

# BenefitsBulletin

Aberdeen City & Shire Advice Forum is a local network for people working in advice services to share information and experiences. The Forum meets quarterly throughout the year.



## For members of Rights Advice Scotland

Online AGM and members meeting, Friday 5th February.

Meeting will include updates on: Benefits changes following our departure from EU, Basic concepts of a Basic Universal Income and an overview of the new Scottish Benefits.

This meeting will also be our AGM and we will have our elections to the board of directors.



Mon 25th Jan 2021 - Issue.34 (Fortnightly)

## Support for young carers across Aberdeenshire

In collaboration with young carers and partners in social work, education, health and the third sector, Aberdeenshire Council has published the Aberdeenshire Young Carer Strategy 2021 to 2023. View the document online: [Aberdeenshire Young Carer Strategy. 2021 to 2023](#)

Due to the impact of COVID-19, many young carers have experienced an increase in their caring role due to schools being closed and regular support services for their cared-for friend or relative being reduced or closed. Quarriers continue to provide support to all unpaid carers in Aberdeenshire via telephone and video calls to ensure they are not feeling isolated.

More information about Quarriers is available on their website: <https://quarriers.org.uk/services/young-carers-support-service-aberdeenshire/>

Identification of claimants whose universal credit awards require adjusting to ensure monthly earnings are evenly allocated will become an automated process 'early in 2021', the Minister for Welfare Delivery Will Quince has said.  
21 December 2020

**DWP**  
Department for  
Work and Pensions

**UC**  
Universal  
Credit

[committees.parliament.uk/publications/4196/documents/43190/default/](https://committees.parliament.uk/publications/4196/documents/43190/default/)

## AMI's bitesize "Lunch and Learn" sessions

The second of AMI's bitesize "Lunch and Learn" sessions will be taking place on **Thursday 28 January at 1pm** for approximately 1 hour.

There will be a speaker from the Accountant in Bankruptcy's office to discuss the new DAS "Low and Grow" process and to let us know about any other upcoming developments.

We will also be hearing from Kirstie Brookman, who will be describing the work they do at the Vulnerability Registration Service and how this may benefit some of your more vulnerable clients.

If you would like to attend this event then please email [kevin.mapstone@amifinancialsolutions.com](mailto:kevin.mapstone@amifinancialsolutions.com) to let him know. You will then be sent a link to a Microsoft Teams meeting just prior to the day.

I look forward to hearing from you and please feel free to forward this email on to any other debt advice colleagues that may also wish to join.



## Working mum wins claim challenging rule for Universal Credit parents to pay childcare costs upfront

In a judgment handed down on **Friday, 22 January 2021**, it was ruled that the Department of Work and Pensions' mechanism for assessing and paying the childcare costs element of Universal Credit (the "Proof of Payment" rule), which requires proof of payment from working parents before they receive funding, is unlawful.

[www.leighday.co.uk/News/Press-releases-2021/January-2021/Working-mum-wins-her-claim-challenging-the-require](https://www.leighday.co.uk/News/Press-releases-2021/January-2021/Working-mum-wins-her-claim-challenging-the-require)



**JustRight Scotland** is launching a 2<sup>nd</sup> tier telephone immigration and asylum advice line for professionals who have queries relating to immigration and asylum law. It starts next Wednesday 27 January 2021. Information about this service is below and attached.

**When:** Wednesdays, 2pm-4pm

**How often:** Weekly

**Who for:** Advice line for professionals in Scotland seeking 2nd tier advice relating to immigration and asylum law

**Advice from:** JustRight Scotland Solicitors, provided confidentially

**Telephone:** 0141 406 5353

## **Just Citizens are pushing ahead with work on five key areas – housing, education and skills, health and wellbeing, employment and right to work, and political participation**

Open online meetings on each will be held in coming months, with invites to follow.

Meanwhile, our political participation team is doing a piece of community research ahead of the May elections and has just released this short survey about migrants' political participation and what they know about the political system in Scotland.

