

# Support and assistance for customers affected by COVID-19

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This document provides details of various Government and Charity initiatives that have been introduced to support people during the COVID-19 emergency.

It is not an exhaustive list, and further help may be available through local food banks, churches and Charity organisations.

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## Help you can receive from Banks

- ▶ Many banks are offering a 3 month payment holiday on unsecured loans and credit cards until 31st October 2020.
- ▶ Many banks are offering fee-free overdrafts of up to £500 until October 2020.
- ▶ Tailored support will be available after 31st October 2020, for further information, contact your bank.

## Help to Buy Payment Holidays (England and Wales only)

- ▶ If you make payments to your Help to Buy loan, you can apply for a payment holiday until 31st October 2020.
- ▶ To locate your Help to Buy agent visit:
  - ▶ Properties in England <https://www.helptobuy.gov.uk/equity-loan/find-helptobuy-agent/>
  - ▶ Properties in Wales <https://gov.wales/help-buy-wales/coronavirus-covid-19>

## Car Finance Payment Holidays

- ▶ You may be eligible for a Payment Holiday on your car finance until 31st October.
- ▶ You are eligible if you have one of the following finance agreements:
  - ▶ Personal Contract Plan (PCP)
  - ▶ Personal Contract Hire (PCH)
  - ▶ Hire Purchase (HP)
  - ▶ Conditional Sale Agreement
  - ▶ Credit agreement to purchase a vehicle such as a credit sale.
- ▶ You can apply for a Payment Holiday up to 31st October 2020.
- ▶ If you feel you may be eligible, contact your car finance provider.

## Payday Loans

- ▶ You can apply for a one month Payment Holiday.
- ▶ You can apply for this Payment Holiday until 31st October 2020.
- ▶ Contact your Payday Loan provider.

## Buy now, pay later

- ▶ You can request a Payment Holiday for up to three months, until 31st October 2020.
- ▶ If you are currently in a promotional period this should be extended by the length of the payment holiday.
- ▶ If you are currently paying interest, this will continue to accrue.
- ▶ Contact your provider.

## Rent to Own

- ▶ You may be eligible for a Payment Holiday on your rent to own property.
- ▶ Contact your Rent to Own provider.

## Pawn broking agreements

- ▶ Pawn brokers have been asked to extend the redemption period for 3 months or if the redemption period has already ended, agree not to give notice of intention to sell an item of pawn for that period.
- ▶ If notice of intention to sell has been given, Pawn Brokers must extend the notice of intention to sell.

## PRS Landlord (non-business) COVID-19 Loan Support Scheme

### Scotland only

- ▶ The Scottish government has made a £5m fund available to support landlords, the scheme is now closed for applications for the period March 2020 – September 2020.
- ▶ They will be accepting applications from those experiencing or expecting to experience a loss of rental income for the period August 2020 – March 2021 shortly.

## Landlords assistance with payments of rent or rent arrears

- ▶ If your tenant is getting Universal Credit, you can apply to receive payments of regular monthly rent or rent arrears.
- ▶ For more information, please visit <https://directpayment.universal-credit.service.gov.uk/>

## Universal Credit

- ▶ For individuals aged 18 or over who are:
  - ▷ UK Residents
  - ▷ Under state pension age.
  - ▷ Out of work or on a low income.
- ▶ You must have less than £16,000 in savings.
- ▶ For individuals aged **18-24 and single = £342.72 per month**.
- ▶ For individuals aged **25+ and single = £409.89 per month**.
- ▶ For couples aged **18-24 = £488.59 per month (per couple)**.
- ▶ For couples aged **25+ = £594.04 per month (per couple)**.
- ▶ For every £1 you earn, entitlement reduces by £0.63.
- ▶ For every £1 received from private pension or other benefits, entitlement reduces by £1.
- ▶ If you have savings of £6,000 - £15,999 this reduces entitlement on a sliding scale.
- ▶ Apply online, visit <https://www.universal-credit.service.gov.uk/postcode-checker>

## New Style Job Seeker's Allowance (JSA)

- ▶ You may be eligible to receive both New Style JSA and Universal Credit Check if:
  - ▷ You have been working for the last 2 to 3 years paying Class 1 National Insurance contributions
  - ▷ You are unemployed or working less than 16 hours a week.

You can apply for New Style JSA online, visit <https://www.apply-for-new-style-jsa.dwp.gov.uk/>

## COVID-19 Job Retention (Furlough) Scheme

- ▶ You must be employed and on your current employer's payroll before 19th March 2020.
- ▶ Employer can top up anything above and beyond the 80%, but aren't obliged to do so.
- ▶ Employee rights are not affected by being furloughed.
- ▶ Employers can bring furloughed employees back to work for any amount of time and any shift pattern, while still being able to claim CJRS grant for the hours not worked.
- ▶ For October, the Government will pay 60% of wages up to a cap of £1,875 for the hours the employee is on furlough. Employers will pay ER NICs and pension contributions and top up employees' wages to ensure they receive 80% of their wages up to a cap of £2,500, for time they are furloughed.
- ▶ Employers will continue to choose to top up employee wages above the furlough percentage and monetary cap for the hours not worked at their own expense if they wish. Employers will have to pay their employees for the hours worked.

