



Coronavirus advice and support

Fact sheet no. 74 Coronavirus advice and support

March 2020

The outbreak of coronavirus means that you may need to 'self-isolate'. This means you might have to stay at home to avoid spreading the virus. This may impact on your ability to work, how much you earn, or stop you from doing things you normally need to do to claim benefits.

The Government and banks have said they will offer help to people if they are diagnosed with coronavirus and need to self-isolate. If you need more information about the symptoms of coronavirus, or advice about avoiding infection, go to the [NHS website](#).

You may get other kinds of help if you are self-employed. [Business Debtline](#) can give you more information, see www.businessdebtline.org.

At risk of redundancy?

The Government has announced a job retention scheme which may be able to prevent the need for your employer to make you redundant. You would be classed as a furloughed worker, which means you are kept on your employer's payroll, rather than being laid off. Under the scheme:

- HMRC will pay 80% of your wages to your employer who can then pay this to you;
- a maximum of £2,500 per month can be paid;
- the pay can be back dated to **1 March 2020**;
- your employer can look to claim the money for three months, this may be extended; and
- the Government will also pay towards some National Insurance and pension costs.

If your employer has said that they may have to make you redundant as they can't afford your wage, ask them to contact HMRC to discuss the scheme and see if it can help. The online service your employer will need should be available at the **end of April**.

More information can be found on the [GOV.UK](#) website.

Even if your employer has already made you redundant, ask them about whether they could consider using this scheme instead. If you were made redundant after **28 February 2020**, your employer may be able to use the scheme if they rehire you.

In work and need to self-isolate?

The Government has announced changes to [Statutory Sick Pay \(SSP\)](#) for people affected by coronavirus who have to self-isolate. SSP will now be paid from the first day of sickness rather than the usual fourth day of sickness. You will also be able to claim SSP if you are caring for someone within the same household who shows symptoms of coronavirus and has been told to self-isolate. More information can be found on the [GOV.UK](#) website.



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- SSP is **£94.25** per week and can be paid for up to **28 weeks**. To qualify, a worker must earn at least **£118** per week.

If you are not eligible to receive SSP you can claim Universal Credit and/or contributory Employment and Support Allowance.

- **Contributory Employment and support allowance** can now be claimed from day **one** of illness.
- If you are claiming **Universal Credit**, you can do so without having to attend a jobcentre if you have been advised to self-isolate.

Visit [Turn2us](#) for more information about benefits and how to claim them.

Claim benefits

If you are out of work or your income has dropped you should look to see what benefits you can claim.

If coronavirus means you are too sick to work you may be able to claim **New Style Employment and Support Allowance**. If eligible you will get paid from day one of your claim rather than the usual day eight.

If you have no income or your income has dropped you should check to see whether you can claim **Universal Credit**. You can do so without having to attend a jobcentre if you have been advised to self-isolate.

You can use Citizens Advice [Help to Claim service](#) to see you can claim Universal Credit.

The Government has announced that:

- If you need to claim New Style ESA or Universal Credit because of coronavirus you will not be required to produce a fit note;
- New claimants will also no longer need face-to-face assessments. More information can be found on the [GOV.UK](#) website; and
- if you are affected by coronavirus you will be able to apply for Universal Credit and you can receive up to a month's **advance** up front without physically attending a jobcentre.

Visit [Turn2us](#) for more information about benefits and how to claim them.

Already claiming benefits?

If you are claiming Universal Credit you may need to meet certain requirements to continue to receive the benefit. This could be job searching, periods of time at work, or attending regular meetings or assessments.

If you are too ill to carry out any task, you should phone the office paying the benefit to explain why you can't go.

The Government has confirmed that if you are claiming sickness and disability benefits you will no longer need to attend face-to-face assessments for the next **three months**. This will apply if you receive Personal Independence Payments (PIP), Employment and Support Allowance (ESA), Industrial Injuries Disability Benefit and possibly Universal Credit.



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You can find more details on [GOV.UK](https://www.gov.uk).

Important:



if you are already claiming Universal Credit

Make sure you explain in your online journal why you haven't been able to attend as expected.

The Government has temporarily changed the way they work out Universal Credit for self-employed people on low incomes. You can contact the Universal Credit helpline on **0800 328 5644** for more information.

Benefit increases

From 6 April 2020 the standard allowance in Universal Credit and the basic element in Working Tax Credit will be increased by **£20** per week. This will apply to new and existing claimants. The exact amount you will receive will depend on your situation.