If you are a migrant, or work with any migrants it would be hugely appreciated if you or your contacts could fill it in? Could you share on your social media channels or organisational newsletters? Or if you know any other groups who might be interested or willing to help please do forward. I know many of you have been working so hard on this issue, achieving significant success in terms of the extension of the franchise to refugees and those with leave to remain last Feb.

<https://www.surveymonkey.com/r/LWD8T6S>

Once we have the results we will be preparing a report to assist with calls for more work around this to ensure all migrants to have full and equal access to the political process here in Scotland. Please let us know if you think we could also support any work that you are doing on this in any way.

Finally, I wanted to share some blogs that some of our Just Citizens wrote last month, to celebrate International Migrants' Day. We think they bring out some really interesting perspectives – if you'd like to use any of them, or request a blog on an issue that you're working on from a migrant perspective, please ask. We are providing on-going training and editing to support our Just Citizens in producing more blogs...and there are several in the pipeline. Do take a look!

<https://justcitizens.scot/views/>

Finally, thanks so much for your help and support as we continue to make the case for fairer citizenship for all migrants living in Scotland. It's very much appreciated.

**Karin Goodwin | Rethinking Citizenship: Senior Communications Consultant**

JustCitizens have written factsheets to help EU citizens better understand their rights to live, work, study and access healthcare, benefits and housing in Scotland.

These factsheets are free for you to download, print and share with others. They are also available in Italian, Lithuanian, Polish, Romanian and Spanish.

- [EU Citizens and Your Right to Work](#)
- [EU Citizens and Your Right to NHS Healthcare](#)
- [EU Citizens and Your Right to Vote](#)
- [EU Citizens and Your Right to Study](#)
- [EU Citizens and Your Right to Access Benefits and Social Work Support](#)
- [EU Citizens and Your Housing Rights](#)

## **Brexit: new rules for UK Benefits and the EU**

There are new rules from 1 January 2021. Advice and information is available on GOV.UK.

UK nationals planning to move to the EU - [there are new rules on benefits for those who now move to the EU](#). People should [check which benefits they can get abroad](#) before moving.

UK state pension recipients retiring to the EU will carry on receiving their UK State Pension, which will be increased each year in the EU in line with the rate paid in the UK.

EU citizens living in the UK – EU citizens, and their families, who were living in the UK by 31 December 2020, should apply to the [EU Settlement Scheme](#) to continue living, working, studying and accessing benefits in the UK after 30 June 2021.





**Pandemic Pressures**  
**Why families on a low**  
**income are spending**  
**more during Covid-19**  
11 January 2021

This note explores why so many low-income families report spending more, not less, since Covid-19 gripped the nation in spring 2020. It brings together the findings from two online surveys of a representative sample of working-age adults in the UK fielded by the Resolution Foundation in May and September 2020, and a number of vivid accounts from parents and carers themselves, drawn from the ongoing 'Covid Realities' participatory research programme.

Download report -

[www.resolutionfoundation.org/app/uploads/2021/01/Pandemic-pressures.pdf](http://www.resolutionfoundation.org/app/uploads/2021/01/Pandemic-pressures.pdf)

**UK Poverty 2020/21**

13th Jan 2021

This is the 2020/21 edition of JRF's annual report on the nature and scale of poverty across the UK, and how it affects people struggling to stay afloat.



[www.jrf.org.uk/report/uk-poverty-2020-21](http://www.jrf.org.uk/report/uk-poverty-2020-21)

**Rising in-work and benefit poverty 'a damning indictment of society' – report**

Last-minute government U-turns are putting extra pressure on families in poverty already struggling to pay bills, the Joseph Rowntree Foundation said



[www.bigissue.com/latest/rising-in-work-and-benefit-poverty-a](http://www.bigissue.com/latest/rising-in-work-and-benefit-poverty-a)

**Government response wasted opportunity to fix flaws in UC system**

12 January 2021

The Work and Pensions Committee publishes the Government response to its report Universal Credit: The wait for a first payment



- [Read the Government Response: Universal Credit: the wait for a first payment: Government Response to the Committee's Third Report](#)
- [Inquiry: Universal Credit: the wait for a first payment](#)
- [Work and Pensions Committee](#)

During the inquiry, the Committee heard from front line organisations including Citizens Advice and the Trussell Trust on the hardship experienced by many people when waiting for a first UC payment. The National Audit Office report from July, Universal Credit: getting to first payment, found that the wait for an initial award could exacerbate financial difficulties.

