

Your guide to financial support
Ur n-iùl a thaobh taic ionmhasail

**Need assistance
navigating
financial support?**

We can help

May 2021

Overview

This welfare guide has been put together with the aim of highlighting the range of financial support and guidance which is available to Highland residents, particularly during recovery from the COVID-19 pandemic.

The subjects covered include:

- how Pension Credit can provide top-up payments and maximise income for pensioners;
- additional entitlements which are available to those in receipt of Pension Credit;
- information on Best Start Grants for children born – or with a due date – on or after 1st March 2016;
- financial support for individuals who are required to self-isolate following a positive result for COVID or because they have been identified as a close contact of someone who has tested positive; and
- grants which are available to young carers.

Whilst reading this guide, please keep your friends, relatives and even neighbours in mind to ensure that anyone who is eligible can apply and receive the financial support they're entitled to.

The Highland Council's Welfare Support Team provide free, impartial and confidential support to claim all benefits and entitlements.

Contact the Welfare Support Team:

Phone: **0800 090 1004**; or

Email: **welfare.support@highland.gov.uk**

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What is Pension Credit and who is it for?

Current caseload figures show that almost 40% of those who are entitled to Pension Credit have not made a claim to this benefit. Pension Credit is an income-related benefit designed to provide extra money for pensioners to bring their weekly income up to a minimum amount. In addition, no tax is payable on awards of Pension Credit and receipt of this benefit can open up eligibility to other entitlements, such as a free TV Licence if you are over the age of 75, along with Council Tax Reduction and housing costs.

Pension Credit is made up of two elements:

Guarantee Credit
and **Savings Credit**

Guarantee Credit

For single pensioners with a weekly income of less than £177.10, Guarantee Credit could provide a top up to your income. Similarly, couples can also receive a top up if their weekly income is less than £270.30.

It is important to note that you may still be eligible even if you have savings, a pension or your own home.

Savings Credit

The second element is Savings Credit which is an extra payment for people who saved some money towards their retirement, for example a pension.

Savings Credit is only available for people who reached state retirement age before April 2016. However, if you're in a couple and your partner reached state pension age before 6th April 2016, you could still qualify.

The amounts shown below indicate what you may be entitled to, however, if you're a carer, severely disabled, responsible for a child or young person, or have certain housing costs, you may qualify for more.

| | Guarantee Credit per week | Savings Credit per week |
|---------------|---------------------------|-------------------------|
| Single people | Top up to £177.10 | Up to £14.04 |
| Couples | Top up to £270.30 | Up to £15.71 |

Couples – you can start getting Pension Credit if either:

- you and your partner have both reached State Pension age;
- one of you is getting Housing Benefit for people over State Pension age.

What is Pension Credit and who is it for?

Apply

When you apply for Pension Credit your income is calculated.

This takes into account:

- State Pension;
- other pensions;
- most social security benefits, for example Carer's Allowance;
- savings, investments over £10,000;
- earnings.

You can start your application for Pension Credit up to 4 months before you reach State Pension age.

In addition, you can claim at any time after you reach State Pension age and your claim can be backdated by a period of up to 3 months.

This means you could get up to 3 months' of Pension Credit in your first payment if you were eligible during that time.

To complete the application process, you will need:

- your National Insurance number;
- information about your income, savings and investments;
- your bank account details, if you're applying by phone or by post.

Additional entitlements available

In addition to the top-ups available through this benefit, receipt of Pension Credit also acts as a "gateway" to other benefits which could boost your income.

These include:

- **Free TV Licence** if you are over the age of 75 (£157.50 per year);
- **Council Tax Reduction / Housing Costs**;
- some health costs (such as hospital travel or glasses);
- **Warm Home Discount** (£140 per year); and
- **Cold Weather Payments** (£25 for each seven-day period below zero degrees Celsius).

It is worth keeping in mind that 9 out of 10 claims for Pension Credit are successful.

The Highland Council's Welfare Support Team can assist with the Pension Credit application process, along with free, impartial and confidential support to claim all benefits and entitlements:

Phone: **0800 090 1004**

If you wish to apply yourself directly, please call:

The Pension Service on **0800 99 1234**.

COVID-19 Self-isolation Support Grant

If you are 16 or over and have been contacted by Test and Protect to notify you to self-isolate because of a positive result for COVID-19 or if you have been identified as a close contact of someone who tested positive, you could be eligible for a Self-isolation Support Grant of £500.

