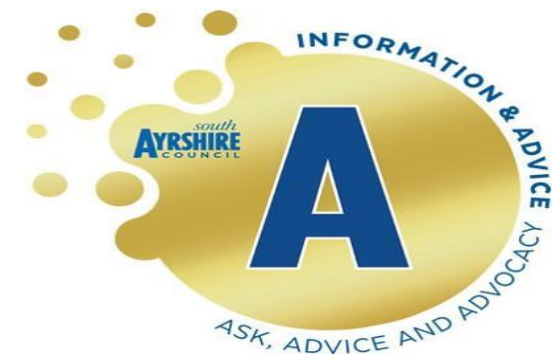
The way we are working has changed as a result of Coronavirus. We have adapted our working methods to ensure we are still able to provide a **full** service to all residents of South Ayrshire.

Our advisors are fully trained to deal with welfare rights and issues related to money and debt advice. We can also refer to a number of partner agencies to ensure residents of South Ayrshire receive all of the support they need tailored to their individual circumstances.



Services

- General advice and information on all benefits
- Form filling; (DLA, PIP, AA, ESA, Appeals)
- Income Maximisation checks, ensuring clients are claiming the right benefits
- We support clients with appeals and provide written representation to the Tribunal Service
- Personal Budgeting Support.



Services (cont.)

- Better Off Calculations, we can provide information on possible outcomes/impact on entitlement where circumstances change or be about to change.
- We can assist where you are at threat of eviction or disconnection of fuel supply.
- We can deal with issues such as struggling to cope with repayments to credit cards or loans.
- We can negotiate with creditors on clients behalf.
- Employability and Skills
- Community Team.



How to contact us?

Online Referrals

- You can now make a referral for yourself or on behalf of someone else by completing our [online referral form](#).

Telephone

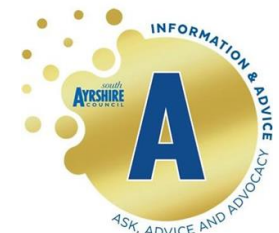
- Telephone us on **0300 123 0900**. We are open Monday - Thursday 9am - 4.45pm and Friday 9am - 4pm.

Text

- Text us on **07491 163382** please include your name, a brief description of your enquiry to request a call back.

Email

- Email us at informationandadvicehub@south-ayrshire.gov.uk, we aim to respond the same day but during busier periods this may be up to 2 working days, please call us if the enquiry is urgent.



How we meet our clients

Telephone

- We offer telephone appointments with advisors.

Video Call

- We offer video appointments to allow clients to see our Advisors as they deal with enquiries.



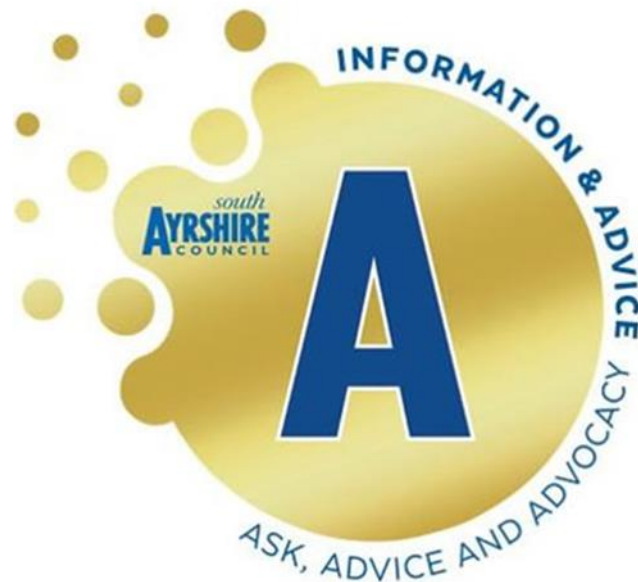
Online Digital Sessions

- We are now offering a video chat service on a Tuesday and Thursday between 2.30pm and 4.30pm on a drop in basis.



Information & Advice Hub

Maximising Income through Welfare Benefits



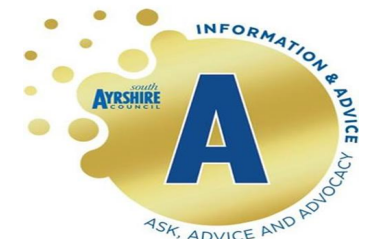
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Maximising Income

We can help to make sure that you are getting all the money based on your individual circumstances and what you may be entitled to, potentially increase your income to help reduce fuel poverty, in work poverty and difficulty managing debts.

We can assist with this by;

- Offering benefits advice and completing a benefit calculation based on your individual circumstances.
- Identifying any grants or charity payments that you may be eligible to claim.
- Checking that you are being paid the right wage if in employment.



Can you claim benefits?