If you rent privately the maximum amount of help you can receive through Housing Benefit or Universal Credit has been increased to **30%** of the average rents in all areas of the UK. This is called the Local Housing Allowance.

To find out more about how these changes may help you, please visit Turn2us. They have a [benefit calculator](#) to help you find out if and how much you may be able to claim.

Check insurance policies

Check if you have an insurance policy which could increase your income or cover payments on essential items such as your mortgage. Contact the insurer to see what help you may be able to receive. You may have:

- payment protection insurance;
- mortgage payment protection insurance; or
- accident, sickness or unemployment insurance.

Your bank may be able to help

If you are struggling to pay bank debts, such as unsecured loans, overdrafts and credit cards, contact your bank to explain your situation. Each bank will consider what help it may give on a case by case basis. Go to their website to see if they can help you. You can also call your bank, but be aware that you may have to wait some time.

Some banks are offering payment holidays on these types of debt. This means that you do not have to make a payment for the period that your bank agrees with you. For some types of credit, such as credit cards, interest will usually continue to be added during the payment holiday. Check with your bank.



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If you have agreed a payment holiday with your bank because of problems caused by coronavirus, it should not negatively affect your credit reference file. This has been agreed by credit reference agencies, Experian, Equifax and TransUnion.

Avoid taking out more credit unless you know that you can afford to pay it back.

If you have debts which are now unaffordable **contact us for advice**. Whilst you are waiting to receive the advice you need you can send your creditors a letter asking them to **hold action on your account due to coronavirus**.



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Help with your mortgage

The Government has announced that if you are affected by the coronavirus and struggle to pay your mortgage you may be able to receive a **three month** payment holiday. This means you will not have to make repayment for **three months**. However, interest will continue to accrue during this time. Speak to your bank to see if this may be an option.

- Your lender will look at your individual circumstances and offer support on a case-by-case basis.
- You will need to make up the payments that have been deferred; this could be over the remaining term of the mortgage.
- You can only get a payment holiday if you are not already in arrears and are up to date with payments.
- If a payment holiday is agreed then it should not affect your credit rating.

Lenders have also announced that no repossession action will be taken for a **three month** period starting from **19 March 2020**.

In **England** and **Wales**, the court service also announced that from **27 March 2020**, it will suspend all new and ongoing possession action for at least **90 days**.

If you cannot afford to pay your mortgage or already have arrears, contact your lender as soon as possible to discuss your situation.

If you are at risk of repossession and your lender is unhelpful, contact:

- **Shelter** on **0808 800 4444** if you live in **England**;
- **Shelter Cymru** on **0800 049 5495** if you live in **Wales**; or
- **Shelter Scotland** on **0808 800 4444** if you live in **Scotland**.

Information is also available on their websites.

Help to Buy customers

The Government has confirmed a possible three month repayment holiday if you have been affected by the coronavirus and have Help to Buy loans.

For more details contact the Help to Buy: Equity Loan administrator on **0345 848 0236**. if the loan was taken out in wales you should contact **Help to Buy (Wales) Ltd** on **029 2080 3451**.

Help with your rent

The Government has introduced new temporary laws to protect tenants. From **26 March 2020** until **30 September 2020**, landlords must give at **least three months' notice** before they can start court action to evict you.

In **England** and **Wales**, the court service also announced that from **27 March 2020**, it will suspend all new and ongoing possession action for at least **90 days**.



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If you cannot afford to pay your rent or already have arrears, contact your landlord as soon as possible to discuss your situation. If your landlord is unhelpful, contact:

- **Shelter** on **0808 800 4444** if you live in **England**; or
- **Shelter Cymru** on **0800 049 5495** if you live in **Wales**.

Information is also available on their websites.

Extra advice if you are in Scotland

The **Housing and Property Chamber** has postponed all scheduled hearings, they are due to restart from **28 May 2020**. This means if a decision to evict you has not already been made, you can't be evicted from your property before this date.

If you have a case that has been postponed, you will be notified when you should attend the Tribunal.

The Scottish Government has announced extra protection if you are unable to pay your rent because of a delay or failure in the payment of welfare benefits. Protection from eviction will be increased from **three to six months**.

More information can be found on the **GOV.SCOT** website.

If your landlord is unhelpful and you need more support, contact **Shelter Scotland** on **0808 800 4444**.

Help with your Council Tax

Councils in England have received guidance from the Government on how they should use new funding to help households in their area.

