**Support Available During Coronavirus**

Below is some useful information listed below. Please be advised this information is correct at the time however it is subject to change.

Money Advice

[www.moneyadvice.org.uk](http://www.moneyadvice.org.uk) - Extensive advice on claiming Welfare benefits/ Employment / Debt /Borrowing/ Budgeting/ Housing/Mortgages Pension/ Retirement. Insurance/ Family & Care

HMRC

[www.gov.uk-](http://www.gov.uk-) Benefits/Universal Credit- New style JSA/ PIP/ Business/ Self Employed/Housing and local services /Pensions/ Money/Tax

Information on benefits

[www.turn2us.org.uk](http://www.turn2us.org.uk) Benefit calculator/ Emergency Funding/ Grants/ Advocacy/ Support/ Appeals

Tel No: 0808 802 2000 Mon – Fri 9am -5.30pm

Newham Council

[www.newham.gov.uk](http://www.newham.gov.uk) – Get the latest updates on how corona virus is affecting services. Housing/ Council Tax and social care

Mental Health Support

[www.nhs.uk/mental/health](http://www.nhs.uk/mental/health) NHS has produced [a new guide to help you look after your mental health and wellbeing](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDYsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMDA0MDMuMTk3MTk5NTEiLCJ1cmwiOiJodHRwczovL3d3dy5nb3YudWsvZ292ZXJubWVudC9wdWJsaWNhdGlvbnMvY292aWQtMTktZ3VpZGFuY2UtZm9yLXRoZS1wdWJsaWMtb24tbWVudGFsLWhlYWx0aC1hbmQtd2VsbGJlaW5nL2d1aWRhbmNlLWZvci10aGUtcHVibGljLW9uLXRoZS1tZW50YWwtaGVhbHRoLWFuZC13ZWxsYmVpbmctYXNwZWN0cy1vZi1jb3JvbmF2aXJ1cy1jb3ZpZC0xOT91dG1fY29udGVudD0mdXRtX21lZGl1bT1lbWFpbCZ1dG1fbmFtZT0mdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSZ1dG1fdGVybT0ifQ.4ruOGefbOWX5cjOt_db_0lBU99wAYfdlZhdRbgl56WA/br/77013952680-l) during the Coronavirus outbreak

**Housing**:

Regarding Renters: Either in social or private accommodation.

* All Tenants/ Renters have to be given 3 months notice by landlord to vacate property if they intend to seek possession/ end tenancy.
* All possession orders have been suspended for 90 days. (this could be extended)
* Application for possession orders can only be made after the 90 day period & apply in law until September 2020. (this could be extended)
* Housing Benefit will increase & local housing allowance rates by 30% as of April 2020
* Landlords will be protected by a 3 month mortgage payment holiday in buy to let property.
* Landlords remain legally obligated to ensure properties meet the standard required for health/safety and repairs
* Tenants are sill liable to pay rent and must pay their rent as usual if your struggling to pay, you may apply for support. Universal credit or through a financial hardship fund.

**Self – Employed**

* If you are self-employed and claiming Universal Credit, and are required to stay at home or are ill as a result of coronavirus, the [Minimum Income Floor](https://www.understandinguniversalcredit.gov.uk/new-to-universal-credit/self-employment) (an assumed level of income) will not be applied for the period of time whilst you are affected.
* From 6 April the requirements of the Minimum Income Floor will be temporarily relaxed. This change will apply to all Universal Credit claimants and will last for the duration of the outbreak. New claimants will not need to attend the jobcentre to demonstrate gainful self-employment.
* 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.

(See www.gov.uk website)

* 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.

**Employed**

The government will pay up to 80% of a worker’s wages, up to a total of £2,500 per month, where workers are placed on the Coronavirus Job retention scheme.. (Furlough Scheme)

Up and running at the end of April claims backdated to March 1ST

**Changes to jobcentre appointments**

* People receiving benefits do not have to attend jobcentre appointments for at least 3 months.
* People will continue to receive their benefits as normal, but all requirements to attend the jobcentre in person are suspended.
* People can still make applications for benefits online if they are eligible.
* Jobcentres remain open, and will continue to support people who are not able to use phones and online, including homeless people.

