



North East Scotland Advice Forum is a local network for people working in advice services to share information and experiences. The Forum meets quarterly throughout the year.

November 2023 Newsletter

If you would like an article included in the next bulletin, please contact admin@nesaf.co.uk



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Benefit calculator

Our benefits calculator will help you Find out what benefits you can claim.

If you are affected by Coronavirus please go through the calculator and we will tell you about your entitlements. Also see our guide To [benefits for people affected by Coronavirus](#).

The calculator is free to use, and the details you provide are anonymous.

Before you start, make sure you have information about your savings, income, pensions and existing benefits (for you and your partner).

If you run out of time, you can save your calculation and come back to it later, and pick up right where you left off.

- ⇒ Should take 10 minutes to complete
- ⇒ Please complete all fields with an asterisk(*)

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Parents of children between three and 12 years old will now have to work or job-hunt for longer.

The changes, which came into effect on **25th October**, are part of efforts by the Government to encourage out-of-work parents into employment.

Among the measures announced at the Spring Budget were changes to the work search requirements and work coach support universal credit claimants.

Under the plans, over 700,000 universal credit claimants with children would be required to agree with their work coach to increase their hours at work or spend additional hours job searching.

The Chancellor also announced that the sanctions regime for universal credit claimants would be strengthened, including for those who do not look for or take up employment.

To help claimants with children increase their hours, the Government announced that it would start paying support for childcare upfront rather than arrears and boosting the amount parents and carers

Change of conditions opened up to more people with NRPF

Home Office can use discretion to lift a 'no recourse to public funds' condition, regardless of the type of leave a person has.

Following a legal challenge, the Home Office has confirmed in a new policy instruction that it will consider lifting a **'No Recourse to Public Funds' (NRPF) condition** when a person has any type of leave to remain.

Previously, a **change of conditions application** could only be made by a person with leave to remain on a family or private life, or Hong Kong British National Overseas (BN(O)) route.

Read the full article at – [NRPF policy update October 2023 | NRPF \(nrpfnetwork.org.uk\)](#)



Benefits added to the list of Public Funds

There have been several amendments made to the list of public funds in paragraph 6 of the Immigration Rules. Please note the below information received from the Home Office:

“Three parts to the amendments:

1) Inclusion of eight benefits administered by Social Security Scotland. It is important that these benefits are reflected in the list of public funds to ensure a consistent approach for equivalent benefits across all parts of the UK. These benefits are either equivalent to DWP administered benefits, which are already included in the list of public funds or are already not available to those with NRPF, so their inclusion does not further restrict access to benefits for those with NRPF;

Child Disability Payment / Adult Disability Payment / Carer’s Allowance Supplement / Scottish Child Payment / Funeral Support Payment / Job Start Payment / Child Winter Heating Assistance / Winter Heating Payment

2) Rewording of five DWP administered benefits. The current list of public funds includes the DWP administered ‘Social Fund’, but in practice, the ‘Social Fund’ actually includes five separate benefits. To provide greater clarity as to which benefits are classified as ‘public funds’ for immigration purposes, we have replaced the words ‘Social Fund’ with the full names of the benefits.

The amended wording is:

- A Social Fund **maternity expenses** payment made under section 138(1)(a) of the Social Security Contributions and Benefits Act 1992
- A Social Fund **funeral expenses** payment made under section 138(1)(a) of the Social Security Contributions and Benefits Act 1992
- A Social Fund **cold weather payment** made under section 138(2) of the Social Security Contributions and Benefits Act 1992
- A Social Fund **winter fuel payment** made under section 138(2) of the Social Security Contributions and Benefits Act 1992.
- A Social Fund **budgeting loan payment** made under section 138(1) of the Social Security Contributions and Benefits Act 1992.

3) Removal of the ‘Council Tax Benefit’ as this benefit was abolished in 2013/14.

These amendments formed part of a statement of changes to the Immigration Rules which were laid in Parliament on 7th September and will come into force on 5th October.”

[Public funds list Oct 2023 | NRPF \(nrpfnetwork.org.uk\)](#)

Second Cost of Living payment – Help for Households

Millions of households are continuing to receive further support from government to ease financial pressures during 2023/2024.

The first 2023 payment of £301 was paid between 25 April and 17 May, a second payment of £300 will be paid between **31 October and 19 November**, and the third payment of £299 will be paid by Spring 2024.

