

FINANCES AND DEBT INFORMATION DURING CORONAVIRUS

With information and advice changing daily, please can all staff refer to the following websites for information around finances, debt & benefits.

- **Help to make Benefit Claims.**

The website below provides information about coronavirus and claiming benefits. It will continue to be updated. Please check this page regularly for updates on the arrangements the Department for Work and Pensions is making to support those who are affected by coronavirus.

<https://www.understandinguniversalcredit.gov.uk/coronavirus/>

The website covers:

- Provides options available if you cannot work due to coronavirus,
- What to do if you're already claiming benefits,
- How to make new claims.

Before you make a claim for **Universal Credit**, you will need:

- your bank, building society or credit union account details (call the Universal Credit helpline if you do not have one)
- an email address
- [information about your housing](#), for example how much rent you pay
- details of your income, for example payslips
- details of savings and any investments, like shares or a property that you rent out
- details of how much you pay for childcare if you're applying for help with childcare costs

If you do not provide the right information when you apply it might affect when you get paid or how much you get.

You will also have to verify your identity online. You'll need some proof of identity for this, for example your:

- driving license
- passport
- debit or credit card

Please find below a link to make a claim:

<https://www.gov.uk/universal-credit/how-to-claim>

Universal Credit helpline: Telephone: 0800 328 5644
Monday to Friday, 8am to 6pm

Entitled To <https://www.entitledto.co.uk/> provides further information about making and amending benefit claims.

National Debtline have also produced a very useful factsheet that covers many topics that will be causing concern for families.

<https://www.nationaldebtline.org/EW/factsheets/Pages/coronavirus-advice-and-support/help-and-advice.aspx>

It is updated on a regular basis. The factsheet covers the following:

- **Help with your Rent**

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. https://england.shelter.org.uk/what_we_do
- CAB - <https://www.citizensadvice.org.uk/debt-and-money/if-you-cant-pay-your-bills-because-of-coronavirus/>

- **Help with your Council Tax payments**

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

Council Tax Reduction (needs to be claimed separately from Universal Credit).

<https://www.gov.uk/apply-council-tax-reduction>

Apply directly to your local council:

- Cherwell District Council: 01295 227000.
<https://www.cherwell.gov.uk/info/236/council-tax-discounts-and-exemptions>
- Oxford City Council: 01865 249811.
https://www.oxford.gov.uk/info/20026/housing_benefit_and_council_tax_reduction/394/apply_for_housing_benefit_and_or_council_tax_reduction
- South Oxfordshire District Council: 0345 302 2313
<http://www.southoxon.gov.uk/services-and-advice/council-tax-and-benefits/council-tax>
- Vale of White Horse District Council: 01235 422422.
<http://www.whitehorsedc.gov.uk/services-and-advice/council-tax-and-benefits/council-tax>
- West Oxfordshire District Council: 01993 861000.
<https://www.westoxon.gov.uk/council-tax-and-benefits/council-tax-support/>

- **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.

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 your energy providers website.

- **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 Water.org website:

<https://www.water.org.uk/news-item/water-companies-step-up-action-to-help-customers-in-need/>

Useful link: <https://www.citizensadvice.org.uk/consumer/water/water-supply/problems-with-paying-your-water-bill/help-with-paying-your-water-bills/>

Changes to jobcentre appointments

People receiving benefits do not have to attend jobcentre appointments for three months, starting from Thursday 19 March 2020.

People will continue to receive their benefits as normal, but all requirements to attend the jobcentre in person are suspended.

You should not attend the jobcentre unless directed to do so for an exceptional purpose.

People can still make applications for benefits online if they are eligible.

If you apply for Universal Credit you will need to make an appointment for your new claim interview. This interview will take place by telephone with a work coach. You will be given the number to call to book this appointment when you have submitted your claim.

If you're already claiming Universal Credit and think you may have been affected by coronavirus, please contact your work coach as soon as possible. You can do this using your [online journal](#)

<https://www.moneyadvice.service.org.uk/en/articles/coronavirus-what-it-means-for-you>

Support for the employed

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-guidance-for-employees>

Going to work

You should work from home unless it is impossible for you to do so.

Sometimes this will not be possible, as not everyone can work from home. Certain jobs require people to travel to their place of work – for instance if you operate machinery, work in construction or manufacturing, or are delivering front line services.

