

Money Matters Newsletter

March 2023



Hello, my name is Audrey Ritchie, and I am a Welfare Rights Officer (WRO) from the Money Matters Team within North Ayrshire Council.

I am the schools dedicated WRO, and my role is to provide free, impartial, and confidential benefit advice to all parents / carers. I can offer advice, assistance, and representation. This could include advising on what benefits you may be entitled to, advice and assistance on making those claims, checking your current benefit income is correct, advising on what happens when your circumstances change, providing assistance to challenge decisions or sanctions and representation at appeal. The aim is to make sure everyone gets their legal entitlement to benefit.

In this newsletter I have covered the annual uprating of benefits, rent increases, council tax, benefit cap & DHP, a reminder on Scottish Child Payment, deadline for 2022/23 EMA Session and UC managed migration.

Annual Benefit Increase

The annual increase of benefits will take effect from April 2023. Benefits are increasing in line with the 10.1% inflation rate. If you have previously been refused for example Universal Credit due to earnings, then we would encourage you to have this checked as you may now qualify given the work allowances also increase in April. Get in touch with Audrey (contact details at the end) to check for any entitlement to UC.

[Benefit and pension rates 2023 to 2024 - GOV.UK \(www.gov.uk\)](https://www.gov.uk)

Rent Increase - Housing Costs on UC

If you're on Universal Credit, and claiming housing costs to pay your rent, you must let the Department of Work and Pensions (DWP) know of this change in your rent. To make this easier for you, the DWP will send you a 'To Do' notification to your journal in the first week of April 2023. You must complete the 'To Do' before the end of your **Universal Credit assessment period in April 2023 or you will miss out on the money you are due.**

If you need help with your journal, please speak to your housing officer or contact Audrey (contact details at the end).

Council Tax

Council Tax is rising by 5% In North Ayrshire this year, are you entitled to any help with this?

You may be able to claim a:

- Reduction
- Discount
- Exemption
- Combination of above



For more info [Council Tax \(north-ayrshire.gov.uk\)](http://north-ayrshire.gov.uk) or you contact Audrey to discuss your circumstances.

Benefit cap & Discretionary Housing Payments

The benefit cap is a limit to the total amount of support a family on housing benefit or universal credit can receive, set under UK-wide rules. This particularly affects larger families, especially those in rented accommodation. From April, the level of the benefit cap is set to rise for the first time since it was introduced, from £1,666.67 to £1,835 a month in Scotland for couples or lone parents. There are exemptions from the benefit cap in some circumstances, including families with a disabled adult or child, carer, or in work over a certain level.

The Scottish Government has committed to mitigating the benefit cap through increased funding for Discretionary Housing Payments. Families affected by the benefit cap can apply for a Discretionary Housing Payment from the local authority.

For more information see [Discretionary Housing Payments \(north-ayrshire.gov.uk\)](http://north-ayrshire.gov.uk) Audrey can also offer advice and a check on your eligibility.

REMINDER - Scottish Child Payment



Scottish Child Payment is administered by Social Security Scotland. To qualify, you must have responsibility for a child/ren under the age of sixteen, and as a result, may qualify for this payment.

You may be able to get Scottish Child Payment if all the following apply:

- you live in Scotland
- you or your partner are the main person looking after a child who is under 16 years old
- you or your partner are getting certain benefits or payments

Responsible for a child under sixteen

To qualify for the Scottish Child Payment, you or your partner must be responsible for the child under sixteen. This will usually mean that you are the child's parent, however you can also apply in other situations whereby you are caring for the child, for example if you are a Kinship Carer, Guardian or you are adopting the child.

Benefits or payment you or your partner must get

You can apply whether you are in work or not, if you are getting one or more of the following benefits:

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

How much is the Scottish Child Payment?

The Scottish Child Payment is currently **£25.00 per week for each child under sixteen.**

Applying for the Scottish Child payment

To apply you can:

- Phone Social Security Scotland on 0800 182 2222
- Claim online or download a paper application form from www.mygov.scot. Audrey can offer advice or assistance as needed with your application.

Managed migration to universal credit

Managed migration is the process by which claimants are notified that their tax credits and legacy benefits are ending, and that they will need to claim universal credit instead. Claiming universal credit under this process includes transitional protection to ensure claimants are no worse off at the point of transfer if circumstances are unchanged. Failure to claim universal credit within three months of notification results in tax credits and legacy benefits being terminated.

The government has announced that claimants in receipt of tax credits only will be subject to managed migration during 2023/24. It plans that the migration of the remaining tax credit claimants, who also receive DWP benefits, will be completed during 2024/25. Audrey can offer advice and assistance if you think you may be affected.

Deadline for 22/23 session Education Maintenance Allowance

EMA is a weekly allowance of £30. It provides financial assistance to help young people from low-income households to stay on at school and continue their education.

Allowance details:

| Income | No. of dependent children in household | Award |
|--------------|--|-------|
| £0 - £24,421 | 1 | £30 |
| £0 - £26,884 | 2+ | £30 |

Deadline for submission of Education Maintenance Allowance application forms for **Session 2022/2023 is 31 March 2023**

Apply online now - <http://north-ayrshire.gov.uk/EMA> Audrey can offer advice and assistance as needed.

How to get in touch with Audrey Ritchie, Welfare Rights Officer:

If you wish to have a benefit check or discuss any of the issues covered in this newsletter, please contact Audrey direct.



Telephone: 01294 310498

Mobile: 07799 075 426



Email: moneymatters@north-ayrshire.gov.uk

Or follow link below to complete the contact us form and Audrey will contact you direct.

<https://forms.office.com/r/ub1Z53JCWV>

Look forward to speaking with you all soon. Audrey