Covid Self-isolation support payments are being administered by Highland Council and are designed to help ensure that people who have tested positive for COVID-19, and their close contacts, are enabled to self-isolate while still retaining a source of income.

Before the self-isolation period, you must meet the following criteria:

- you are employed or self-employed;
- unable to work from home, and will lose income as a result of self-isolation;
- the household is currently receiving, or has been awarded, but not yet received, a payment of the following benefits; or whose income may entitle them to Universal Credit, should an application have been made prior to their isolation:
 - Universal Credit;
 - Working Tax Credit;
 - Income-related Employment and Support Allowance;
 - Income-based Jobseeker's Allowance;
 - Income Support;
 - Housing Benefit;
 - Pension Credit; and/or
 - Means-tested Council Tax Reduction
- be an individual who earns less than the Real Living Wage threshold;
- the household income is such that it falls within the agreed definition of 'low income' for this purpose; being 25% above the established UC rate for their household type in their local authority area.

To apply, contact our Scottish Welfare Fund Team, phone: **0800 083 1887**; or phone our Welfare Support Team on **0800 090 1004**.

Best Start Grant and Best Start Foods

The Best Start Grant and Best Start Foods are schemes which are administered by Social Security Scotland.

You can get these:

- if your child is the right age for a payment
- whether you're in work or not, as long as you're on certain payments or benefits
- as long as you're the parent of a child, or the main person looking after the child.

You only need to fill in the Best Start Grant and Best Start Foods form once to apply for all the payments you can get now.

Best Start Grant is made up of 3 cash payments. Each payment can only be paid once per child.

Pregnancy and Baby Payment

You can apply for the Pregnancy and Baby Payment from 24 weeks pregnant up to the day your baby is 6 months old. This goes up to 1 if you've taken over looking after a child, such as if you've adopted.

If it's your first child, the Pregnancy and Baby Payment is £606.

For second or third children, or any child after these, the payment is £303.

Early Learning Payment

You can apply when your child is aged between 2 years old and 3 years, 6 months old.

If you are entitled to the Early Learning Payment, you'll get £252.50 for each eligible child. You can spend this money on any of the things you need for your child at this age. This includes toys to help them learn or trips to new places.

For either the Pregnancy and Baby Payment and Early Learning Payment – if you could not apply within that time frame due to the disruption caused by coronavirus (COVID-19), you can still apply. Social Security Scotland will consider your application.

Best Start Grant and Best Start Foods

School Age Payment

When you need to apply for the School Age Payment depends on when your child was born:

| Your child's date of birth | When you can apply |
|---|--|
| Between 1 st March 2016 and 28 th February 2017 | Between 1 st June 2021 and 28 th February 2022 |

You cannot apply out with these dates and it is not possible to apply for the School Age Payment for a child born before 1st March 2014.

If you qualify for the School Age Payment, you'll get £252.50 for each eligible child.

The Best Start Foods card

Best Start Foods is a prepaid card that you can use to buy healthy foods for children under 3. You can use the card in shops and online.

You can apply for Best Start Foods when you're pregnant, or any time up to your child turning 3 years old.

The payments of Best Start Foods are:

- £17 every 4 weeks during pregnancy
- £34 every 4 weeks from your child being born up until they are 1 year old
- £17 every 4 weeks between the ages of 1 and 3.

The following table shows the payment dates for the next few months:

| Application approval date | First payment date |
|-----------------------------|-----------------------------|
| 11 th April 2021 | 26 th April 2021 |
| 9 th May 2021 | 24 th May 2021 |
| 6 th June 2021 | 21 st June 2021 |

You can find out more about how you can use your Best Start Foods card in shops here:

bit.ly/BestStartFoodsCard

Best Start Grant and Best Start Foods

Who can claim?

If you're under 18, you do not need to be on any payments or benefits to apply for Best Start Grant or Best Start Foods.

If you're a parent over 18, you can apply whether you're in work or not, as long as you're getting one of these:

- Universal Credit
- Child Tax Credit
- Working Tax Credit
- Housing Benefit
- Income Support
- Pension Credit
- Income-based Jobseekers Allowance (JSA)
- Income-related Employment and Support Allowance (ESA).

If you're not getting any of these benefits or payments, but have applied for one, you can still apply for Best Start Grant and Best Start Foods.

You cannot get Best Start Grant or Best Start Foods if you only get Child Benefit. You must still be getting one of the benefits or payments from this list to be able to get Best Start Grant or Best Start Foods.