On starter payments, both the Trussell Trust and a July report from the House of Lords Economic Affairs Committee called for all new UC claimants to be given non-repayable grants.

Read the report [HERE](#)

**More than half of personal independence payment (PIP) claimants whose award has been extended due to Covid-19 have not yet been notified of the extension, according to the Minister for Disabled People, Health and Work Justin Tomlinson.**



Minister for Disabled People confirms that the 850,000 notifications still outstanding will be issued by 'early 2021'

Responding to a written question in the House of Commons yesterday about the number of PIP claimants who have had their award extended but have yet to be notified, Mr Tomlinson confirmed that - *'The Department has been automatically applying extension of awards of PIP and have issued around 756,000 notifications to date. We still have c850,000 notifications to issue and remaining customers will be notified of their new award end date early 2021, the planned completion date for all extension activity.'*

[Mr Tomlinson's written answer](#) is available from [parliament.uk](http://parliament.uk)

**CPAG calls on government to urgently prioritise cash payments to families as replacement for free school meals during Covid-19 lockdown**



Open letter to Education Secretary also calls on government to retain £20 uplift to universal credit, increase child benefit by £10 per child, and expand eligibility for free school meals

[The open letter from CPAG and CNE to the Education Secretary](#) is available from [cpag.org.uk](http://cpag.org.uk)



## Personal Independence Payment: Medical Examinations

Question for Department for Work and Pensions  
**UIN 134173**, tabled on 6 January 2021

### Question

To ask the Secretary of State for Work and Pensions, what steps her Department is taking to make personal independence payment assessment forms available online.

### Answered on

11 January 2021

We are committed to providing a digital channel - "PIP Apply" - to widen claimants' choices on how to make a new claim for PIP. In October 2020 we introduced – testing on a small scale - an online version of the PIP 2 claim form for claimants to complete using an HTML link sent via an email. We will use the learning from this as we develop this service further. Our aim is to scale this service by Spring 2021. We are also working on how we enable claimants to access this service directly from gov.uk removing the need for the initial telephone call. As this digital channel will be optional, we will ensure we continue to offer our telephony service and paper form for those who are unable or prefer not to use our online services.

## Self-Isolation Support Grant

The Self-Isolation Support Grant provides £500 for low income workers who are in receipt of Universal Credit or other benefits and will lose earnings as a result of having to self-isolate.

As of 7 December, the Grant has been extended to include parents on low incomes whose children are asked to self-isolate, where they fulfil the other eligibility criteria:

- employed or self-employed and unable to work from home
- in receipt of Universal Credit or one of those "legacy benefits" which will be replaced by Universal Credit
- facing a loss of income from looking after the child during the period of self-isolation

The grant is also now available to those who may be eligible for Universal Credit, but have not yet applied.

You can find more information [here](#).

## Don't miss out on Free School Meal payments

Aberdeenshire Council continues to provide free school meal payments direct to families on low incomes who meet certain eligibility criteria.

Families who are on a low income but not currently in receipt of Free School Meals can check entitlement by completing the following online form: [https://aberdeenshirecouncil.formstack.com/forms/free\\_school\\_meals\\_school\\_clothing\\_grant\\_application\\_form](https://aberdeenshirecouncil.formstack.com/forms/free_school_meals_school_clothing_grant_application_form)

The current eligibility criteria is listed below. It is also included in the entitlement checker.

Children are eligible for free school meals if their parents (or carers) are in receipt of a qualifying benefit. The qualifying benefits and allowances are:

- Income Support (IS)
- Income Based Job Seekers Allowance (JSA)
- Pension Credit (Guarantee Credit)
- Any income related element of Employment Support Allowance
- Child Tax Credit (CTC), but not Working Tax Credit (WTC), and have an income of less than £16,105
- Both Child Tax Credit and Working Tax Credit with an income of less than £7,330
- Support under Part VI of the Immigration and Asylum Act 1999
- Universal Credit with a monthly take home pay of less than £610

If you are aged 16-18 years-old and receive any of the above qualifying benefits in your own right, you can apply for free school meals.