The payment will be made to people on these means-tested benefits: Universal Credit; Pension Credit; income-based Jobseeker’s Allowance (JSA); income-related Employment and Support Allowance (ESA); Income Support, and tax credits: Child Tax Credit and Working Tax Credit.

People need to have been entitled to payment during the qualifying period **18 August to 17 September** or a payment for an assessment period ending within the qualifying period.

The Cost of Living Payment will be paid automatically, meaning those eligible do not need to apply or contact DWP or HM Revenue and Customs (HMRC).

You can help to let eligible claimants know when and how they’ll receive their payment by downloading the [Cost of Living Stakeholder Toolkit](#), which features newsletter copy, posters for display in public spaces, suggested social media copy and other assets, including easy read and a BSL video.

[Read more about the range of support available as part of Help for Households](#)



Social Security Scotland
Tèarainteachd Shòisealta Alba



The Scottish
Government
Riaghaltas na h-Alba

Young people urged to apply for Job Start Payment

Published 25 October 2023

Applications now simpler for eligible clients.

Young people are being urged to find out if they are eligible for Job Start Payment as part of a new campaign.

The Scottish Government has introduced changes to Job Start Payment, simplifying the process for young people to apply.

Changes to the qualifying criteria mean that income received from completing trial shifts will now not rule out applicants from getting Job Start Payment.

Further changes made by Social Security Scotland, who administer the payment, include extending the deadline to apply to six months after the young person's job offer rather than the previous three months, and supplying simplified supporting information for proof of job. These changes are designed to make the application process clearer and simpler.

The one-off payment helps young people and care leavers with the costs of starting a new job. Eligible people receive a one-off payment of £294.70 or £471.50 if they are a main carer of any children.

The nationwide digital marketing campaign, which launched on 23 October, aims to raise awareness of the financial support available to young people and care leavers when offered a job after a period of unemployment.

Background

People can apply for Job Start Payment to help with the costs of starting a new job. Any young person aged between 16 to 24 years old who has been out of work for at least six months and is in receipt of certain benefits for six months can apply for the payment. Care leavers need to be aged between 16 to 25 years and only need to be out of paid work and in receipt of certain benefits on the date of the job offer.

Job Start Payment is a one-off payment of £294.70 or £471.50 if the person is the main carer of any children. This money does not need to be paid back.

The purpose of this payment is to help with the costs of starting a new job. It can be used for things like: travel costs, such as a bus or train pass, lunches, new clothes or a uniform and childcare. Young people under 22, who live in Scotland, are also entitled to free bus travel and further details on this can be found at [freebus.scot](https://www.freebus.scot)

Social Security Scotland will send the payment to the applicant's bank or to someone else's. Bank account details need to be available to apply.

As part of applying for Job Start Payment, applicants need to send Social Security Scotland their job offer confirmation. They also may need to send further supporting information.

To find out more about Job Start Payment and apply online, over the phone or book an appointment to apply in-person, people can visit mygov.scot/jobstartpayment or call Social Security Scotland free on **0800 182 2222**.

The advertisement graphic features a bright yellow background. On the left, the Social Security Scotland logo is displayed above the text 'Social Security Scotland' and 'Tèarainteachd Shòisealta Alba'. The main headline reads 'Job Start Payment.' followed by 'Get £250 to turn into anything you need for a new job.' Below this, it says 'Now open for applications'. At the bottom, there are two contact options: a telephone icon with the number '0800 182 2222' and the website 'mygov.scot'. On the right side of the graphic, there is an image of several crumpled banknotes, including a £20 note, symbolizing the payment.



Payment for care leavers

Published 25 October 2023

Financial support for young people leaving care.

Young people transitioning from the care system into adulthood are to receive a one-off Care Leaver Payment of £2,000 to support them to move into more independent living under proposals being considered.

The First Minister announced the proposed payment will be co-designed with care experienced people to ensure it meets their needs and helps reduce some of the financial challenges they face.

This follows findings from the Independent Care Review which highlighted links between those with care experience and the increased risk of poor mental health, addiction, homelessness and exploitation.

Background

The First Minister made the announcement on a visit to the Scottish Throughcare and Aftercare Forum (STAF) in Glasgow this morning.

The Scottish Government's Programmes for Government in 2021/22 and 2022/23 committed to developing a payment to provide young people moving on from care with additional financial security.

The proposed Care Leaver Payment will form part of a broader package of support which includes access to Continuing Care and Aftercare support for care leavers, the Care Experience Bursary, and Council Tax Exemption for care leavers.