For Best Start Grant, Social Security Scotland do not need to know about your income. For Best Start Foods, some of the benefits have an income limit.

The Council's Welfare Support Team is ready to support you on freephone **0800 090 1004**.

The Highland Council's Welfare Team

The Highland Council's welfare specialists provide an effective support service on all matters relating to benefits and entitlements. Our team can also provide professional advice on personal budgeting to enable you to manage your money effectively.

The overall aim of the Council's welfare specialists is to ensure that the correct amount of benefit is paid to you at the correct time and to assist you with budgeting skills so that you can pay your bills, heat your home and have a better quality of life.

Crucially, as grants, benefits and sources of funding are being introduced and moving rapidly to meet the changing circumstances of the COVID-19 pandemic, the Welfare Support Team can provide the very latest information on these entitlements, along with support to make an application.

Help with your Council Tax

Council Tax is a tax paid for the delivery of local services. It generally needs to be paid in respect of all domestic properties where people live permanently. Your Council Tax bill will depend on what Council Tax band your property is placed in and the level of Council Tax set each year by your local council.

Am I entitled to a reduced Council Tax bill?

You may be entitled to a reduction in your bill if you are on a low income, even if you own your own home.

Council Tax Reduction can't be used to reduce water or sewerage charges on your bill.

Second Adult Rebate

If you are liable to pay Council Tax and live with another adult who is on a low income or in receipt of certain benefits (and who is not your partner), you could qualify for a Council Tax rebate of up to 25% via the Second Adult Rebate Scheme. This scheme is also available to home-owners.

Second Adult Rebate is calculated based on the financial circumstances of the low-income or out-of-work adult who lives with you – it will not take your income or savings into account.

Note: You can't be awarded both Second Adult Rebate at the same time as Council Tax Reduction (CTR).

The Highland Council's Welfare Team

Second Adult Rebate

As a guide, the section below outlines the percentage of Council Tax rebate which may be available to you under this scheme based on the financial circumstances – whether in work or not – of the adult who lives with you:

The adult who lives with you - is not working and is in receipt of a benefit listed below

You may be entitled to a 25% rebate on your Council Tax bill if the adult who lives with you is in receipt of:

- Income Support
- Pension Credit
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA).

Note that when calculating any rebate you may be entitled to we will ignore any income received from payment of Disability Living Allowance (DLA), Attendance Allowance and Personal Independence Payment (PIP).

If the second adult in your household is getting Universal Credit (UC), although this is a benefit, you won't automatically get a 25% rebate. Instead, you should think of them as 'not on benefits' for this purpose and treat their Universal Credit award (including any earnings they may have alongside this) as income. The 'in work' income thresholds in the next column will therefore apply.

The adult who lives with you - is working, but is on a low income

Gross weekly income of less than £208.99
– 15% rebate on Council Tax.

Gross weekly income of more than £209.00 but not exceeding £273.00
– 7.5% rebate on Council Tax.

Council Tax Reduction Guide

Council Tax Reduction Basic Guide for 2021/22

You may qualify for Council Tax Reduction if your weekly net income is less than detailed on the table below:

| Bands | A with DBR* | A | B | C | D | E | F | G | H |
|--|-------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Single Person (Aged 18-24) | £112.43 | £123.08 | £133.73 | £144.37 | £155.02 | £329.78 | £338.30 | £348.95 | £364.12 |
| Single Person (Aged 18-24) with 1 child | £198.18 | £208.83 | £219.48 | £230.12 | £240.77 | £487.78 | £496.30 | £506.95 | £522.12 |
| Single Person (Aged 18-24) with 2 children | £283.93 | £294.58 | £305.23 | £315.87 | £326.52 | £487.78 | £496.30 | £506.95 | £522.12 |
| Single Person (Aged 18-24) with 3 children | £369.68 | £380.33 | £390.98 | £401.62 | £412.27 | £487.78 | £496.30 | £506.95 | £551.20 |
| Single Person (Aged 18-24) with 4 children | £455.43 | £466.08 | £476.73 | £487.37 | £498.02 | £528.09 | £557.90 | £589.84 | £636.95 |
| Single Person (Age 25+) | £127.93 | £138.58 | £149.23 | £159.87 | £170.52 | £329.78 | £338.30 | £348.95 | £364.12 |
| Single Person (Age 25+) with 1 child | £213.68 | £224.33 | £234.98 | £245.62 | £256.27 | £487.78 | £496.30 | £506.95 | £522.12 |
| Single Person (Age 25+) with 2 children | £299.43 | £310.08 | £320.73 | £331.37 | £342.02 | £487.78 | £496.30 | £506.95 | £522.12 |
| Single Person (Age 25+) with 3 children | £385.18 | £395.83 | £406.48 | £417.12 | £427.77 | £487.78 | £496.30 | £519.59 | £566.70 |
| Single Person (Age 25+) with 4 children | £470.93 | £481.58 | £492.23 | £502.87 | £513.52 | £543.59 | £573.40 | £605.34 | £652.45 |
| Couple | £188.38 | £202.57 | £216.77 | £230.96 | £245.16 | £490.71 | £502.07 | £516.26 | £536.49 |
| Couple with 1 child | £274.13 | £288.32 | £302.52 | £316.71 | £330.91 | £490.71 | £502.07 | £516.26 | £536.49 |
| Couple with 2 children | £359.88 | £374.07 | £388.27 | £402.46 | £416.66 | £490.71 | £502.07 | £539.09 | £601.91 |
| Couple with 3 children | £445.63 | £459.82 | £474.02 | £488.21 | £502.41 | £542.51 | £582.26 | £624.84 | £687.66 |
| Couple with 4 children | £531.38 | £545.57 | £559.77 | £573.96 | £588.16 | £628.26 | £668.01 | £710.59 | £773.41 |