For more information please visit: <https://www.aberdeenshire.gov.uk/schools/school-info/assistance/free-school-meals/>



## HMRC not be extending the 31 January 2021 deadline for self-assessment tax return filing

HMRC have issued guidance to various accounting bodies confirming that they will not be extending the 31 January 2021 deadline for self-assessment tax return filing.

They have also stated the following in relation to penalties:

*We will not start to issue penalties until we have completed our review of the options and monitoring of filing rates and confirmed which approach we will take. I want to reiterate that no taxpayer or agent who is unable to submit a return by 31 January for reasons related to the pandemic should worry that a penalty will be payable; it won't, and we will make the process of cancelling penalties as simple and easy as possible for all concerned.*

And the following on contact:

*We will be opening on the weekend of the Self Assessment deadline (30<sup>th</sup> and 31<sup>st</sup> January 2021). Our telephone lines will be available 8am to 6pm Saturday and 9am to 6pm Sunday and our webchat service will be available both days 8am to 8pm.*

## Severe Disability Premium (SDP) Gateway and transitional protection within Universal Credit (UC)

**From 27 January 2021**, regulations come into force to remove the Severe Disability Premium (SDP) Gateway. From this date, no new Housing Benefit (HB) claims may be taken for claimants in receipt of SDP. These claimants will now be allowed to claim Universal Credit (UC) and considered for the new Transitional Element. The SDP “Gateway” – which stops “natural migration” to Universal Credit (UC) by claimants currently entitled to the Severe Disability Premium in their Employment & Support Allowance, Jobseeker’s Allowance or Income Support – is due to end on 27 January 2021.

The SDP Gateway has been in place since 16 January 2019. It was introduced to prevent those people entitled to the SDP as part of their legacy benefit from claiming UC. Then, in response to a High Court judgment in May 2019, DWP agreed to remove the SDP Gateway from 27 January 2021. From this date, anyone who is entitled to SDP and who moves to UC will be considered for SDP transitional protection in the same way as those already on UC.

SDP transitional payments are part of the wider transitional protection framework. The aim is to create fairness between those former SDP recipients who have moved, or who will move to UC via natural migration, and those who will move to UC later under managed migration (referred to as ‘Move to UC’), as well as to create a single, consistent system of transitional protection.

Following the removal of the SDP Gateway, when people make a claim to UC DWP will check to see if they were receiving the SDP in their previous legacy benefit award and, where the claimant would still satisfy the qualifying conditions for SDP, they will automatically be considered for a SDP transitional payment.

Following the introduction of necessary legislation in July 2019, The UC (Managed Migration Pilot and Miscellaneous Amendments) Regulations 2019, we successfully identified former SDP recipients who had already moved to UC prior to the introduction of the SDP Gateway and where eligible, have provided them with ongoing monthly payments and a lump sum arrears payment covering the period since they moved to UC. I am pleased to say that, as at September 2020, we had paid over 16,000 people ‘transitional protection’.

Since 8 October 2020, we have converted existing SDP transitional payments to a UC transitional element. This means that payments will be made through the UC system rather than manually and be subject to the same rules as other transitional payments. It had always been the intention to convert SDP transitional payments in this way as soon as we had developed the capability to do so safely and effectively.

When the SDP transitional payment is converted to a transitional element, the transitional element will be subject to erosion and cessation in the same way as transitional protection for those people who are moved to UC under managed migration. This will ensure that these claimants have the same rules applied to them as new claimants who move to UC with SDP after the Gateway is removed.

It is important to reflect that not replicating the SDP and other premiums in UC, has allowed us to target additional support to a wider group and create a more streamlined system. Overall, disabled people are some of the biggest beneficiaries of UC, with around 1 million disabled households receiving on average around £100 per month more on UC than they would have received on the legacy benefits.