**If you’re already claiming benefits Changes to jobcentre appointment**

* 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.gov.uk/sign-in-universal-credit)

**For people already claiming support**

Special arrangements will be in place for people in receipt of benefits who cannot attend reassessments or jobcentre appointments because they are required to stay at home or are infected by coronavirus.

The arrangements are:

* disabled and sick claimants who cannot attend a reassessment for Personal Independence Payment (PIP), Employment and Support Allowance (ESA) or Universal Credit will continue to receive their payments while their assessment is rearranged
* people who need to claim ESA or Universal Credit because of coronavirus will not be required to produce a fit note.
* when claimants tell us in good time that they are staying at home or that they have been diagnosed with coronavirus, they will not be sanctioned – we will review their conditionality requirements in their claimant commitment, to ensure they are reasonable
* claimants who are staying at home as a result of coronavirus will have their mandatory work search and work availability requirements removed to account for a period of sickness

**For people who need to make a new claim for financial support**

* Those affected by coronavirus will be able to apply for Universal Credit and can receive up to a month’s advance up front without physically attending a jobcentre
* the 7 waiting days for ESA for new claimants will not apply if they are suffering from coronavirus or are required to stay at home – so it will be payable from day one.

**Businesses**

The government wants to ensure businesses are supported to deal with the temporary economic impacts of an outbreak of coronavirus.

Employers with fewer than 250 employees will be able to reclaim Statutory Sick Pay for employees unable to work because of coronavirus. This refund will be for up to 2 weeks per employee.

**Statutory Sick Pay**

* If you cannot work due to coronavirus and are eligible for [Statutory Sick Pay](https://www.gov.uk/statutory-sick-pay) you will get it from day one, rather than from the fourth day of your illness. DWP intends to legislate so this measure applies retrospectively from 13 March 2020.
* Statutory Sick Pay will be payable if you have coronavirus or are [self-isolating](https://www.gov.uk/government/publications/covid-19-stay-at-home-guidance/stay-at-home-guidance-for-households-with-possible-coronavirus-covid-19-infection) on government advice.
* If you are a gig worker and/or on a zero hours contract, you may be entitled to sick pay.
* If you need to provide evidence to your employer that you need to stay at home due to having symptoms of coronavirus an Isolation Note can be obtained from [NHS 111 online](https://111.nhs.uk/covid-19).
* If you live with someone that has symptoms, an Isolation Note can be obtained from the [NHS website](https://www.nhs.uk/conditions/coronavirus-covid-19/self-isolation-advice/).
* If you are not eligible to receive sick pay you can [apply for Universal Credit](https://www.gov.uk/apply-universal-credit) and/or [apply for New Style Employment and Support Allowance](https://www.gov.uk/employment-support-allowance/eligibility). You can also apply for these if you are prevented from working because of a risk to public health.

**Changes to health assessments**

* All face-to-face assessments for health and disability-related benefits have been suspended for the duration of the corona virus outbreak.
* If you already have an assessment appointment arranged, you do not need to attend. Your assessment provider will contact you to discuss your appointment and explain the next steps to you.
* If you have made a claim for Personal Independence Payment (PIP), Employment and Support Allowance (ESA), Universal Credit or Industrial Injuries Disablement Benefit (IIDB) but do not have a date for an assessment appointment, you do not need to do anything. You will be contacted shortly by telephone or letter to let you know what will happen next.
* If you are already receiving PIP, ESA, Universal Credit or IIDB you will continue to receive your current payments as normal.
* If you have made a new claim or wish to make a new claim, DWP will continue to take claims for all benefits.

**Changes to how much you’ll get**

* From 6 April the government is increasing the [standard allowance](https://www.understandinguniversalcredit.gov.uk/new-to-universal-credit/how-much-youll-get/#what-makes-up-your-payment) in Universal Credit and the basic element in [Working Tax Credit](https://www.gov.uk/working-tax-credit) for one year. Both will increase by £20 per week on top of planned annual uprating. This will apply to all new and existing Universal Credit claimants and to existing Working Tax Credit claimants.
* This means that for a single Universal Credit claimant (aged 25 or over), the standard allowance will increase from £317.82 to £409.89 per month.

