

Mon 09th August 2021 - Issue.47

Temporary jobcentres

DWP is setting up temporary jobcentres during 2021 to deal with increased demand.

The new jobcentres will provide services across the country where they are needed. They will increase capacity to provide tailored face-to-face support in a COVID-secure environment and help support more people back into work and progress into new roles.

DWP will review the need for these temporary jobcentres as the economy recovers.

- **Aberdeen Jobcentre City Wharf, Shiprow, AB11 5BY**

www.gov.uk/guidance/temporary-jobcentres-during-the-coronavirus-covid-19-pandemic

jobcentreplus

Extending Covid-19 eviction and bankruptcy protections in Scotland by six months to 31 March 2022

The **Coronavirus (Extension and Expiry) (Scotland) Act 2021** is available from legislation.gov.uk

For more information on the social security measures in the Act, see **[Expiry of coronavirus-related social security provisions in Scotland from 30 September 2021](#)**.

Expiry of coronavirus-related social security provisions in Scotland from 30 September 2021 5 AUGUST, 2021

Coronavirus (Extension and Expiry) (Scotland) Act 2021 receives Royal Assent

The **Coronavirus (Extension and Expiry) (Scotland) Act 2021** is available from legislation.gov.uk



AMI Lunch and Learn event - Save the date

The date for the next AMI Lunch and Learn event for free sector debt advisers has been scheduled for **Thursday 26 August**, again starting at the slightly earlier time of 11.00am. As usual it will run for around an hour and is completely free of charge.

I will send out details of the topics/speakers in due course, but meanwhile if you think you might like to attend this event then please save the date in your diary and feel free to reply to me to book a place.

Kind regards,

Kevin Mapstone kev-in.mapstone@amifinancialsolutions.com
Insolvency Practitioner
AMI Financial Solutions Ltd



Bereavement support update

On 15 July a draft plan was laid before Parliament which will extend bereavement support to an extra 22,500 people.

DWP confirms that once approved by Parliament, the changes will apply retrospectively from 30 August 2018, with any backdated payments being made as lump sums

The DWP has confirmed in a [written statement](#) today that it has laid a draft *Bereavement Benefits (2021) Remedial Order*.

Confirming that the Order, once agreed by Parliament, will extend current eligibility conditions for widowed parent's allowance and bereavement support payments - that require claimants to have been married or in a civil partnership at the time of their spouse's or civil partner's death - to include cohabiting parents, the government advises that -

'Under these draft plans, a surviving partner with dependent children will only need to have lived with the deceased on the date of death.

Once approved by Parliament, the changes will apply retrospectively from 30 August 2018, with any backdated payments being made as lump sums.'

NB - the Order has been drafted in response to court judgments ruling that the current legislation is incompatible with the *European Convention on Human Rights* - as identified in the High Court's February 2020 ruling in *Jackson and Ors* [\[2020\] EWHC 183 \(Admin\)](#) and by the Supreme Court in *An application by Siobhan McLaughlin for Judicial Review (Northern Ireland)* [\[2018\] UKSC 48](#).

For more information, see [Cohabiting couples to benefit from changes to bereavement benefit rules](#) from gov.uk

Research and analysis: Claimant experience of telephone-based health assessments for PIP, ESA and UC

DWP commissioned external researchers NatCen to conduct surveys with PIP, UC and ESA claimants to gather feedback on their experience of telephone based assessments

[Claimant experience of telephone-based health assessments for PIP, ESA and UC](#)

Summer Jobs portal

The DWP has launched a new summer jobs portal with an initial 20,000 vacancies.

The portal is available now and features summer, seasonal and temporary roles for jobseekers of all ages throughout the UK, offering them an accessible, one-stop-shop to look for work.

For more information and to access the summer jobs portal, visit the [Find a Job](#) website.

Additional tips for jobseekers – from job search ideas to advice on getting into growing sectors – are also available on the [Job Help website](#).

And if you're an employer looking to advertise a role, please [sign in to the Find a Job website](#).

Guidance - Advice for decision making: staff guide

Last updated 30 July 2021

Advice for DWP decision makers on Universal Credit, PIP and contribution-based JSA and ESA for people who are eligible for Universal Credit.

www.gov.uk/government/publications/advice-for-decision-making-staff-guide#history

Research and analysis Claimant views on ways to improve PIP and ESA questionnaires

This qualitative research explores claimants' experiences of completing the ESA/PIP questionnaires with the aim of identifying possible improvements.