[www.gov.uk/government/publications/housing-benefit-adjudication-circulars-2020/a112020-changes-to-housing-benefit-for-claimants-in-receipt-of-severe-disability-premium](https://www.gov.uk/government/publications/housing-benefit-adjudication-circulars-2020/a112020-changes-to-housing-benefit-for-claimants-in-receipt-of-severe-disability-premium)

## Universal Credit and students

You cannot usually get Universal Credit if you’re studying full-time. There are some exceptions.

- Gov.uk [Guidance on claiming Universal Credit if you're a student](#).
- CPAG’s [Coronavirus and universal credit for students](#)
- CPAG in Scotland Factsheet [Universal Credit and students](#)
- [Student income and Universal Credit](#). This how-to guide looks at how student finance is taken into account for Universal Credit.
- [Disabled Students and claims for Universal Credit](#). A how-to guide on how to claim Universal Credit if you’re a disabled student. The article was updated on the 30 November 2020 to reflect changes in legislation and case law.



**The end of the Brexit transition period means new rules will be in place for Scots living in the EU, and for EU citizens residing in Scotland.**

[Ferret Fact Service](#) looked at changes to rules and how they will affect those looking to move between the European Union.



# Coronavirus (COVID-19): what to do if you're already getting benefits



Guidance for people who were receiving benefits before the coronavirus (COVID-19) outbreak.

## Universal Credit

You'll continue to get Universal Credit as normal during the coronavirus (COVID-19) outbreak.

If you're working while claiming Universal Credit, your payment will be adjusted if you can no longer work due to coronavirus. Tell us about the hours you're working in the usual way in your

[online account](#).

The [standard allowance](#) increased on 6 April 2020. For example, for a single Universal Credit claimant (aged 25 and over) it has increased from £317.82 to £409.89 a month.

You must still tell us about [changes to your circumstances](#).

## Interviews and medical assessments

Interviews and assessments will be done by telephone. You should not go to a Jobcentre Plus unless asked to do so for an exceptional purpose, for example to collect your [Payment Exception Service](#) vouchers.

## If you're self-employed and claiming Universal Credit

Since 30 March 2020, the way your Universal Credit payment is worked out has changed because of coronavirus (COVID-19).

Payments are no longer calculated using an assumed level of earnings, called a Minimum Income Floor. They are now based on your actual earnings.

If your payments were calculated using the Minimum Income Floor, they may change.

You must still tell us about [changes to your circumstances](#).

## Other benefits

Your payments will not be affected if you get:

- Jobseeker's Allowance / Employment and Support Allowance
- New Style Jobseeker's Allowance / New Style Employment and Support Allowance
- Disability Living Allowance / Personal Independence Payment
- Child Benefit

Interviews and assessments will be done by telephone. You should not go to a Jobcentre Plus unless asked to do so for an exceptional purpose, for example to collect your [Payment Exception Service](#) vouchers.

You must still tell us about [changes to your circumstances](#).

## Working Tax Credit and Child Tax Credit

If you're currently getting tax credits and you cannot work or you're working fewer hours because of coronavirus, you do not need to tell HMRC about this change as long as you're still employed or self-employed.

You must still tell HMRC about other [changes to your circumstances](#). This includes if you or your partner lose your job, are made redundant or cease trading.

The basic element of Working Tax Credit has increased by £1,045 to £3,040 from 6 April 2020 until 5 April 2021. [Find out what this means for you](#).

You cannot claim Universal Credit and tax credits at the same time. If you get tax credits, they will stop when you or your partner applies for Universal Credit and you will be unable to claim them again, even if your Universal Credit claim is unsuccessful. [Check how tax credits and Universal Credit affect each other](#).

[www.gov.uk/guidance/coronavirus-covid-19-what-to-do-if-youre-already-getting-benefits](https://www.gov.uk/guidance/coronavirus-covid-19-what-to-do-if-youre-already-getting-benefits)

## Medical guidance for DWP staff who make decisions on child cases for Disability Living Allowance (DLA)

Last updated 19 January 2021

This guide for staff is written with help from experts involved in patient care. It contains background information on the most common medical conditions relevant to claims for DLA for children – not all medical conditions. It covers the treatment, the likely disabling effects, the likely impact on ability to self-care and get around and the likely duration of needs.