A consultation seeking views on the proposed payment will launch on 3 November and end on 26 January 2024. The consultation paper will contain questions on a range of issues including the purpose of the payment, the eligibility criteria of the payment, and the support required to apply for and manage the payment.

[Payment for care leavers – gov.scot \(www.gov.scot\)](https://www.gov.scot)

Pension Age Winter Heating Payment

Opened 23 Oct 2023 — Closes 15 Jan 2024

Overview

The Scottish Government has committed to replacing Winter Fuel Payment (WFP) with Pension Age Winter Heating Payment (PAWHP) on a like-for-like basis. Given the significant number of clients who will be transferred to Social Security Scotland with this benefit and the need to ensure a safe and secure transition, the focus of this consultation is around gathering evidence on people's views of the current benefit and considering how we could improve the system already in place.

We are therefore consulting on the policy intention behind the delivery of PAWHP, building on the broader consultation on the Social Security Bill in 2016 which asked respondents for their views on WFP and Cold Weather Payment. This consultation aims to provide an overview of the payments aim, its key eligibility criteria and format. It will lay out how we intend to deliver this new benefit through Social Security Scotland to provide assistance to individuals to help towards meeting heating costs in winter. We also want to identify any unintended consequences of our proposals.

This consultation asks questions on whether the policy intent set out in the Scottish approach to replacing WFP will best meet the needs of those it is intended to help.

We would like to gather views to ensure we have identified the impacts this policy will have, and provide the opportunity to make improvements to the benefit going forward.

[Read the consultation paper](#)

[Pension Age Winter Heating Payment – Scottish Government consultations – Citizen Space](#)



Work Capability Assessment: activities and descriptors

DWP Open consultation
NAWRA Response
October 2023

[NAWRA-response-WCA-activities-and-descriptors-Oct-2023.pdf](#)



State of Caring 2023



The impact of caring on:
finances
October 2023

Carers UK carried out an online survey between June and August 2023. A total of 11,667 carers and former carers responded to the survey.

This report summarises the responses from the 10,751 people who are currently providing care.

[CUK State of Caring 2023 \(carersuk.org\)](#)

Free event – Homelessness Prevention in Communities

1.30pm – 4pm
Thursday 9 Nov 2023
Online (Teams)

Crisis, the Scottish Frontline Network and Homeless Network Scotland will be hosting a free webinar session for those who work and volunteer in their local community, exploring how local organisations, groups and services can help people to keep their homes.

We believe that everyone has a role to play in preventing homelessness and at this event we want to:

- Raise awareness of how communities can play a key role in preventing people from losing their home
- Share examples of existing practice & approaches within the community, including place-based approaches to preventing homelessness
- Learn more about new or innovative prevention practice in your area
- Understand what changes are needed to allow people to get help as early as possible and for services to work more collaboratively to achieve this

We would particularly like to hear from frontline managers, staff and volunteers who provide or deliver services in local community settings including:

- Advice and advocacy
- Relationship counselling
- Mediation services
- Help with finances
- Women's / Men's support groups
- Housing help and support
- Health services including GP's, community pharmacies and dentists
- Food services – pantry's, foodbanks, community cooking
- Services for specified groups eg. young people, ethnic minorities,
- Employability help
- Faith based groups
- Tenant or resident groups

At the event we will hear from Impact Lead David Ramsay from Homeless Network Scotland, Pauline Kerrigan from The National Lottery Community Fund, Project Coordinator Alfie Weaver from the Swansea NPT 360 Project and Bryan Wagner-Adair from the Built for Zero project will talk about an innovative data-led approach to tackling homelessness within a community.

[Homelessness Prevention in Communities \(office.com\)](#)



Review of Council Tax single person discount entitlements in Aberdeenshire to begin

Aberdeenshire Council is to undertake a review of households that currently receive a single person Council Tax discount.

More than 39,000 households will be included in the review to ensure only those entitled to a discount receive it.

The council is using its software supplier, NEC Software Solutions, to carry out this review on its behalf. NEC will be working closely with Experian to check if there appears to be more than one person living at any address.

Where information shows there may be more than one person living at an address, a Council Tax review form will be issued to the customer to allow them to provide details of all residents in their household.

If the details returned confirms a person is no longer living alone, the discount will be stopped and a new Council Tax bill will be issued. Customers will also have to pay back any money that was due for the period they were no longer entitled to the discount. Any disputes will be investigated.