[Claimant views on ways to improve PIP and ESA questionnaires](#) that was also published yesterday as part of the DWP's research and analysis for the Green Paper.

Terminal illness definition change

Following a recent review and endless campaigning, the DWP has announced that the definition of terminal illness used within benefit entitlement is to change. The current definition is that death must be 'reasonably expected' within 6 months. This will be extended to 12 months. Justin Tomlinson, Minister for Disabled People, stated:

'I am today setting out the Department's intention to replace the current 6-month rule with a 12-month, end of life approach. This will mirror the current definition of end of life used across the NHS and ensure that people receive vital support through the Special Rules six months earlier than they do now.'

A DWP Press Release gives further details on the timescale:

'Ministers plan to implement the 12-month end-of-life approach across five DWP benefits, beginning with Universal Credit and Employment Support Allowance next year and Attendance Allowance, Disability Living Allowance and Personal Independence Payment when parliamentary time allows.'

Written statements - Written questions, answers and statements - UK Parliament

Fast-tracked access to benefits for people with terminal illness expanded - GOV.UK (www.gov.uk)

Work being carried out by around 1,400 DWP staff to identify fraud and error in universal claims made during the pandemic is being undertaken with the 'utmost care and diligence'

Work and Pensions Minister adds that the Department is taking a 'sensitive and proportionate' approach, but that in cases resulting in overpayments 'we take the appropriate steps to recover'

Mr Quince was responding to a letter from Stephen Timms, the chair of the Work and Pensions Select Committee, that asked about the Department's work to examine claims made during the pandemic in cases where the usual verification processes had been suspended, and Mr Quince's statement that -

'We will correct each and every case where we find something is wrong, and where appropriate, we will bring to bear the full force of the law.'

The correspondence between the Committee chair and Mr Quince is available from parliament.uk

Government outlines how it intends to advise universal credit claimants about the end of the £20 uplift

Work and Pensions Minister says that communications will be issued 'over the Summer' making it clear that the uplift will no longer be included in the claimant's standard allowance from the Autumn

Confirming reports that claimants were receiving notifications from 23 July 2021 via their online journal account, the DWP has published a letter recently sent to the chair of the Work and Pensions Select Committee Stephen Timms in which Work and Pensions Minister Will Quince advises -

'The first communication will be done tomorrow (23rd July) by updating claimant statements, notifying them of how much of their standard allowance is a result of the temporary uplift that has been provided in response to the Covid-19 pandemic.'

We will do further communications with claimants over the Summer via their statement and journal messages ahead of the uplift ending in the Autumn, making it clear that it will no longer be included in their standard allowance. The way the journal system works is that by default it triggers a notification alert to claimants via email or text, depending on their preferred method of communication.

As the Secretary of State made clear at the Select Committee we are not writing letters to claimants.'

Mr Quince's letter to the chair of the Work and Pensions Select Committee (22 July 2021) is available from parliament.uk



Social Security Scotland
Tèarainteachd Shòisealta Alba



The Scottish Government
Riaghaltas na h-Alba

Child Disability Payment

Child Disability Payment (CDP) is the new Social Security Scotland benefit replacing Disability Living Allowance for children (DLAc) for eligible customers living in Scotland.

The Scottish Government has introduced new claims to CDP in three local authority areas, Dundee City, Perth and Kinross and the Western Isles.

Customers across the rest of Scotland will be able to claim CDP from autumn 2021.

The majority of entitlement conditions for CDP will remain the same as DLAc. Rates will be the same as DLAc.

CDP will be treated the same as DLAc for entitlement to reserved DWP benefits.

[Find out more](#)



Expiry of coronavirus-related social security provisions in Scotland from 30 September 2021

Coronavirus (Extension and Expiry) (Scotland) Act 2021 receives Royal Assent

rightsnet

The new Act, that was [voted through the Scottish Parliament](#) in June 2021, provides at [section 2](#) for the expiry of provisions at the end of 30 September 2021 relating to -

- 'social security: period for re-determination of entitlement' at paragraphs 1 and 5 of [schedule 7](#) of the *Coronavirus (Scotland) Act 2020*.

