

76) BEST START GRANTS - The latest in a series of articles by Iain Gregory of Caithness CAB

Last summer I noted that the cats seemed to spend a lot of time rolling about on a couple of plants in the garden. It transpired that the herbs were in fact Catnip, which apparently makes said felines euphorically happy. Yesterday, a friend very kindly gave me some dried catnip and the aforesaid cats were allowed access to a tiny amount, which was just as well. To say that they liked it would be an understatement. Moments later they were both charging around, pushing and shoving each other, and running over the furniture purring ecstatically. I am going to avoid giving any to Liz.

It was like having two-year olds in the house again, which reminded me that we have new legislation in Scotland concerning entitlements if you are having a baby and, let's face it, we need all the help we can get. The Pregnancy and Baby Payment is a new Scottish benefit to help parents and carers on low incomes with the costs of having a child in the family. It replaces the Sure Start Maternity Grant for people living in Scotland. A new agency, Social Security Scotland, has been set up to deal with the benefits that have been devolved under the Scotland Act and SSS will be administering things. This is good because early indications are that SSS are accessible, friendly and helpful.

The Pregnancy and Baby Payment is part of the Best Start Grant. This will eventually be a package of three different payments:

- the Pregnancy and Baby Payment - to help with the costs of pregnancy or having a baby, such as maternity clothes, a cot or a pram
- the Early Learning Payment - to help with the costs of having a pre-school child, for example day trips or books and toys for home learning
- the School Age Payment – to help with the costs of having a school age child, perhaps buying a new school bag or paying for school trips or after school activities.

These payments are grants not loans, so you don't have to repay them. You can decide how you want to spend the money and you can apply for the Pregnancy and Baby Payment from 10 December 2018, and SSS hopes to start paying the Early Learning Payment and the School Age Payment by the summer of 2019.

So how does it work? Well, for a start it will not affect any other benefits or Tax Credits and it will not be taxable. The rules are quite simple. You or your partner usually need to be getting one of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit
- Child Tax Credit
- Working Tax Credit
- Housing Benefit
- Universal Credit

The grant is £600 for a first child, or £300 for a second child and there is even provision for multiple births. You can apply from 24 weeks pregnant up to the day your baby is 6 months old. You can apply whether the baby is your first or not. There is lots of information on mygov.scot and our Katrina Doull will happily help you.

So this is good news and lots of us will be eligible. And now I am going to put that Catnip out of reach of cats and wife. I have enough stress