Customers in receipt of a reduction in Council Tax whose circumstances have changed but who have not yet informed the council can do so by calling the Council Tax team on 08456 081201, by email at council.tax@aberdeenshire.gov.uk, or online at www.aberdeenshire.gov.uk/council-tax/report-a-change/

Those who suspect someone is committing a fraud by claiming a Council Tax reduction to which they are not entitled can report it anonymously by calling the Council Tax team on 08456 081201 or by email at council.tax@aberdeenshire.gov.uk



Destitution in the UK 2023

24th Oct 2023

This study, the fourth in the Destitution in the UK series, reveals approximately 3.8 million people

experienced destitution in 2022, including around one million children. This is almost two-and-a-half times the number of people in 2017, and nearly triple the number of children. There is an urgent need for action to tackle destitution in the UK.

There has been a shameful increase in the level of destitution in the UK, with a growing number of people struggling to afford to meet their most basic physical needs to stay warm, dry, clean and fed. This has deep and profound impacts on health, mental health and people's prospects; it also puts strain on already overstretched services.

Read the full report – [Destitution in the UK 2023 | JRF](#)

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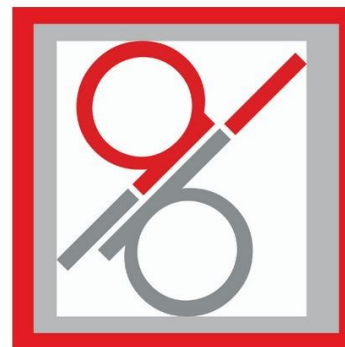


Scottish Statutory Debt Solutions Statistics: July to September 2023 (2023-24 Quarter 2)

Accountant in Bankruptcy (AiB) has released official statistics reporting statutory debt solutions and company insolvencies in Scotland for the second quarter (July to September 2023) of the financial year 2023-24.

Scottish Statutory Debt Solutions Statistics for 2023-24 Quarter 2

- There were 2,074 personal insolvencies (bankruptcies and PTDs) in 2023-24 Q2, 1 more than in the same quarter in the previous financial year (2022-23 Q2).
- A total of 570 bankruptcies were awarded during this quarter – a decrease of 3.9% when compared to the same quarter in 2022-23. PTDs increased by 1.6% to 1,504 over the same period.
- In the second quarter of 2023-24, a total of 485 bankruptcy awards were made following applications submitted to AiB, all through the revised fee structure. Of this total, 460 (94.8%) applicants were not required to pay any fee at all.
- There were 886 applications for moratoria granted in 2023-24 Q2. This is 7 (0.8%) more than the figure of 879 granted in the same quarter in 2022-23.
- There were 1,235 debt payment programmes (DPPs) under the Debt Arrangement Scheme (DAS) approved in 2023-24 Q2, a decrease of 1.3% compared with the same quarter of 2022-23 where 1,251 DPPs were approved.
- A total of 477 DPPs under the DAS were completed in 2023-24 Q2 – an 8.3% decrease on the same quarter in 2022-23.
- There were 465 DPPs revoked in 2023-24 Q2. This is 62 more than the figure of 403 revoked in the same quarter of 2022-23, an increase of 15.4%.
- The number of Scottish registered companies becoming insolvent or entering receivership increased in the second quarter of 2023-24, with 283 companies becoming insolvent, 4.8% more than the figure (270) in the same quarter of 2022-23.
- The figures released today were produced in accordance with the professional standards set out in the Code of Practice for Official Statistics.



[Scottish Statutory Debt Solutions Statistics: July to September 2023 \(2023-24 Quarter 2\) | Accountant in Bankruptcy \(aib.gov.uk\)](https://www.aib.gov.uk)

Fully funded Scottish Government training to Grampian Housing tenants

Expand Your Skills and Knowledge

Grampian Housing Association is delighted to be working with The Skills Network to offer fully funded Scottish Government training to tenants. Whether you are looking to gain a qualification to help you in your current role, to help you to move to a new role or career, or simply to learn more about topic which interest you – this offer helps you do that.

This offer helps improve employment opportunities, access new learning opportunities, acquire new skills and a nationally recognised qualification – simply through being a tenant of Grampian Housing Association. You can study around your schedule, at your own pace, in your own home, at a time that suits you. For any queries please email michael.burton@theskillsnetwork.com

PLEASE NOTE: To qualify for funding you must be aged 16 or over, reside in Scotland and have been living in the EU for at least the last three years. You cannot enrol onto a course that you have already completed.