The [explanatory note to the 2020 Act](#) outlines that the measures under schedule 7 make provision to modify, and modify the effect of, certain provisions of the *Social Security (Scotland) Act 2018* that relate to statutory timescales that are likely to be affected by the coronavirus pandemic, for example in relation to re-determination and appeal deadlines.

- carer's allowance supplement at [paragraph 6 of schedule 1](#) of the *Coronavirus (Scotland) (No.2) Act 2020* that provides for an increase in the amount of the supplement.

A new [Carer's Allowance Supplement \(Scotland\) Bill](#) has however been introduced to the Scottish Parliament that makes provision to increase the amount of the supplement in respect of the period from 1 October 2021 to 31 March 2022, and to give the Scottish Government the ability to increase the amount of the supplement in future.

In addition, at [section 5](#), the new Act provides for the Scottish Ministers to have to lay before the Scottish Parliament no later than one month after the day of Royal Assent a report that includes their view of its effect on social security support available for carers, and the support available to persons who are required to self-isolate for a reason relating to coronavirus.

NB - in relation to other areas of social welfare law, the new Act also provides -

- at [section 1](#), for the extension, from 30 September 2021 to 31 March 2022, of provisions including -
 - an increased notice period of six months to protect private and social sector tenants from eviction, up from the pre-pandemic 28-day notice period;
 - an increase in the minimum debt level that an individual must owe before a creditor can make them bankrupt to £10,000, up from £3,000 pre-pandemic; and
 - the ability for hearings across courts and tribunals to be held remotely.
- at [section 6](#), for provisions in relation to reporting on the status of eviction provisions; and
- at [section 7](#) in relation to reporting on the effect of the new Act on social care services

The [Coronavirus \(Extension and Expiry\) \(Scotland\) Act 2021](#) is available from legislation.gov.uk



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Government
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Social Security Scotland, Case Transfers Stakeholder Events

Prior to our Case Transfer process launching for Child Disability Payment, we will be hosting a series of events to provide stakeholders with information and detail of this process.

These events will be hosted via Microsoft Teams.

Who these events are for

These events are for stakeholders supporting families with children who are living with a disability or long term health conditions and currently receive Disability Living Allowance for Children from the Department for Work and Pensions.

Social Security Scotland will begin the process of transferring cases of people who are in receipt of Disability Living Allowance for Children to Child Disability Payment in Autumn 2021. The Department for Work and Pensions will stop taking new applications for Disability Living Allowance for children across Scotland from Autumn 2021.

The event will provide information on Social Security Scotland's Case Transfer process including:

- An introduction to case transfer
- The timeline for transfers
- The process and the client journey
- How we will communicate with clients throughout this journey

Attendees will also have the opportunity to ask questions of our subject matter experts during this event.

Eventbrite Links

To book your place, please select the date and time you wish to attend. The link will direct you to Eventbrite to book a place.

- [Wednesday 18 August 2021 11:00-12:00](#)
- [Thursday 26 August 2021 11:00-12:00](#)
- [Wednesday 01 September 2021 11:00-12:00](#)
- [Thursday 09 September 2021 11:00-12:00](#)
- [Wednesday 15 September 2021 14:00-15:00](#)
- [Tuesday 21 September 2021 14:00-15:00](#)

These events will be hosted via Microsoft Teams.

Background Information

Child Disability Payment will replace Disability Living Allowance for Children, which is currently delivered by the Department for Work and Pensions, in Scotland. Child Disability Payment is designed to provide extra money to help with the costs of caring for a child with a disability or ill-health condition. All Scottish clients who currently receive Disability Living Allowance for Children will have their benefit replaced by Child Disability Payment between Autumn 2021 and Autumn 2022 via the case transfer process. Their payments will not change and will be paid at the same rates and at the same time as their Disability Living Allowance for Children was.

Further information on Case Transfers can be found here [Your benefit is transferring to Social Security Scotland - mygov.scot](#)

Further Information and Questions

For further information or if you have questions about this event please email National Engagement and Partnership Team nationalengagementandpartnershipteam@socialsecurity.gov.scot

Alternatively, you can contact Yvonne Stewart on 07341790141.



<http://citizensrightsproject.org>



CitzRights



EURightsProject



citzrights

Company limited by guarantee in Scotland, company number SC561815
Regulated by the OISC Ref No. N201900077
St Margaret's House | 151 London Rd | Edinburgh | EH7 6AE

EU Settlement Scheme – Extra Statutory Payments

Following the end of the Grace Period on 30 June 2021, the government has released more details on how EEA nationals with current benefit claims who have not made an application to the EU Settlement Scheme (EUSS) will be treated.