You might be able to claim benefits if you are:

- On a low income
- Looking for work
- Sick or disabled
- A carer
- A parent or guardian



**HM Revenue
& Customs**



Social Security Scotland
Dignity, fairness, respect.



Department
for Work &
Pensions



Universal Credit (UC)

Universal Credit is a **means-tested benefit** for people of **working age** who are on a low income, administered by the DWP.

It replaces six existing means-tested benefits, known as **legacy** benefits.

Working Tax Credit

Child Tax Credit

Income based Employment and Support Allowance

Income based Job Seekers Allowance

Housing Benefit

Income Support

- Universal Credit is paid monthly (However, in Scotland, claimants can choose to have it paid twice a month)



UC *Universal
Credit*

jobcentreplus

Universal Credit (UC) 2

Universal credit is made up from the following elements when calculating entitlement;

- Standard Allowance single or joint claimants
- Element for each child under 16 or “qualifying young person” for whom a claimant is responsible (subject to 2 child limit)
- Childcare Costs
- Limited Capability for Work
- Limited Capability for Work Related Activity
- Caring for severely disabled person
- Housing Costs
- Severe Disability Premium

UC *Universal
Credit*



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Council Tax

Dependant on your individual or household circumstances you may be entitled to financial assistance with your Council Tax. A benefit check will determine any eligibility.

You might be able to get:

- Discounts - for example, for a single person or an empty property.
- Council Tax Reduction (CTR) if you have low income.
- A different reduction if you can't get much CTR.
- Exemption – for example full time student or care leaver.

All claims are administered by local authority, you can claim online or call 0300 123 0900 to speak to our Revenues and Benefits Team.



Pension Credit

Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing costs such as ground rent or service charges.

- If you get Pension Credit you can also get other help, such as:
- Housing Benefit if you rent the property you live in
- Support for Mortgage Interest if you own the property you live in
- Council Tax Reduction
- a free TV licence if you're aged 75 or over
- help with NHS dental treatment, glasses and transport costs for hospital appointments
- help with your heating costs



Disability Benefits

Attendance Allowance (AA)

- A benefit for people over State Pension age who need help with personal care or supervision because of an illness or disability

Personal Independence Payments (PIP)

- A benefit for working age claimants who need help with everyday life because of an illness , disability or mental health condition



Attendance Allowance is a benefit for older people with disabilities.



Disability Benefits continued

Disability Living Allowance (DLA)

- A benefit to help you with everyday life if you have a child under 16 who has a disability or health condition

Contribution Based Employment & Support Allowance (ESA)

- A benefit that is paid if you have enough National Insurance Contributions and are unable to work because of an illness or disability



Social Security Scotland

Social Security Scotland is an Executive Agency of the Scottish Government. In Scotland we have a number of devolved benefits;

1. Child Disability Payment
2. Young Carer Grant
3. Carer's Allowance Supplement
4. Cold Weather Payments and Winter Fuel Payments
5. Scottish Child Payment



Social Security Scotland
Dignity, fairness, respect.

Child Disability Payment

Child Disability Payment is a benefit for disabled children and young people who live in Scotland. It is a payment to help with the extra care and mobility costs of having a child who has a disability or health condition.

- It is replacing the Department for Work and Pensions benefit called Disability Living Allowance (DLA) for children and young people.
- 52,000 children and young people in Scotland are in receipt of DLA and some claimants have already migrated onto Child Disability Payment.
- You can't get the Child Disability Payment if you are already in receipt of Child (DLA).
- The rates for both benefits are the same.



Young Carer Grant

- The Young Carer Grant is a payment of £308.15 from Social Security Scotland.
- It's paid once a year to carers aged 16-18 years, who do at least 16 hours of caring a week on average, but don't receive Carer's Allowance.
- You don't need to have worked or paid National Insurance to get the grant, and it doesn't matter what your income is or if you have any savings.
- You can be at school, in further education like at college, in work or unemployed.

Carers Allowance Supplement

The Carer's Allowance Supplement is a twice-yearly payment made by Social Security Scotland.

It is a temporary payment, until Carer's Allowance is replaced by a new Scottish benefit. It has been introduced to quickly increase the amount of Carer's Allowance paid to carers in Scotland.

- The Carer's Allowance Supplement for 2021 is £231.40.
- The payment is a lump sum which covers a six month period, either April to September or October to March.

Scottish Child Payment

Scottish Child Payment helps towards the costs of supporting your family. It's a weekly payment of £10 that you can get for every child you look after who's under 6 years of age. You'll get the payment every 4 weeks if your application is successful.