[See the full guidance on going to work.](#)

Staying at home

If you have symptoms of coronavirus infection (COVID-19), however mild, stay at home and do not leave your house for 7 days from when your symptoms started.

If you live with others and you are the first in the household to have symptoms of coronavirus, then you must stay at home for 7 days, but all other household members who remain well must stay at home and not leave the house for 14 days. The 14-day period starts from the day when the first person in the house became ill.

[See the stay at home guidance for more information.](#)

Furloughed workers

If you and your employer both agree, your employer might be able to keep you on the payroll if they're unable to operate or have no work for you to do because of coronavirus (COVID-19). This is known as being 'on furlough'.

You could get paid 80% of your wages, up to a monthly cap of £2,500.

If your salary is reduced as a result of these changes, you may be [eligible for support through the welfare system](#), including Universal Credit.

[Check if you could be covered by the Coronavirus Job Retention Scheme.](#)

Sick pay

You can get £94.25 per week Statutory Sick Pay (SSP) if you're too ill to work. It's paid by your employer for up to 28 weeks.

If you are staying at home because of COVID-19 you can now claim SSP. This includes individuals who are caring for people in the same household and therefore have been advised to do a household quarantine.

To check your sick pay entitlement, you should talk to your employer, and visit the [Statutory Sick Pay \(SSP\) page](#) for more information.

SSP start date

We are legislating for SSP to be paid from day 1, rather than day 4, of your absence from work if you are absent from work due to sickness or need to stay at home due to COVID-19. Once the legislation has been passed, this will apply retrospectively from 13 March. You should talk to your employer if you are eligible for SSP and need to claim.

Proof of sickness

If you have COVID-19 or are advised to stay at home, you can get an 'isolation note' by visiting [NHS 111 online](#), rather than visiting a doctor. For COVID-19 cases this

replaces the usual need to provide a 'fit note' (sometimes called a 'sick note') after 7 days of sickness absence.

Support for self-employed through the Self-employment Income Support Scheme

(eligibility criteria can be found in link below)

The **Self-employment Income Support Scheme** (SEISS) will support self-employed individuals (including members of partnerships) whose income has been negatively impacted by coronavirus. The scheme will provide a grant to self-employed individuals or partnerships, worth 80% of their profits up to a cap of £2,500 per month. Read more about [eligibility for SEISS](#)

You should not contact HMRC about accessing SEISS now. HMRC will use existing information to check potential eligibility and invite applications once the scheme is operational.

The Self-employment Income Support Scheme will be treated as earnings in Universal Credit. Your Universal Credit payment will adjust in response to changes in your earnings.

If you need financial help whilst waiting for SEISS, check your [eligibility for Universal Credit](#)

<https://www.understandinguniversalcredit.gov.uk/coronavirus/>

Debt advice via National Debtline

Call them for free debt advice on:

Tel: 0808 808 4000 or Webchat with an adviser

Monday to Friday: 9am - 8pm

<https://tools.nationaldebtline.org/dat-reg>

Stepchange are another organisation that can provide debt advice.

<https://www.stepchange.org/>

Working rights during Coronavirus

For parents wanting to know about their working right due to the impact of the Coronavirus, ACAS are available to provide advice and guidance.

The below link provides advice for people having to take time off to look after someone.

<https://www.acas.org.uk/coronavirus/time-off-work-to-look-after-someone>

ACAS Helpline 0300 123 1100
Open Monday to Friday, 8am to 6pm.

Disability benefits – what is the impact?

<https://www.gov.uk/government/news/coronavirus-update-benefit-reviews-and-reassessments-suspended>

- there will be no new reviews or reassessments across all benefits for three months – this includes Universal Credit (UC), Employment and Support Allowance (ESA), Personal Independence Payment (PIP), Disability Living Allowance, Attendance Allowance and the Industrial Injuries Disablement Benefit.
 - face-to-face assessments for all sickness and disability benefits have been suspended for the next 3 months including for any new claims.
 - PIP claimants, if an assessment has already taken place this will continue to be processed. If an assessment has been scheduled, claimants will be contacted by the assessment provider to discuss how this will be taken forward.
 - ESA and UC claimants whose cases have been referred to the provider will be contacted to take this forward.
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Scams Awareness

Also, to warn you that there are fraudulent websites being set up – screenshot of one attached – which are trying to fool people into giving their card details.

<https://www.moneyadviceservice.org.uk/en/articles/universal-credit-scams>