- ♦ A further data matching exercise (where they compare and contrast benefit claims to EUSS applications) will be made in September and letters will be sent out;
- ♦ Claimants will have a month to apply from the date of this letter;
- ♦ If no application is made, benefit entitlement will be suspended, with claimants given a further month to apply;
- ♦ In the meantime, benefit payments will continue as an Extra Statutory payment.

www.nucleus.org.uk/extra-statutory-payments-to-be-available-to-benefit-claimants-who-failed-to-apply-to-eu-settlement-scheme-by-30-june-deadline/

Temporary protection for more applicants to the Settlement Scheme

Published 6 August 2021

Those who apply late to the EU Settlement Scheme, and joining family members, will have rights protected while their application is determined.

www.gov.uk/government/news/temporary-protection-for-more-applicants-to-the-settlement-scheme



Children in poverty with no recourse to public funds: Work and Pensions Committee launches new inquiry

30 July 2021



The experiences of children living in families with no access to welfare benefits is the focus of the [second part of the Work and Pensions Committee's inquiry into children in poverty](#).

- [Inquiry: Children in poverty with no recourse to public funds](#)
- [Work and Pensions Committee](#)

As a condition of their visa, most categories of migrants in the UK have no recourse to public funds, meaning that they and their children are unable to claim benefits. Undocumented migrants and people whose immigration status is insecure are also unable to claim benefits. The Children's Society has estimated that more than one million people have NRPF, including nearly 150,000 children, of whom some are British citizens.

The inquiry will examine how the number of children with NRPF can be better measured, how many are living in poverty and the support that is available to families facing financial hardship. It will also look at the impact of the Covid pandemic on children with NRPF.

The Committee [would like to hear views](#) on the [following questions](#). The deadline for submissions is Thursday 30 September.

For more details see [HERE](#)



Government abandons plans to extend SSP to all low paid workers

04 August 2021

The Government has abandoned plans to reform statutory sick pay (SSP) – including removing the ‘lower earnings limit’ to ensure all workers can access sick pay.

Note: If you're working for an employer under a contract of service (even if you've only just started), you're entitled to Statutory Sick Pay if the following apply:

- you're sick for at least four days in a row (including weekends and bank holidays and days that you do not normally work)
- you're normally earning above the lower limit £120 a week (from April 2021).

The SSP rate in 2021-22 is £96.35 a week for up to 28 weeks.

In its [Health is everyone's business consultation](#), published in July 2019, the Government said:

“The system of Statutory Sick Pay (SSP) is inflexible and does not reflect modern working practices, such as flexible working. The government proposes to reform SSP so that it is better enforced and more flexible in supporting employees.

This includes amending the rules to enable an employee returning from a period of sickness absence to have a flexible, phased return to work.

It also includes extending protection to those earning less than the Lower Earnings Limit (LEL) (currently £118 per week) who do not currently qualify for SSP, as recommended in the [Taylor Review of Modern Working Practices](#).”

Read the full article on DisabilityRightsUK website [HERE](#)



Energy price rise to throw half-million into ‘devastating’ fuel poverty

Energy regulator Ofgem drew heat from anti-fuel poverty organisations for the largest ever hike.

Anti-poverty organisations sounded the alarm on Friday after energy regulator Ofgem raised the energy price cap by £139, from £1,138 to £1,277, affecting more than 15 million and sparking fears of families being pushed further into [poverty](#) and stalling the post-Covid recovery.

The £139 climb is the largest ever increase to fuel bills. It represents a 12.2 per cent jump, and according to modelling by the End Fuel Poverty Coalition will mean an extra 488,000 UK homes experiencing [fuel poverty](#) as Britain hurtles towards winter.

As many as 400,000 private renters already face eviction for Covid related rent arrears, according to research from the [Joseph Rowntree Foundation](#), and 1.7 million renting households are worried about paying their next three-month's rent.

The price cap, currently £1,138 after rising by £96 a year in April, will climb to £1,277 on October 1.

Prepayment customers will see an increase of £153 – from £1,156 to £1,309.