If you currently get help from the Council Tax Reduction scheme (also called Council Tax Support) and are of working-age, you may see your council tax bill for **2020-2021** reduce by a further **£150**.

- You do not need to have been directly affected by coronavirus to be eligible
- You do not need to apply to the council for this extra reduction. Councils already have details of households that get help through the Council Tax Reduction scheme and should contact you directly.

Help from your energy provider

Energy providers have agreed that the disconnection of credit meters will be **completely suspended**. Also, if you are self-isolating and unable to top up your pre-payment meter, you can:

- nominate a third party for credit top ups;
- have a discretionary fund added to your credit; or
- have a pre-loaded top up card sent so that your supply is not interrupted.



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If you are struggling to manage repayments to your energy provider contact them to see what help they can provide. New guidance means that your debt repayments and bill payments could be reassessed, reduced or paused where necessary.

More information can be found on the [GOV.UK](https://www.gov.uk) website.

If you are a vulnerable person, you could ask your energy provider to place you on the **Priority Services Register**. The Priority Services Register can help to make sure that you receive all the appropriate support you need. You can find out who may be classed as vulnerable and what help is available by visiting [Ofgem](https://www.ofgem.gov.uk).

Help from your water company

Water companies have agreed to help customers in a variety of ways because of the coronavirus crisis. WaterUK have said that companies are:

- stopping new court applications on unpaid bills during the current restrictions, and stopping any enforcement visits;
- actively offering payment breaks or payment holidays for anyone in financial difficulties as a result of coronavirus; and
- adjusting payment plans urgently to help with sudden changes in household finances.

Each water company will have its own scheme, contact them directly to see what help can be provided.

A full list of possible support and more detail can be found on [WaterUK's](https://www.wateruk.org.uk) website.

Help from your mobile or broadband provider

Most of the main broadband and mobile companies have introduced a range of measures to try and help:

- Providers will help if you are struggling to pay your bill, they will make sure you are treated fairly. Contact them if you are struggling to pay your bill.
- They have committed to remove all data caps on fixed broadband services. Check with your provider if you aren't sure if this applies to you.
- You could now be offered a new package to help you stay connected. Some of these packages include data boosts at low prices and free calls from home phones or mobiles. Contact your provider to see if you could benefit from this.

Help with your TV licence

TV licensing have taken steps to help if you are struggling to pay your TV licence:

- The TV licensing call centre is currently closed, there are other ways you can try and **pay**. If you are unable to make payments, they have agreed that you can pay retrospectively once they are open again.
- All arrears letters have stopped being sent to people who have fallen behind on payments.
- Collection visits by officers have also been stopped.



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- If you are in financial hardship and urgently need to stop your direct debit payments, you can do this with your bank whilst the call centre is closed. You will need to make up any payments missed to your tv licence.

Extra support

Food parcels

The Government has started to deliver **food parcels** to those most at risk from coronavirus. To receive a food parcel you need to have a medical condition which makes you extremely vulnerable to coronavirus. You can register as a clinically extremely vulnerable person on the **GOV.UK** website.

Free school meals/Vouchers

If your child is eligible for free school meals the school should make sure that they continue to provide this. The school may send food parcels or give you supermarket food vouchers during term time weeks. Speak to your child's school to check that this is being done for you. More detail can be found on the **GOV.UK** website.

Food banks

If you are struggling to buy food, many food banks are staying open to support people during the coronavirus crisis. However the numbers of sessions are being reduced and you will be given or sent a pre-packed food parcel. You can find your local food bank through **The Trussell Trust**.

Grants

Many charities offer non-repayable grants to people who are struggling financially. To see if there are any grants which may be able to help you visit **Turn2us**.

Council assistance support schemes

If you live in **England** you can apply to the **welfare assistance scheme**, each council runs their own scheme. Vouchers can be given to help pay for day-to-day essentials such as a hot meal, furniture or household appliances. Contact your **local council** to see if they can benefit from the scheme.

If you live in **Scotland** you can apply for a **Crisis Grant**. The grant can cover the cost of an emergency such as, an unexpected crisis or a gap in your normal income.

If you live in **Wales** you can apply for an **Emergency Assistance Payment**. The payment can help cover the cost of food, clothing gas, electric and emergency travel.

Debt advice

To get personal advice on how to deal with your debts, use our **Digital Advice Tool**. Tell us about your situation and your debts, and our tool will advise you on the solutions suitable for you.

Visit nationaldebtline.org and click 'Get started' in the 'Find debt solutions' box.



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