



Challenge Poverty Week 5-11 October 2020

During Challenge Poverty Week we aim to help raise awareness of some of the supports to mitigate poverty, and to help end the stigma of living on a low income. This is especially important just now because of the wider impact of the Coronavirus pandemic – everyone has been affected, but we know both the virus and the measures to stop it spreading have had a greater effect on certain groups of people. The impact is more severe on those who are living in poverty or close to it.

This leaflet provides advice on how people can check their entitlements to support and maximise their income.

Highland Council Welfare Support Team

Our aim is to put more money in your pocket so that you can pay your bills, heat your home and have a better quality of life. This is money you are entitled to.

Our Welfare Support Team can advise you about available benefits and other entitlements; carry out benefit checks; provide help for you to complete relevant forms; help with advice and support if your application for benefit is turned down or you do not receive the amount you were expecting. We can give advice about:

- Free school meals and assistance with clothing
- Housing benefits and support with rent arrears
- Scottish Welfare Fund
- Council Tax reductions
- Employment related benefits
- Bereavement benefits
- Pension Credits
- And other benefits

For free confidential help and advice from the Welfare Support Team:
call **0800 090 1004**

Challenge Poverty Week 5-11 October 2020

<https://www.challengepoverty.net/>

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Citizen's Advice Bureau

Due to COVID-19, all Citizens Advice Bureaux are no longer offering face to face advice however they are still available for advice and support over the phone, or by email, contact details are below. You can also call Scotland's Citizens Advice Helpline on **0800 028 1456**, Monday to Friday 9am to 5pm. Calls are free.

- **Caithness** 01847 894 243 or 01847 896 796
bureau@caithnesscab.casonline.org.uk
- **East & Central Sutherland** 01408 633 000 advice@ecscab.org.uk
- **Inverness, Badenoch and Strathspey** 07367 965 244 (only if you have an emergency, otherwise email) enquiries@invernesscab.casonline.org.uk
Financial Health Check 0800 085 7145
Claiming Universal Credit 0800 023 2581 or webchat: <https://bit.ly/2yk2fcT>
- **Lochaber** 01397 705 311 adviser@lochabercab.casonline.org.uk
- **Nairn** 01667 456 677 bureau@nairncab.casonline.org.uk
- **North & West Sutherland** 01971 521 730
nws-bureau@nwscab.casonline.org.uk
- **Ross & Cromarty** 01349 883 333 bureau@alnesscab.casonline.org.uk
- **Skye & Lochalsh** 01478 612 032 adviser@slcab.org.uk

Money Advice Scotland

Money Advice Scotland is Scotland's money charity. We exist to help people in debt, support money advisers, and influence policy.

www.moneyadvicescotland.org.uk

"Poorer households and communities start from a worse position when it comes to resilience and mobilising support than those with higher incomes, and in more affluent communities". *Improvement Service*

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Social Security Scotland

Social Security Scotland has details of devolved entitlements and benefits, funds and grants, including:

- Carer's Allowance Supplement
- Young Carer Grant
- Child Benefit and tax credits
- Best Start Grant - Pregnancy and Baby Payment
- Best Start Grant - Early Learning Payment
- Best Start Grant - School Age Payment
- Best Start Foods
- Funeral Support Payment

To speak with someone about a benefit application, please call **0800 182 2222**, www.socialsecurity.gov.scot or you can find out if you are eligible apply online: <https://bit.ly/2WrzJho>

"Even before COVID-19, poverty represented the greatest human rights issue facing children in Scotland, with one in four growing up in its grip." *Scottish Government*

Fuel Poverty

Fuel poverty is a particular issue in the north of Scotland and a cause of anxiety and stress when people struggle to pay bills and keep their homes warm.

Home Energy Scotland is the energy advice service funded by the Scottish Government. We provide free, impartial advice to help people to stay warm, make the best use of energy and save money on their bills. Many people have seen energy bills rise during Covid-19 and we're keen to speak to anyone who's worried about this. Our local advisors can help with:

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- Clear advice on ways to save energy and reduce fuel bills while staying warm at home
- Practical help for people who find themselves without heating or hot water
- Support for households with prepayment meters who are worried about topping up
- The latest information about emergency measures from energy suppliers to make sure vulnerable people do not get cut off.

Phone **0808 808 2282** to chat to a friendly advisor. Calls are free and we're available Monday to Friday 8am to 8pm and Saturday from 9am to 5pm.

Highland Council Coronavirus Helpline

Call the Highland Council Covid-19 Helpline for personal support, advice on benefits, education and social care. We will also be able to provide advice for businesses who may need help with financial support. Call us on Monday to Friday from 8am to 5pm with all calls free of charge on **0300 303 1362**.

If you have to self-isolate as a result of Covid-19 and are on a low income, you may be able to get help from the Scottish Welfare Fund to help with your heating, travel to get a test and other costs. Our Welfare Team can complete the form for you.

Low income payment – from 12 October. If you are asked to self-isolate by NHS Test and Trace, and you meet the Scottish Government's criteria, you may be entitled to £500, as part of the new Test and Trace Support Payment Scheme. This is specifically for people who are unable to work from home and would otherwise have no income when they are having to self-isolate. If you require further advice or support regarding this payment, please contact the Council's Welfare Support Team on **0800 090 1004**.

Helpline staff will also be signposting callers to other organisations that can provide help and assistance.

Poverty and Mental Wellbeing

Financial hardship and worries are often linked to poor mental health. You may find that the current situation has a negative effect on your well-being because of changes to your work and finances. You might also experience low moods or feelings of anxiety because of health issues or ongoing social isolation. Often these feelings pass, but sometimes they can develop into a more serious problem.

It's OK to ask for help and there are services you can reach out to if you need support at this time:

Breathing Space - 0800 83 85 87 is a free, confidential, phone service in Scotland for over 16's experiencing low mood, depression or anxiety.

<https://breathingspace.scot/>

Samaritans - 116 123 (calls are free and do not show on a phone bill).

<https://www.samaritans.org/scotland/how-we-can-help/>

Mikeysline - 07786 20 77 55 text line service for people in Highland struggling with mental health difficulties.

www.mikeysline.co.uk

Highland Mental wellbeing - a collection of resources to help.

www.highlandmentalwellbeing.scot.nhs.uk

"Many of the 60% of adults living in poverty in Scotland who are in working households, have seen a cut in income or hours during the crisis. "

The Poverty Alliance

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