The energy price cap spike will coincide with a £20-a-week cut to universal credit, which Department for Work and Pensions secretary Thérèse Coffey confirmed in July will be withdrawn at the end of September.

www.bigissue.com/latest/energy-price-rise-to-throw-half-million-into-devastating-fuel-poverty/





Reintroduction of the minimum income floor

New regulations, which come into force from 31 July 2021, pave the way for the reintroduction of the minimum income floor in Universal Credit. Currently suspended for all claimants due to the pandemic, we can be forgiven if our memory of the rules has become a little rusty. So here is a brief recap:

- The minimum income floor (MIF) is an assumed level of earnings based on the number of hours you are expected to work (eg. the assumed level of earnings will be used in your Universal Credit calculation even if your actual income is lower);
- It only applies if you are claiming Universal Credit, are gainfully self-employed and are in the all work-related requirements group;

If you already receive UC when you become self-employed, or if you are self-employed and move to Universal Credit as part of natural migration, you are exempt from the MIF for 12 months (for new self-employed claimants, this is known as a start-up period).

The new regulations allow for some discretion, including treating the MIF as a lower amount (including zero). Claimants will be given a month's notice if the MIF is to apply, and no claimants will see a reduction in their income before September 2021.

For more information, see the open access Rightsnet article or the written statement made by DWP minister Mims Davies.

- [Reintroduction of the universal credit minimum income floor over the 12 months to 31 July 2022 - Rightsnet](#)
- [Minimum Income Floor, Universal Credit Gainful Self-employment Tests and Start-up Periods - Thursday 8 July 2021 - Hansard - UK Parliament](#)

Open consultation

Shaping future support: the health and disability green paper

Updated 21 July 2021

Shaping Future Support: The Health and Disability Green Paper asks for your views on how the Government can help people to live more independently, including support to start, stay and succeed in work and ways we can improve the experience people have of the benefits system.

Contents

- [Foreword](#)
- [Executive Summary](#)
- [Introduction](#)
- [Chapter 1: Providing the Right Support](#)
- [Chapter 2: Improving Employment Support](#)
- [Chapter 3: Improving our Current Services](#)
- [Chapter 4: Re-thinking Future Assessments to Support Better Outcomes](#)
- [Chapter 5: Exploring Ways to Improve the Design of the Benefits System](#)
- [Conclusion](#)
- [Summary of Consultation Questions](#)
- [Annex A: Green Paper Events](#)
- [Annex B: Our Employment Support Programmes](#)
- [Annex C: International Case Studies](#)

The [Health and Disability Green Paper: Shaping Future Support](#) is available from gov.uk



Work and Pensions Minister Justin Tomlinson has responded to recommendations in a recent report on the Motability scheme published by the Social Security Advisory Committee (SSAC) that were particularly directed to the DWP.



See [Response: SSAC Occasional Paper 23: The use of public funds in supporting the mobility needs of disabled people](#) from gov.uk

Guidance LA Welfare Direct lite 7/2021

Updated 27 July 2021

New DWP guidance confirms that benefit cap does not apply where CDP is in payment

Contents

- [Contact](#)
- [Who should read](#)
- [Action](#)
- [Revisions](#)
- [Reminder: The Debt Respite Scheme \(Breathing Space\) local authority process](#)
- [Child Disability Payment \(Social Security Scotland\)](#)

Also New statutory instrument [SI.No.886/2021](#) is available from legislation.gov.uk

Local authorities underspent Scottish Welfare Fund's £60 million budget by £10 million in the year to 31 March 2021

However, despite the underspend, crisis grant expenditure increased 50 per cent compared to the previous year to reach £20 million

Annual Scottish Welfare Fund statistics for 2020/2021 show that £10 million of the estimated £60 million budget for the year remained unspent by 31 March 2021.

In *Scottish Welfare Fund statistics: Annual Update: 2020/21*, the Scottish Government provides annual figures for applications, awards, expenditure and review data, principally for community care grants and crisis grants.

While the government highlights that local authorities had a budget of £59.5 million available for awards in 2020/2021 - made up of £57.5 million (including a £22 million Covid-19 allocation) plus a £2 million underspend carried forward from 2019/2020 - it reports that councils spent just £49.5 million (83 per cent) by 31 March 2021. This compares to spending up to 31 March 2020 when councils had awarded grants that exceeded the available budget for the year of £34.9 million.