[www.gov.uk/government/publications/medical-guidance-for-dla-decision-makers-child-cases-staff-guide](https://www.gov.uk/government/publications/medical-guidance-for-dla-decision-makers-child-cases-staff-guide)

## Adult cases

There is a similar [guide for DWP staff who make decisions on adult cases for DLA and Attendance Allowance](#).



## Cold weather payments triggered - can you get £25 towards your energy bills?

### What are cold weather payments?

People who get certain benefits or support for mortgage interest are eligible for cold weather payments (see below for more on this). Payments are made when the average temperature in your area is recorded as, or forecast to be, zero degrees celsius or below over seven consecutive days.

You get £25 for each seven-day period of very cold weather between 1 November 2020 and 31 March 2021.

### Who is eligible?

You may get cold weather payments if you're getting:

- Pension credit
- Income support
- Income-based jobseeker's allowance
- Income-related employment and support allowance
- Universal credit
- Support for mortgage interest

The exact criteria varies depending on what your situation is though, for example, you'll usually only get cold weather payments if you get Universal Credit and you're not employed or self-employed. If you're on Universal Credit and out of work, one of the following must also apply:

- you have a health condition or disability and have limited capability for work
- you have a child under five living with you

If you're on Universal Credit you'll also be eligible if you have a disabled child in your claim, whether you're employed or not.

You can read a full list of criteria for each benefit on [Gov.uk](https://www.gov.uk).

### How can I check if a payment is due?

You can check where payments have been triggered using the [Government's postcode checker](#) winter fuel payments tool.

### Do I need to claim the money?

You do not need to apply. If you're eligible to get a cold weather payment, you'll be paid it automatically within 14 working days into the same bank or building society account as your benefit payments.

Tell your local [pension centre](#) or [Jobcentre Plus office](#) if you think you should have received a cold weather payment but you have not. If you're getting Universal Credit, you can do this by [signing into your account](#) and adding a note to your online journal.



## DWP has 'no plans' to extend time limit for payment of contributory ESA where claimants have reached 365-day limit but not had work capability assessment

rightsnet

In a written question in the House of Commons, the Secretary of State was asked if she would extend the time limit for those claiming contributory ESA - which is set at 365 days unless the claimant has been placed in the support group - if they have not yet undergone a WCA.

NB - face-to-face assessments for sickness and disability benefits have been suspended since the start of the Covid-19 pandemic.

Responding on the Secretary of State's behalf yesterday, Mr Tomlinson said -

*'There are no plans to extend the time limit for people claiming contributory ESA who reach their 365-day limit and have not had a WCA.'*

However, he added that -

*'... we now have a ring-fenced operational team in place to identify contributory ESA claims that we can progress in the absence of face-to-face assessments - for instance, those where further evidence might exist on other DWP benefit systems. If claimants have further evidence they think might help progress their claim, they should contact the Department.'*

[Mr Tomlinson's written answer](#) is available from [parliament.uk](https://www.parliament.uk)

## Smart Energy GB in Communities 2021

This year's programme targets support and grant funding at people who are offline or on a low income, aiming to raise awareness and understanding of smart meters and how people might benefit from them. If your organisation works with these target groups, you can get guidance and can apply by following the links below.

**The grant funding opens to online applications on 18 January 2021 and closes at 12 noon on Friday 12 February 2021.**

Data tell us that 12.5% of the British population have no personal internet access and that 17% of the population are on a low income. Research by Smart Energy GB has found that people in these two target groups are more likely to be unaware of smart meters, which is why this year's programme is keen to work with organisations supporting people who are either offline or on a low income.

Grant funding now available

- Grants of up to £25,000 are available for organisations that can deliver support to people who are offline.
- Grants of up to £10,000 are available for organisations that can deliver support to people on a low income.