It's up to you what you choose to spend the money on. You could use Scottish Child Payment for things like:

- travel costs
- nappies and other essentials
- childcare
- family days out

**Scottish
Child
Payment**



Digital Access/Support

DIGITAL SUPPORT

- Voluntary Action South Ayrshire (VASA)
- Stepping Stones for Families
- Ayr/Girvan Jobcentre



Stepping Stones for Families
Sustaining Positive Change

DIGITAL ACCESS

- South Ayrshire Council Libraries

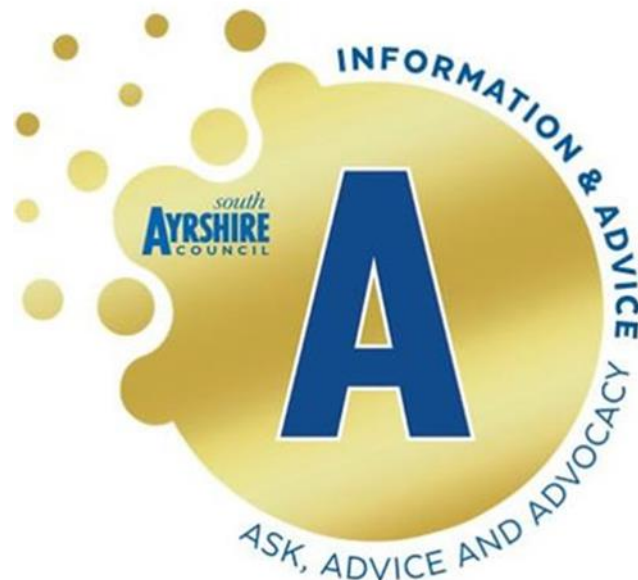


Benefit Rates 2021/2022

[rightsnet_benefit_rates_poster_april_2021.pdf](#)



Information & Advice Hub Managing outgoings through effective budget planning



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Effective Budget Planning

It can be difficult to manage your money without a budget plan in place. If someone feels they are just managing to keep their payments up to date but are not really sure how best to manage their budget we can assist.

Setting up a budget means you are:

- able to spot areas where you can make savings
- less likely to get caught out by unexpected costs
- less likely to end up in debt
- more likely to be able to maintain a good credit rating
- more likely to be accepted for a mortgage or loan



Effective Budget Planning 1

Budgeting;

- We can assist to complete an initial budget, but long term it has far more chance of succeeding if the individual has the tools to continue budgeting by themselves.
- By working hard to make sure they are spending money according to their budget, they will build new and better spending habits.
- Over time these habits become easier and easier to maintain.

Online Resources;

- [Helping you manage your money and debt - South Ayrshire Council \(south-ayrshire.gov.uk\)](https://www.south-ayrshire.gov.uk)
- [Budget Planner » Money Matters \(moneymattersweb.co.uk\)](https://www.moneymattersweb.co.uk)
- [Budget Planner: how to manage your money – MoneySavingExpert](https://www.moneysavingexpert.com)



Maximising Income Tips;

- Are you entitled to any benefits? Our advisors can complete a benefit check.
- Complete an income and expenditure on a regular basis.
- Check your bank account regularly and sign up for internet banking.
- Complete a regular spending diary to see where your money is being spent. Use a budget tracker to keep track of your cash.
- Check your tax code! An incorrect tax code can result in you paying too much or not enough tax.
- Can non-dependents pay more? A non-dependent is any adult who lives with you but is not dependent on you, unlike a partner or children.
- Set up Direct Debits and Standing Orders to come out at the same time each month.



Effective Budget Planning 3

If someone is unable to manage their finances within their budget due to debts the next stage will be debt advice to reduce outgoings where possible. We can provide a range of options to manage debt and in some cases make arrangements with creditors, this is a free and impartial service with no fees.

If someone is struggling to make re-payments to any debts and have fallen into arrears we are here to help. This includes, but not limited to:

- loans
- credit cards
- mortgage
- car finance
- council tax
- gas and electricity
- catalogue accounts



Effective Budget Planning 4

Often the most difficult step in taking care of debts is reaching out for help. Our money and debt advice services are free, confidential and impartial but we also understand that not everyone will be comfortable getting money and debt advice from their local authority.

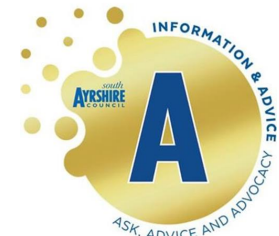
This is personal choice and we would always advise that they can use other providers, but to make sure that they choose a provider that does not charge for the service as this will also impact on their budgets.