For more information, see [Scottish Welfare Fund statistics: annual update 2020-2021](#) from gov.scot

Rethink has recently published [Tip of the iceberg: Deaths and serious harm in the benefits system](#)

The report sets out Rethink Mental Illness's preliminary findings about deaths and serious harm linked to the benefits system. It covers six key areas of the benefits process that can cause severe distress for people - from applying for benefits and the assessment process to the struggles endured by people living on benefits.

Rethink believes that the small number of deaths that have received national media attention are just the tip of the iceberg. They would like people to share their stories about how the DWP has been implicated in death or serious harm. The link to the survey is www.rethink.org/stopbenefitdeaths/survey. Please contact Dani at Rethink with any queries: Danielle.Fox@rethink.org





When a claimant's experienced representative does not address an issue raised by an appeal, the First-tier Tribunal is still under a duty to consider it

Upper Tribunal Administrative Appeals Chamber decision by Judge Wright on 24 June 2021.

KN v Secretary of State for Work and Pensions (ESA): 2021 [UKUT] 155 (AAC)

Read the full decision in [CSE/197/2020](#).

Judicial Summary

Section 12(8) Social Security Act 1998 and issues raised by the appeal – whether “experienced representative” not addressing an issue can remove need for First-tier Tribunal to consider that issue - whether CSIB/389/1998, CSIB/588/1998, CSIB/160/200 and CSDLA/336/200 continue to have any relevance and remain good law.

Published 19 July 2021

Legal aid needs urgent reform to secure fairness of the justice system

Legal aid is in urgent need of reform to protect the fairness of the justice and to ensure that the most vulnerable can have access to justice, a report by the House of Commons Justice Committee has found.

- [Read the report's summary](#)
- [Read the report's conclusions and recommendations](#)
- [Read the full report \[PDF 935KB\]](#)
- [Read the full report \[HTML\]](#)
- [Justice Committee](#)

Full details [HERE](#)

Tribunal found to have breached procedural rules in relation to panel composition, appearance of bias, and limiting claimant's rights to withdraw appeal

Upper Tribunal Administrative Appeals Chamber decision by Judge Poynter on 8 July 2021.

PD v Secretary of State for Work and Pensions (PIP): [2021] UKUT 172 (AAC)

Read the full decision in [CPIP/548/2020](#).

Judicial Summary

Tribunal procedure and practice—Tribunal practice—Withdrawal of appeals—Circumstances in which a direction under rule 17(3)(b) of the Tribunal Procedure (First-tier Tribunal) (Social Entitlement Chamber) Rules 2008 may be given

Tribunal procedure and practice—Tribunal practice—Circumstances in which a judge or tribunal member is excluded from sitting following an adjournment—SW v Secretary of State for Work and Pensions (ESA) [2019] UKUT 415 (AAC), R(U) 3/88, JH v Secretary of State for Work and Pensions and MH [2016] UKUT 158 (AAC), Midland Container Logistics Ltd [2020] UKUT 5 (AAC) and GO and HO v Barnsley Metropolitan Borough Council (SEN) [2015] UKUT 184 (AAC) discussed.

Tribunal procedure and practice—Fair hearing—First-tier Tribunal's duty to be, and appear, impartial—Proper approach where fraud is a possibility—Undesirability of creating a perception that the First-tier Tribunal is hostile to one of the parties before it.

Published 28 July 2021



How Warm Home Discount works

The £140 is given as a one-off discount on your electricity bill, usually between October and March.

If you have a pre-pay electricity meter you can still get this help. You may be given a voucher you can use to top up your payments. Your electricity supplier will tell you exactly how and when you will get this help.

<https://debtcamel.co.uk/warm-home-discount-electricity/>



Coronavirus (Extension and Expiry) (Scotland) Bill approved by Scottish Parliament

rightsnet

Bill includes provision for Covid-19 eviction and bankruptcy protections to be extended by six months to 31 March 2022

The [Coronavirus \(Extension and Expiry\) \(Scotland\) Bill](#) has been approved by the Scottish Parliament.

Following three days of scrutiny, Members of the Scottish Parliament [voted yesterday, by 90 to 32, in favour of the Bill](#) which provides for the extension from 30 September 2021 to 31 March 2022 of provisions including -

- the ability for hearings across courts and tribunals to be held remotely;
- an increased notice period of six months to protect private and social sector tenants from eviction, up from the pre-pandemic 28-day notice period; and
- an increase in the minimum debt level that an individual must owe before a creditor can make them bankrupt to £10,000, up from £3,000 pre-pandemic.