The funding aims to build awareness and confidence in smart meters and ensure that people in these two target groups understand how smart meters can benefit them.

We are looking for applicants that have a trusted voice in their community. As this year's target groups are significant in size (6.3 million people are offline; 8.5 million people are on a low income), we are seeking projects that can engage these groups at scale through a combination of direct (Covid-19 permitting) and indirect activities.

Previous organisations who have applied to the grants programme, both successful and unsuccessful, are eligible to apply and encouraged to do so. Housing associations and local authorities are eligible to apply too.

**Full details on the application process are included in our Guidance document on the NEA website.**

Please read this before completing an online application form. If you have any queries [contact us](#).

All applications should be completed using the online application form and Project Plan. **The closing date to apply is 12 noon, Friday 12 February 2021.** We aim to appoint successful projects in late March, with delivery running until 8 December 2021.

**Go to the grants programme information page and application form**

### Free resources for your organisation

If you know of someone who could benefit from a smart meter but who needs help understanding how to get one, or what they are, Smart Energy GB's Resource Centre has free printed leaflets and downloadable materials available to help explain smart meters and the national rollout.

A number of resources are also available to download in alternative formats (braille, easy read, large print, audio and British Sign Language); bilingual materials (English/Welsh); and some in additional languages (Bengali, Urdu, Polish, Gujarati and Punjabi).

View the materials on the [resource centre](#)



## Tenant Hardship Loan Fund – Change to eligibility criteria [www.gov.scot/housing/](http://www.gov.scot/housing/)

As you know, the Tenant Hardship Loan Fund is intended to support tenants who have built up arrears as a result of the impact of the pandemic. The eligibility criteria therefore only allowed applications from tenants where the arrears were after 1 January 2020. In addition, eligibility criteria excluded any applicant where arrears had accrued over non-consecutive periods.

Since the loan fund became operational it is clear that there are some tenants with arrears before 1 January 2020 who may benefit from the loan. The loan fund has also received a number of applications seeking support to cover non-consecutive periods of rent arrears. These appear to be for a number of reasons (for example lost job in first lock-down, successfully found alternative employment, lost job again as restrictions re-introduced). In light of this and the ongoing difficulties caused by the further restrictions necessary to control the spread of the virus, the eligibility criteria has now been extended as follows:

- Pre-Covid arrears - applications will now be allowed from tenants with arrears prior to the 1st January 2020, however, the amount of loan will only cover the amount of arrears that have occurred after the original cut-off date (1 January 2020). The total amount of loan available remains up to a maximum of 9 months agreed rent.
- Non-consecutive arrears – applications will now be allowed from those who have non-consecutive arrears.

Where applicants had submitted an application which included pre-Covid or non-consecutive arrears these applications would not have proceeded due to the eligibility criteria at that time. Our loan administrators are now contacting these applicants to let them know of the change and that the original application will now proceed.

Please note, all applications remain subject to verification by the landlord, the ability to repay and a credit score check.



## Scottish Statutory Debt Solutions Statistics: December 2020



Accountant in Bankruptcy (AiB) has released experimental statistics reporting statutory debt solutions in Scotland for December 2020.

- There were 9,070 personal insolvencies in the calendar year 2020, 4,542 (33.4%) fewer than in the same period the year before.
- Bankruptcies decreased by 40.3% in the calendar year 2020 when compared with the same period the year before.
- PTDs decreased by 29.5% over the same period.
- There were 3,454 approved DPPs under Debt Arrangement Scheme in the calendar year 2020 compared with 2,907 for the same period the year before, an increase of 18.8%.

The introduction of new provisions on the statutory moratorium and the revised fee structures in place for accessing bankruptcy are part of emergency measures brought in by both the Coronavirus (Scotland) Act 2020 and the Coronavirus (Scotland) (No.2) Act 2020.

- As at 31 December 2020, 1,207 applications for moratoria had been granted under the new powers.
- In the period between 27 May and 31 December 2020, there were 1,435 new applications for bankruptcy which benefitted from the reduced application fee – 1,125 (78.4%) of which paid no application fee at all.