Step Change

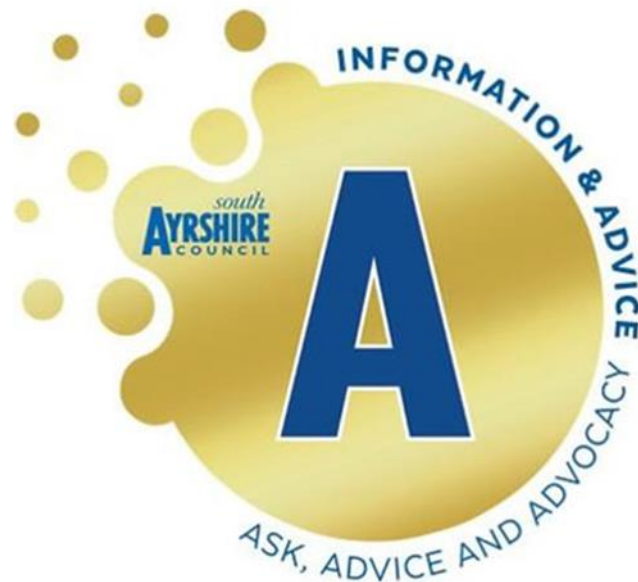
[Debt Help Scotland. Free Advice & Debt Solutions. StepChange](#)

The Money Advice Service

[Free and impartial money advice, set up by government - Money Advice Service](#)



Information & Advice Hub Addressing Fuel Poverty



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Addressing Fuel Poverty

What is Fuel Poverty?

- A household is in fuel poverty if the fuel costs necessary for the home in which members of the household live are more than 10% of the household's income.



Addressing Fuel Poverty

If a customer contacts us or is referred for a fuel poverty grant we will discuss the reasons for the referral to work out if additional assistance is required like:

- Maximising income through welfare benefits.
- Managing outgoings through effective budget planning.
- Money advice.
- Scottish Welfare Fund – Crisis grant



Addressing Fuel Poverty 1

Pre-payment Meters

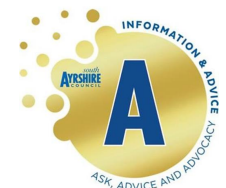
- South Ayrshire Council can provide you with an Energy Grant to top up your meter key.
- Qualifying conditions - You have less than £10 in your gas and/or electricity meters although discretion can be applied if meter is close to this figure.
- Energy grants can provide eligible families with up to £50 to assist if there is a threat of supplies being restricted or cut off due to lack of funds in the household.

In Debt with your ongoing Bills

- We work in partnership with the Energy Agency to give you advice on how to reduce your energy bills and switch your supplier. We can also help you manage the debt on your account by speaking to your energy provider on your behalf to make a payment arrangement.

Oil Supply

- If you need help with your oil supply you should apply for a Crisis Grant.



Addressing Fuel Poverty 2

Warm Homes Discount

- A warm home discount can give you a credit on your electricity bill of £140. You will need to apply direct to your energy supplier. The money is not paid to you - it's a one-off discount on your electricity bill, between October and March.

Cold Weather Payments

- You may get a Cold Weather Payment when you are on certain benefits or Support for Mortgage interest.
- You'll get a payment if the average temperature in your area is recorded as or forecast to be, zero degrees Celsius or below over 7 consecutive days.

Winter Fuel Payment

- If you were born before 5th October 1954 and get State Pension or certain benefits, you might be eligible for a payment between £100 and £300. Most payments are made automatically in November or December.

Digital Access/Support

- [Energy grants and discounts - South Ayrshire Council \(south-ayrshire.gov.uk\)](https://www.south-ayrshire.gov.uk)



Fuel Efficiency

Energy efficiency can cut usage and bills and can the reduction in costs could help to remove some people from fuel poverty. Some useful tips to reduce energy costs include –

- Turning appliances off standby mode.
- Only filling a kettle up with the amount of water needed and not re-boiling.
- Draught proofing doors and windows.
- Switching to LED spotlights instead of halogen bulbs.
- Turning lights off when not needed.
- Insulating cavity walls.



Addressing Fuel Poverty 3

Energy Efficient Scotland: Area Based Schemes

- This funding is awarded to Local Authorities to develop and deliver solid wall insulation programmes to improve the energy performance of homes across Scotland, therefore reducing household energy bills and lowering carbon emissions in the housing sector.

British Gas Energy Trust

- Funded solely by British Gas since 2004, the British Gas Energy Trust has provided consistent, financial help for vulnerable households

Citrus Energy

- Citrus Energy is a social enterprise that exists to help domestic and commercial energy consumers make genuine savings on gas and electricity costs through our truly impartial advice and recommendations.



Fuel Poverty - Useful Contacts

British Gas Energy Trust

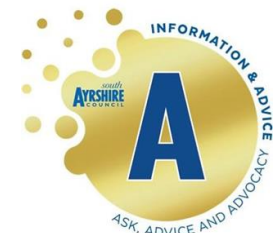
[Independent fuel debt advice – British Gas Energy Trust](#)

Citrus Energy

[Better Energy Pricing - Citrus Energy - Refreshingly Different](#)

Energy Agency

[Energy Agency - Providing Free and Impartial Energy Advice throughout Ayrshire and Dumfries & Galloway](#)



Information and Advice Hub

Closing the Gap
Commitment 2
Reduce poverty and disadvantage