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.gov.uk/universal-credit/eligibility)

**Changes to your earnings**

* If you are in work and already claiming Universal Credit, and are staying at home on Government advice, you should report this in the usual way via your [online journal](https://www.gov.uk/sign-in-universal-credit). If this means you are working fewer hours, the amount of Universal Credit you receive will adjust as your earnings change.

**If you’re making a new claim**

* You can [apply for Universal Credit](https://www.gov.uk/apply-universal-credit) online.
* If you are eligible 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.
* Universal Credit users are experiencing extended waiting times for GOV.UK Verify.
* If you need to claim Universal Credit or [Employment and Support Allowance (ESA)](https://www.gov.uk/employment-support-allowance/eligibility)because of coronavirus, you will not be required to produce a Fit Note.
* If you are affected by coronavirus you will be able to apply for Universal Credit and can receive up to a month’s advance upfront without physically attending a jobcentre.
* If you are suffering from coronavirus or are required to stay at home and want to apply for ESA, the usual 7 waiting days for new claimants will not apply. ESA will be payable from day one.
* If you have been working within the last 2 to 3 years and have paid and/or been credited with enough National Insurance contributions, you may be able to claim [New Style Jobseeker’s Allowance (JSA)](https://www.gov.uk/guidance/new-style-jobseekers-allowance)
* New Style JSA can be claimed on its own or at the same time as Universal Credit. Your savings and capital (or your partner’s savings, capital and income) are not taken into account when claiming New Style JSA.

**Utility:**

* EDF Energy has said it would consider offering delayed payments to customers forced to self-isolate or work from home because of the [coronavirus](https://www.express.co.uk/latest/coronavirus) outbreak. The energy company, one of the biggest utility companies in the UK, currently has approximately five million customers.  <https://www.edfenergy.com/coronavirus-advice>
* You may contact your individual fuel supplier or look at their website to see what changes they are making due the corona virus and whether you eligible to placed on their priority / vulnerable list. If your financial circumstances are also severely impacted due to the corona virus let your supplier know and ask them to review your future payments. See the below table of energy suppliers and what they offering.
* Contact any company you have a relationship with. Banks, Loans providers/ Credit Cards / Catalogues/ Thames water, Broadband/Mobile Phones/ Insurance etc.. if you feel you will struggle to make regular payments.
  + - minute read**Pledges from the Big Six energy providers**

Energy suppliers are offering help to customers who may struggle to pay their bills. Here's what the [**Big Six**](https://www.comparethemarket.com/energy/content/big-six-energy-suppliers/) to providers have pledged so far:

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| --- | --- | --- |
| **Supplier** | **Help available** | **Helpline** |
| British Gas | British Gas is removing late payment charges for those struggling to pay their bills and has advised its most vulnerable prepayment customers to ask friends, family members or a neighbour to top up their meter for them if they need to self-isolate. If that’s not possible, they can access emergency credit or phone its helpline for advice. | 0333 202 9802 |
| EDF | EDF says it has a raft of measures to help those in financial difficulties, such as alternative payment plans. It’s also advising prepayment customers who self-isolate to ask friends and family to help them top up if it’s safe, or it can send out top-up cards or keys preloaded with credit. | 0333 200 5110 |
| E.ON | E.ON says it will only ask people to pay what they can afford, and measures include the possibility of allowing 30 days’ breathing space for making payments. If your electricity meter falls below 50p of emergency credit, or you're off supply for gas, it will send an engineer round to top up for you.  It has also extended emergency credit levels for customers with classic prepayment meters from £5 to £30, rising further to £50 from 1 April. | 0345 052 0000 |
| Npower | Npower says it may offer payment plans and 30 days’ extra breathing space to customers struggling to pay their bills. It also advises topping up prepayment meters more than usual in advance, if possible, or asking a trusted person to help. | 0800 073 3000 |
| Scottish Power | Scottish Power says it can review monthly payments and give access to its hardship fund for those facing financial difficulties. It has advised prepayment customers, who need to self-isolate, to ask a friend, neighbour or family member to top up for them, and add more credit to their meter than normal. | 0800 027 0072 |
| SSE | SSE is asking those struggling to pay for their energy to call their helpline. It’s also encouraging prepayment customers to keep at least 14 days’ worth of credit on their meter in case they need to self-isolate. Where this isn’t possible, it says it can send cards and keys preloaded with credit to those unable to get to a shop. | 0345 070 7373 |