The figures released today are classed as Experimental Statistics though these were produced in accordance with the professional standards set out in the Code of Practice for Official Statistics.

[www.aib.gov.uk/news/releases/21212121/0101/scottish-statutory-debt-solutions-statistics-december-2020](http://www.aib.gov.uk/news/releases/21212121/0101/scottish-statutory-debt-solutions-statistics-december-2020)

## DAS - missed payments update

In recognition of the extraordinary circumstances caused by the COVID-19 starting in March 2020, The DAS Administrator has published updated guidance for DAS clients and money advisers. Within these changes, was an assurance we would not revoke any DAS debt payment programmes due to missed payments resulting from pandemic.

Things are still relatively uncertain with many people still unsure of their long-term prospects. The DAS Administrator has worked with advisers since lockdown to simplify processes and minimise any stress as far as we could. Almost 12 months have now passed. The Job Retention Scheme is under constant review, employers have been revising employment contracts or unfortunately making people redundant. As a result, we are finding more and more people are contacting their money advisers or AiB for help with what to do next.

From 18 January 2021 the DAS Administrator will start an exercise to write to every DAS client who has missed more than 3 payments, asking that they make contact with their money adviser as a matter of urgency to establish if DAS is still the correct debt solution or to see if there are any changes which could be made to the DPP to make it sustainable.

At the beginning of April 2021 the DAS Administrator will review the position in the hope that all DAS clients have made contact with their advisers and had a review.

- [Updated Covid-19 guidance for DAS clients](#)
- [Updated Covid-19 guidance for DAS advisers](#)

Information on all other measure AiB have put in place can be found in the [Covid-19 business continuity](#) section of our website.

If you have any further queries, the email addresses for DAS are as follows:

DAS team enquiries - [das@aib.gov.uk](mailto:das@aib.gov.uk)

DAS payment enquiries - [daspayments@aib.gov.uk](mailto:daspayments@aib.gov.uk)

eDEN enquiries - [eDENenquiries@aib.gov.uk](mailto:eDENenquiries@aib.gov.uk)

# Scarf Newsletter January Edition

## Talk to us

**Scarf** has been around for 35 years and if we're to carry on successfully working for our customers, we need feedback from you. How do you see Scarf? And how would you like us to work with you and your communities over the next 35 years?

By completing the simple questionnaire here you can help us shape our future, and be in with the chance to win £100.

[Complete the survey](#) (then please share!)



**LYNN SMITH**  
MARKETING MANAGER



## #GetToKnowUs

Look out for our new social media campaign launching this week. Over the next few months we'll be introducing our team to you on Facebook, Instagram, Twitter and LinkedIn using a mix of photos and videos.

So if you see one of our staff pop up your social media feed be sure to give them a like and a share! We'll be posting through the Scarf channels and you might see them through the Home Energy Scotland Facebook page, too.

[#GetToKnowUs - part one!](#)

## Dae Ye Ken?

Home Energy Scotland NE is working with partners in Kincardine and Mearns to deliver the 'K&M – Dae Ye Ken?' initiative.

With weekly topics such as employment, saving fuel and reducing bills, food, finance and benefits, health and wellbeing the initiative aims to demonstrate the health, financial and environmental benefits available to residents within the community.

Home Energy Scotland is running an online event every day from 8th – 12th February, which can be booked on Ticketsource.

- Mon 8th Feb – Energy Efficiency at Home Workshop
- Tue 9th Feb – Love Food Hate Waste Workshop
- Wed 10th Feb – Electric Heating Training for partner organisations
- Thu 11th Feb – Save money – Insulate your home
- Fri 12th Feb – Using Water Wisely Workshop

For more information or to book a place email [advice@ne.homeenergyscotland.org](mailto:advice@ne.homeenergyscotland.org) with the subject Dae Ye Ken?

*Thanks for reading! We value the partnerships we have with local organisations and will always seek to improve communication with them for the benefits of our respective customers and stakeholders.*

*If you have any comments, feedback and suggestions for our newsletters, email [comms@scarf.org.uk](mailto:comms@scarf.org.uk)*