



**Tenant Guide  
to  
Maximising Income**



# INTRODUCTION



This welfare guide has been put together with the aim of highlighting the range of financial support and guidance which is available to ACHA tenants.

ACHA Welfare Rights Officers provide free, impartial and confidential support to tenants claiming all benefits and entitlements across the whole of Argyll & Bute. The team can be contacted by emailing [welfarerights@acha.co.uk](mailto:welfarerights@acha.co.uk) or by calling the Customer Service Centre on 0800 028 2755.

# UNIVERSAL CREDIT



## **How Universal Credit works**

You'll usually get one monthly payment to cover your living costs. In Scotland you can ask to have the payment split into fortnightly payments. You can also request that your housing payment is paid direct to ACHA.

If you claim Universal Credit as a couple, you and your partner will get one payment between the 2 of you. The payment is made up of a basic 'standard allowance' and extra payments that might apply to you depending on your circumstances.

You might be able to get extra payments if you:

look after one or more children

work and pay for childcare

need help with housing costs

are disabled or have a health condition

are a carer for a disabled person or you have a disabled child

## **If you're working**

You can work and still get Universal Credit - your Universal Credit will reduce gradually as you earn more. Your Universal Credit will go up if your job ends or you earn less.

If you're self-employed, your payment might also be affected by how much the DWP expect you to earn each month - this expected amount is called your 'minimum income floor'.

# UNIVERSAL CREDIT



To find out more about applying for Universal Credit please log on to the following video on Utube <https://youtu.be/E7GUu7Xa7Nw>

To apply log on to [Apply for Universal Credit - GOV.UK \(www.gov.uk\)](https://www.gov.uk)

It can be daunting applying for a new benefit, our Welfare Rights Officers are here to help take you through the process if you need support. You can also contact Citizen's Advice "help to claim UC" on 0800 0232581.

# NEW STYLE JOBSEEKER'S ALLOWANCE/NEW STYLE EMPLOYMENT SUPPORT ALLOWANCE



**You can claim these benefits if you have enough national insurance contributions.**

For example:

if you're unemployed, check if you can claim **new style Job Seekers Allowance also called 'new style' JSA.**

**or**

if you can't work because of illness or disability, you may be entitled to **new style Employment and Support Allowance also called 'new style' ESA**

If you get either of these benefits, your Universal Credit will be reduced, but it might still be worth claiming.

# HOUSING BENEFIT(HB)/COUNCIL TAX REDUCTION SCHEME (CTR)



## HB/CTR

- If you are on a low income and have savings of under £16,000.00, you may be entitled to a reduction in your Housing Costs and Council Tax. Please note that any new claims for Housing Benefit applicants need to be of pension age otherwise a claim for Universal Credit should be made.
- If you think you may be eligible and have not already applied, please contact our Welfare Rights Team for more information.

# COUNCIL TAX REDUCTION



Second Adult - The percentage of Council Tax rebate which may be available to you under this scheme is based on the financial circumstances – whether in work or not – of the adult who lives with you:

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 apply when working and affect the level of benefit.

# SCOTTISH WELFARE FUND



**The Scottish Welfare Fund** This is intended to offer grants for two purposes Crisis Grants and Community Care Grants:

Crisis Grants provide a safety net in an 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 Rights Team is the first step to maximising your potential income and managing your money well. The Welfare Rights Team provide free, impartial and confidential support to claim all benefits and entitlements.



# SCOTTISH GOVERNMENT CHILD PAYMENT



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 **£108.60** paid every four weeks for each child under sixteen. 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. 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 sixteen, 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](http://www.mygov.scot/scottish-child-payment) or call Social Security Scotland on 0800 182 2222.

# BEST START GRANTS



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. However you have up until the baby reaches one year old if you've taken over looking after a child, for example if you've adopted. If it's your first child, the Pregnancy and Baby Payment is **£767.50**. For second or subsequent children, the payment is **£383.75**.

## BEST START GRANTS



**Early Learning Payment** - You can apply when your child is aged between 2 years old and 3 years and a half years old. If are entitled to the Early Learning Payment, you'll get **£319.80** 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.