For more information, see [Coronavirus Bill passed](#)

Scottish Statutory Debt Solutions Statistics: Financial year 2020-21

Accountant in Bankruptcy (AiB) has released experimental statistics reporting statutory debt solutions and company insolvencies in Scotland for the financial year 2020-21 (April 2020 to March 2021).

Scottish Statutory Debt Solutions Statistics for 2020-21

- There were 7,594 personal insolvencies (bankruptcies and protected trust deeds (PTDs)) in Scotland in 2020-21, 5,897 (43.7%) fewer than in the previous financial year 2019-20.
- A total of 2,331 bankruptcies were awarded during this quarter - a 50.9% decrease on 2019-20. PTDs decreased by 39.8% to 5,263 over the same period.
- There were 1,978 applications for moratoria granted in 2020-21. This is 885 (81.0%) more than the figure granted in 2019-20.
- There were 3,677 debt payment programmes (DPPs) under the Debt Arrangement Scheme (DAS) approved in 2020-21, compared with 3,130 approved in 2019-20, an increase of 17.5%.
- A total of 1,812 approved DPPs under the DAS were completed in 2020-21 – a 11.7% increase on 2019-20.
- There were 647 DPPs revoked in 2020-21 – a 15.5% decrease on 2019-20.
- In 2020-21, around £38.3 million was repaid from debtors under the DAS compared with the £38.0 million repaid in 2019-20.
- For all bankruptcy cases (excluding Minimal Asset Process) concluded in 2020-21, the mean (average) dividend paid to ordinary creditors including those with zero dividends was 8.1 pence in the £, compared with 11.4 in 2019-20.
- For all PTDs concluded in 2020-21, the mean dividend paid to ordinary creditors including those with zero dividends was 14.2 pence in the £, compared with 14.9 in 2019-20.
- The number of Scottish registered companies becoming insolvent or entering receivership decreased in 2020-21, with 442 companies becoming insolvent compared with 948 in 2019-20.

www.aib.gov.uk/news/releases/21212121/0808/scottish-statutory-debt-solutions-statistics-financial-year-2020-21



Helping people
in horticulture
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We're here to help anyone who professionally makes or looks after gardens, sports grounds, woodlands and other green spaces. If you work with plants, trees or grass, Perennial is your charity. Our friendly and experienced team can help you and your family when you're facing overwhelming challenges, an unexpected crisis or life changing event at any stage of life, including through retirement.

Every year we review our back-to-school support by gathering feedback from the horticulturists and their families that have received support in the year prior. Last year was a very different school year but we were able to continue our work with the families to ensure they were prepared for whatever the government had planned! We know that this year could be an even more difficult year given job security is at an all-time low and we don't appear to have felt the full impact of the pandemic as yet. We want to continue to raise awareness of the help we can provide in light of this.

Our Caseworkers have been busy throughout the year while working with families to help them be prepared for any upcoming expenses and planning ahead for the new school year. However, we understand that's not always possible and sometimes life has other plans.

If you know of any horticulturists that don't have the support needed in place to budget for these costs then we are happy to support them to access statutory support, as well as assisting ourselves where appropriate.

There's more information on the campaign available on our website which we have been sharing with our Partners and Perennial Friends - <https://perennial.org.uk/home/ways-we-can-help/supportforfamilies/>.

Organisations can also still make referrals by contacting myself and Victoria Brown directly, or by completing the referral form on our website – <https://perennial.org.uk/home/ways-we-can-help/information-for-referral-partners/>.

If you have any questions please don't hesitate to contact me using the details below.

Call us now **0800 093 8543**

- ♦ General Advice: 0800 093 8543
- ♦ Debt Advice: 0800 093 8546
- ♦ Monday to Friday 8.30am - 5pm
- ♦ services@perennial.org.uk
- ♦ www.perennial.org.uk



Creating warmer homes in Aberdeen

Residents in Aberdeen could qualify for free insulation or a new heating system, through a new ECO scheme. If the following apply, there may be financial help available:

- Householder owns the home or privately rents.
- Household income under £29,500.
- Lives in Aberdeen City.

FOR A FREE ELIGIBILITY CHECK CALL HOME ENERGY SCOTLAND AT SCARF ON FREEPHONE 0808 808 2282.

Similar schemes may be operating soon in local authorities across the North East - keep your eyes peeled!

