

Financial advice and support

Scottish Welfare Fund – Crisis Grant

People on low incomes may be able to get a grant from the Scottish Welfare Fund in the event of a crisis. This is a one-off payment to help people cope during an emergency or disaster, or due to unexpected expenses. Crisis grants may be given as cash or vouchers, e.g. to buy food or fuel. These are available through the Council, by completing the [online application form](#) (or have an advisor complete it with you), or [printing a paper copy](#). Contact by phone: 01595 744682.

Working Age Benefits, including Universal Credit

- **Benefit checks and advice** – Contact Shetland Islands Citizen’s Advice Bureau (CAB) for a benefit check and advice on the best option for you. Local CAB advisors can check which benefits people are entitled to and whether they are receiving their full entitlement, and can support people to make a claim. They are also able to support people to challenge benefit decisions. CAB provides free advice and assistance to people in Shetland. CAB is not offering face-to-face advice but are continuing to provide advice and support to folk across the isles by phone and by email. Contact: 01595 694696 or sicab@shetland.org
- **If a person has recently stopped work**, they might be entitled to benefits based on their National Insurance contributions. These are non-means-tested.
- **If already claiming benefits** (i.e. income-related ESA, Income Support, income-based JSA, Tax Credits or Housing Benefit), a person should seek advice from Shetland’s CAB before making any further benefit claims.
- **Low income or out of work** – People of working age can apply for Universal Credit if they are on a low income or are out of work. A partner’s income and savings is also taken into account. Most applications are made online, but assistance can be provided. More information, including how to apply, is available online at: <https://www.gov.uk/universal-credit/eligibility>, or phone the local Jobcentre Plus on: 01595 732053.
- **Advance payment** – It is possible to apply for an advance to the first estimated payment, finding out if this is successful on the same day as applying. These must be paid back, with the money being taken from future benefit payments (i.e. it is a loan): <https://www.gov.uk/universal-credit/get-an-advance-first-payment>

Pension Credit

Pensioners on low incomes can apply for Pension Credit to top up their weekly income. More information, including how to apply, is available from: <https://www.gov.uk/pension-credit>

Best Start Grant and Best Start Foods

Some families on low incomes with children of a certain age (born after 1 March 2014) can apply to receive three payments at different stages of their early years. More information, including how to apply, is available from: <https://www.mygov.scot/best-start-grant-best-start-foods/>

Debt Advice

This is provided locally by Shetland’s CAB, such as providing support to reduce outgoings to creditors and consolidate and manage repayments for all types of debt.

USEFUL PHONE NUMBERS

SIC Benefits Section
01595 744682

Jobcentre Plus
01595 732053

Shetland Citizen’s
Advice Bureau
01595 694696

Home Energy Scotland
0808 808 2282

Paygo
0345 072 9495

Hjaltland Housing
Association
01595 694986

Free School Meal Entitlements and School Clothing Grants

Families on a low income can get help towards school clothing, and a school lunch, free of charge. All P1 to P3s receive free school meals, and meals for nursery children will be free from August. More information, including how to apply, is available from: <http://www.shetland.gov.uk/education/ClothingGrants.asp>

Since school closures began, as a result of COVID-19, those families eligible for Free School Meals and/or School Clothing grants, are receiving £2.50 per day per child into their bank accounts, to assist families to purchase food. From 4 May 2020, this will increase to £3.00 per day. This will be reviewed at the end of the Schools' Summer Term.

Energy advice and support

Energy Advice Service

Shetland's CAB runs an Energy Advice Service, which aims to support households to reduce bills, and/or improve the warmth of the home. Contact: 01595 694696 or sicab@shetland.org

Home Energy Scotland

Advisors can help with questions people may have, including the latest information from energy suppliers who have agreed emergency measures to make sure vulnerable people and those with prepayment meters do not get cut off. Call free on 0808 808 2282, Monday to Friday 8am - 8pm; and Saturday 9am - 5pm.

SSE Electricity Key

Those with an SSE Electricity Key, experiencing a lack of income, can arrange a discretionary credit, with the customer paying back £5 per week. If they are shielding or isolating, and needing to put more cash on it, they can phone the Paygo number on 03450729495 (this may be charged at local rate, depending on provider, and they are experiencing high call volumes, with reduced staff). There are two options: if an engineer is close by they can collect key the key and top it up, or the person can make payment over the phone and a key will be posted to them.

Housing costs

Paying Rent

Any person experiencing difficulty in paying their rent should contact their landlord as soon as possible, to discuss. Useful contacts are: Shetland Islands Council 01595 744682; and Hjaltland Housing Association 01595 694986.

Mortgage Arrears and Breaks

If a household is struggling to pay their mortgage, they should contact their mortgage provider as they might agree to pause mortgage payments for up to 6 months. At the moment, mortgage providers should not try to repossess homes and courts have paused all repossession cases. If you have any concerns, speak to CAB.

Housing Benefit/Housing Element in UC and Council Tax Reduction

These home-related benefits can be applied for when household income is low. Housing benefit (or Housing Element in Universal Credit claim) can help pay for rent, and Council Tax Reduction applies a discount to the Council Tax bill of a household: https://www.shetland.gov.uk/about_benefits/HowCanIClaim.asp or phone 01595 732053