**School Age Payment** - Regardless of when they start school, the window to apply for a School Age Payment starts in the year they turn 4 - so it's the period between 1 June 2025 and 28 February 2026. If are entitled to the School Age Payment, you'll get **£319.80** 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.

# BEST START FOODS



**The 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. Claimants application processed and an example given below when claimant can expect payment. Best Start Foods is paid at different rates depending on whether you or your partner is pregnant or how old your child is.

If you or your partner is pregnant, you'll get **£21.60** every four weeks until the child is born.

Once the child is born, you'll get **£43.20** every 4 weeks until they reach the age of 1. After this you'll get **£21.60** every 4 weeks until they reach the age of 3.

If you have more than 1 child, you'll get payments for each child. There is no limit on the number of children that you can get Best Start payments for.

# WHO CAN CLAIM



## Who can claim Best Start?

If you're under 18, you do not need to be in receipt of any benefits to apply for Best Start Grant or Best Start Foods. If you're 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).

You must be getting one of the benefits or payments from the list above 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.

## WHEN CAN YOU APPLY – A SUMMARY



<b>When you can apply</b>	<b>You may be able to get</b>
Apply as soon as you know you're pregnant, or up until your child turns 3 years old.	Best Start Foods
Apply after 24 weeks of pregnancy to help prepare for your baby's arrival, or after your baby is born.	Best Start Grant – Pregnancy and Baby Payment
Apply when your child is aged between 2 and 3 years 6 months old.	Best Start Grant – Early Learning Payment
Apply when your child is first old enough to start primary school. When you should apply depends on when your child was born. You need to apply in the year that your child is first old enough to start school.	Best Start Grant – School Age Payment

# 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 **£390.25**. 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. Applications can be submitted online at: [www.mygov.scot/young-carer-grant/how-to-apply](http://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

# DISABILITY BENEFITS



Depending on your age and circumstances the following disability benefits can be applied for:

- Child Disability Payment (Social Security Scotland)
- Adult Disability Payment (Social Security Scotland)
- Pension Age Disability Payment (Social Security Scotland)



# PENSION CREDITS



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 **£227.10**, 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 **£346.60**. It is important to note that you may still be eligible even if you have savings, a pension or your own home

## Savings Credits

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.

If you're a carer, severely disabled, responsible for a child or young person, or have certain housing costs, you may qualify for more.

# PENSION CREDIT



This takes into account: State Pension, other pensions, most social security benefits, for example Carer's Allowance, savings, investments over £10,000 and earnings.

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

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; • Council Tax Reduction / Housing Costs; • some health costs (such as hospital travel or glasses); • Warm Home Discount; • Winter Heating Payment is to help people on low income benefits who might have extra heating needs. Social Security Scotland pays this to people living in Scotland. Winter Heating Payment does not depend on how cold the temperature gets. Winter Heating Payment is a yearly payment of £50 that's paid automatically.

ACHA's Welfare Rights Team can assist with the Pension Credit application process, along with free, impartial and confidential support to claim all benefits and entitlements: Phone: 0800 028 2755. If you wish to apply directly, please call: The Pension Service on 0800 99 1234 or apply online at [www.gov.uk/pension-credit/how-to-claim](http://www.gov.uk/pension-credit/how-to-claim). 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.

## FLEXIBLE FOOD & FUEL FUND



The Flexible Food and Fuel Fund is a grant provided by the local authority, Argyll & Bute Council. The eligibility criteria is that the household must be on a low income and have no access to savings. The grant ranges from £80 - £530 for the first payment, dependent on the size of the household. A second payment is then allocated if individuals are willing to allow a Welfare Rights Officer to assist them with a benefits check. Therefore larger families can benefit from more that £1000 extra income that isn't taken into consideration when receiving means tested benefits.

Applications can be made directly on the Council website at:

<https://www.argyll-bute.gov.uk/forms/flexible-food-fund>

More information regarding the grant can be found on the Councils website on the A-Z under Flexible Food Fund. It is essential that a full months bank statement for every bank account held is provided, this will evidence the benefits you receive and show that there are no savings held.

If you need support to make a claim ACHA Welfare Rights Officers can assist you, provided you have access to your bank statements.

# ACHA WELFARE RIGHTS TEAM



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