[UK training and development | Grampian Housing Association \(theskillsnetwork.com\)](https://theskillsnetwork.com)





Backdating Universal Credit

Requests for backdating can be made up to 13 months after the end of the the claimant's first Monthly Assessment Period

UC claims may be backdated up to a maximum of one month. Backdating is only allowed in certain prescribed circumstances, not just for any general 'good cause' reasons - these are outlined in the Universal Credit Regulations.

Until recently the DWP were of the opinion that any backdating request could only be considered if the request was submitted before a decision had been made at the end of the claimant's first Assessment Period. After that, DWP would say that it was too late to amend the claim with a different requested start date.

But their interpretation of the Regulations has been successfully challenged in the Upper Tribunal and the DWP have changed their guidance.

Current guidance

Given in [ADM memo 03-23](#), the current guidance for all decisions made after 1.9.22 on new UC claims is to the effect that if either:

- (a) a claimant asks for backdating; or
- (b) the claimant doesn't ask for backdating, but:
 - i. the claimant says something that suggests that there may have been a delay in claiming; or
 - ii. there is evidence of debts or unmet needs that suggests that there may have been a delay in claiming; or
 - iii. there is evidence that suggests that one or more of the circumstances in which the time for claiming can be extended

... then the decision-maker should consider backdating as part of their initial decision on the claim.

The guidance also states that after the claim is decided, the date of claim is an aspect of the decision that can be challenged by Mandatory Reconsideration or appeal.

Source: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1138543/adm-memo-03-23-claiming-uc-for-a-past-period-effect-of-upper-tribunal-decision.pdf

AM v SSWP (UC) [2022] 242 UKUT (AAC) - [IN THE UPPER TRIBUNAL \(publishing.service.gov.uk\)](#)

I am writing to introduce myself as the new Royal Airforce Benevolent Fund (RAFBF), Welfare Support Executive for the East and North of Scotland. I am here to support RAF Veterans and their families to access support from the RAFBF. This could be as simple as signposting to our services or those of other organisations or providing casework to access funding for items such as white goods, home adaptations (if statutory services are unable to provide them), home repairs, homelessness, priority debt etc.



[View the latest guide to our services](#). If you are currently supporting RAF Veterans then please don't hesitate to contact me if you feel that we could provide support to them.

In the meantime, if you have any questions or would like to meet me so I can provide further insight into our offering then please do not hesitate to get in touch. I am happy to meet in person or online and look forwards to hearing from you and discussing how we may work together to support the RAF Family.

Regards

Emma Gration Welfare Support Executive, Eastern Scotland, RAF Benevolent Fund

E: emma.gration@rafbf.org.uk



Warm Home Discount Scheme

The Warm Home Discount Scheme for winter 2023 to 2024 opens on 16 October 2023. This page will be updated then.

The scheme is different if you're [on a low income in Scotland](#). Contact your electricity supplier as soon as possible to find out if you're eligible and how to apply. **Do not wait – the number of discounts is limited.**

You could get £150 off your electricity bill for winter 2022 to 2023 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 be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity and you're eligible. Contact your supplier to find out.

The discount will not affect your [Cold Weather Payment](#) or [Winter Fuel Payment](#).

Eligibility

There are different ways to qualify for the Warm Home Discount Scheme depending on where you live.

If you live in Scotland

You qualify if you either:

- get the [Guarantee Credit element of Pension Credit](#)
- [are on a low income in Scotland](#) and meet your energy supplier's criteria for the scheme

Pre-pay or pay-as-you-go meters

You can still qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter.

Your electricity supplier can tell you how you'll get the discount if you're eligible, for example a voucher you can use to top up your meter.

Park (mobile) homes

You apply a different way if you live in a park home.

[Apply for the Park Homes Warm Home Discount.](#)

[Warm Home Discount Scheme: Overview – GOV.UK \(www.gov.uk\)](#)

[What Is The Warm Home Discount? | MoneySuperMarket](#)

EUSS Clinics

Laura and Iona are continuing to offer EUSS clinics on a monthly basis.

Appointments can be made by email-

ing EUSSreferralsaberdeen@outlook.com

These clinics can assist with:

- Late applications, for those whom missed the application deadline in 2021
- Referral on for higher level immigration advice via Settled UK for complex and vulnerable cases
- Joining family member applications
- Following up on outstanding applications with Home Office, support to provide additional evidence to application
- Upgrading from Pre-Settled to Settled Status
- Support to access digital profile

These clinics will be held at the Turning Point Scotland Office; 27 Holburn St.