State Pension Credit Age (SPCA)* Claimants

| | | | | | | | | | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Pensioner (Single) | £244.38 | £255.03 | £265.68 | £276.32 | £286.97 | £329.78 | £346.85 | £378.79 | £425.90 |
| Pensioner (Couple – one member or both members who have attained pensionable age) | £357.03 | £371.22 | £385.42 | £399.61 | £413.81 | £490.71 | £502.07 | £536.24 | £599.06 |

*DBR refers to Disablement Band Reduction *SPCA refers to State Pension Credit Age

Council Tax Reduction Guide

Single people with children

Council Tax Band B



Households with a single person (18-24)/2 children with a weekly net income of less than £305.23 may qualify for Council Tax Reduction

Council Tax Band B



Households with a single person (18-24)/3 children with a weekly net income of less than £390.98 may qualify for Council Tax Reduction

Council Tax Band C



Households with a single person (25+)/3 children with a weekly net income of less than £417.12 may qualify for Council Tax Reduction

Council Tax Band D



Households with a single person (18-24)/1 child with a weekly net income of less than £240.77 may qualify for Council Tax Reduction

Council Tax Band D



Households with a single person (18-24)/2 children with a weekly net income of less than £326.52 may qualify for Council Tax Reduction

Council Tax Band D



Households with a single person (25+)/2 children with a weekly net income of less than £342.02 may qualify for Council Tax Reduction

Council Tax Band E



Households with a single person (25+)/2 children with a weekly net income of less than £487.78 may qualify for Council Tax Reduction

Council Tax Band F



Households with a single person (25+)/3 children with a weekly net income of less than £496.30 may qualify for Council Tax Reduction

Council Tax Reduction Guide

Couples

Council Tax Band B



Households with 2 adults/1 child with a weekly net income of less than £302.52 may qualify for Council Tax Reduction

Council Tax Band B



Households with 2 adults/3 children with a weekly net income of less than £474.02 may qualify for Council Tax Reduction

Council Tax Band C



Households with 2 adults/2 children with a weekly net income of less than £402.46 may qualify for Council Tax Reduction

Council Tax Band D



Households with 2 adults/2 children with a weekly net income of less than £416.66 may qualify for Council Tax Reduction

Council Tax Band E



Households with 2 adults/3 children with a weekly net income of less than £542.51 may qualify for Council Tax Reduction

Council Tax Band E



Households with 2 adults/1 child with a weekly net income of less than £490.71 may qualify for Council Tax Reduction

Council Tax Band F



Households with 2 adults/3 children with a weekly net income of less than £582.26 may qualify for Council Tax Reduction

The Highland Council's Welfare Team

Don't miss out, find out

The Welfare Support Team provide free, impartial and confidential support about Council Tax Reductions.

Contact the Welfare Support Team:

Phone: **0800 090 1004**; or

Email: welfare.support@highland.gov.uk

Many benefits take your income into account. However, some are based on your individual circumstances. For example, if you need help to look after yourself because of physical or mental disabilities you may qualify for benefits known as Personal Independence Payment or Attendance Allowance. Both these benefits are not means-tested, which means it doesn't matter how much income or savings you have. If either of these benefits are awarded to you, they can help to obtain additional benefit for you and may also qualify you for concessions on public transport, exemption from road tax, the Blue Badge Scheme, and the Motability Scheme.

Depending on your household circumstances there are a variety of benefits and entitlements you may be entitled to receive.

These include:

- **Universal Credit (including help with rent)**

This is a means-tested payment to help with living costs. It's normally paid monthly, but you can request fortnightly payments once you have applied. You may be able to get it if you're on a low income, out of work or you cannot work.

- **New Style Employment and Support Allowance (ESA)**

If you are ill or have a health condition or disability that limits your ability to work you may be able to get New Style Employment and Support Allowance (ESA) instead of Universal Credit, depending on your National Insurance record.

- **New Style Jobseeker's Allowance**

If you're unemployed or work less than 16 hours a week you may be able to get New Style Jobseeker's Allowance (JSA) instead of, Universal Credit, depending on your National Insurance record.

The Highland Council's Welfare Team

- **Housing Benefit (HB) (over state pension age)**

If you need help to pay your rent and you are over state pension age. You can apply for Housing Benefit whether you're unemployed or working. You can be a tenant of:

- the council or housing association; or
- a private landlord.

- **The Scottish Welfare Fund**

This is intended to offer grants or in-kind support for two purposes
Crisis Grants and Community Care Grants:

- **Crisis Grants** provide safety net in emergency or when there is an immediate threat to health and safety.
- **Community Care Grants** enable independent living or support when families are facing exceptional pressure.

Getting in touch with the Welfare Team is the first step to maximising your potential income and managing your money well.

The Welfare Support Team provide free, impartial and confidential support to claim all benefits and entitlements.

Contact the Welfare Support Team:

Phone: **0800 090 1004**;

or email: **welfare.support@highland.gov.uk**

Alternatively, you can also get help and advice on Benefit and Money Advice issues from your local Citizens' Advice Bureau (CAB). Contact details of local offices, please visit:

www.citizensadvice.org.uk/scotland/benefits

The Scottish Child Payment is now live

Scottish Child Payment is a new payment for families on tax credits or certain benefits to help towards the costs of looking after a child. It is a payment of £40 paid every four weeks for each child under six and does not affect any other UK or Scottish Government benefits that you may currently be in receipt of.

It's completely up to you what you choose to spend the money on. You could use the payment for things like travel costs, nappies and other essentials, childcare or family days out.

Social Security Scotland started issuing these new payments on Monday 15th February 2021, but applications remain open.

The qualifying benefits are:

- Child Tax Credit
- Income Support
- Pension Credit
- Working Tax Credit
- Universal Credit
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)

Social Security Scotland will ask for evidence that the person applying is responsible for a child under six, usually through the child being named on a benefit claim form.

If more than one person applies for the same child, there's a process for deciding who gets the payment - prioritising the person who the child lives with most of the time.

Scottish Child Payment will not be taken into account for UK benefit and tax credit assessments and there is no cap on the number of children this payment can support.

Find out more information and apply at:

www.mygov.scot/scottish-child-payment

or call Social Security Scotland on **0800 182 2222**.

The Council's Welfare Support Team provide free, impartial and confidential support to claim all benefits and entitlements, including the Scottish Child Payment.

Contact the Welfare Support Team:

Phone: **0800 090 1004**; or

Email: welfare.support@highland.gov.uk

Young Carer Grant

The Young Carer Grant is a new scheme launched by Scottish Government to support those aged between 16–18 years old by way of a yearly payment of £305.10.

Young people in Scotland who have a caring responsibility for one or more individuals for an average of 16 hours per week (and have done so for at least 3 months) may be eligible. This could be someone in your family, a friend or a neighbour.

If you care for more than one person, it is acceptable to combine the hours to meet the requirement average of 16 hours per week.

Those who are eligible for the Young Carer Grant do not need to repay this and there is no restriction on what you choose to spend it on.

You can get the Young Carer Grant once a year, up until you reach 19 years old. Those who could not apply before their 19th birthday due to the disruption caused by coronavirus (COVID-19) can still submit an application.

Applications can be submitted online at:

www.mygov.scot/young-carer-grant/how-to-apply

or by phone by calling **0800 182 2222**.

Calls are free from landlines and mobile phones.

Your guide to financial support Ur n-iùl a thaobh taic ionmhasail

Welfare Support Team

Phone: 0800 090 1004

Email: welfare.support@highland.gov.uk