## Job Support Scheme

- ▶ To protect viable jobs in businesses who are facing lower demand over the winter months due to Coronavirus.
- ▶ The Government will pay a third of hours not worked up to a monthly cap of £697.92. This ensures employees can earn a minimum of 77% of normal wages.
- ▶ Employees must be on an employer's payroll on or before 23rd September 2020.
- ▶ For the first three months of the scheme employers must work at least 33% of their usual hours.
- ▶ For more information, please visit [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/921389/Job\\_Support\\_Scheme\\_Factsheet.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/921389/Job_Support_Scheme_Factsheet.pdf)

## Tenancy Saver Loan (Wales only)

- ▶ Help for those who have had problems paying their rent due to a change in circumstances because of coronavirus.
- ▶ The loan can be repaid over 5 years at an interest rate of 1% APR and the amount received is based on the amount of rent arrears you owe and affordability.
- ▶ If the loan is approved it will be paid directly to the landlord or letting agent.
- ▶ For further information, please visit, <https://gov.wales/apply-loan-help-pay-your-rent-arrears-due-coronavirus>

## ESA (Employment Support Allowance)

- ▶ Employed or self-employed can apply if directly affected by COVID-19, or if caring for a child who is ill.
- ▶ Payments should start within 2 weeks of the claim.
- ▶ You must have paid enough National Insurance contributions in the last 3 years.
- ▶ Aged **18-24 = £59 per week**.
- ▶ Aged **25+ = £74 per week**.
- ▶ You can be earning up to £140 per week but this is only if you're doing permitted work of less than 16 hours due to a disability.
- ▶ Can be claimed alongside Universal Credit, Maternity Pay, Job Seeker's Allowance or Statutory Sick Pay.
- ▶ Savings will not affect it but a private pension of £85 per week or more will reduce the entitlement.

## Child Benefit

- ▶ If your income was previously above £50,000 and has now dropped because of COVID-19, you can make a claim for Child Benefit.
- ▶ Paid for children to the end of state education at a rate of £20.70 per week for the first child and £13.70 per week for each additional child.

## Funeral Expenses Payment

- ▶ If you are receiving Tax Credits, Pension Credit or Universal Credit, you could be eligible for this payment.
- ▶ Keep all receipts and then apply for a reimbursement ranging from £700 to £1,000 depending on the date the deceased passed away.

Apply for the expenses payment online, visit <https://www.gov.uk/government/publications/funeral-payment-claim-form>

## Council Tax (England only)

- ▶ If you live in England, you may be eligible to defer your council tax until a later date or allow the arrears to be paid over the rest of the year.
- ▶ If you are claiming Universal Credit or you are on a low income you may be able to get some help towards paying Council Tax.
- ▶ Contact your local Council.

## Utility Bill Deferrals (England, Wales and Scotland only)

- ▶ Utility companies can consider reassessing, reducing or pausing debt repayments and bill payments.
- ▶ For prepayment meter customers, based on individual circumstances, utility companies can agree to:
  - ▶ Extend discretionary/ friendly credit or send out a pre-loaded top up card.
  - ▶ Allow a nominated, trusted third party to be able to pick up discretionary credit sent to a shop on their behalf.
  - ▶ Switch smart prepayment meters into credit mode or extending non-disconnection periods (customers will be made aware any credit will need to be paid back).
- ▶ Contact your utility company for assistance.

## Telecom Measures

Available from BT/EE, Openreach, Virgin Media, Sky, TalkTalk, O2, Vodafone, Three, Hyperoptic, Gigaclear, and KCOM.

- ▶ They will remove all data allowance caps on all current fixed broadband services.
- ▶ They have agreed to offer some new, mobile and landline packages at lower prices.
- ▶ They will ensure that vulnerable customers or those self-isolating receive alternative methods of communication wherever possible if priority repairs to fixed broadband and landlines cannot be carried out.
- ▶ Contact your telecom provider for further information.

## Self-Employed Income Support Scheme (UK)

- ▶ The extension will provide two grants and will last for six months, from November 2020 to April 2021. Grants will be paid in two lump sum instalments each covering a three-month period.
- ▶ The first grant will cover a three-month period from the start of November until the end of January. HMRC will provide a taxable grant covering 20% of average monthly trading profits, paid out in a single instalment covering three months' worth of profits, and capped at £1,875 in total.
- ▶ For more information, visit <https://www.gov.uk/government/publications/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension>

## Self-Assessment Payment Deferral (UK)

- ▶ Available if you are registered in the UK for Self-Assessment and were unable to make the second payment on your account on 31st July 2020.
- ▶ HMRC are not charging interest or penalties on the deferred amount, providing it is paid on/before 31st January 2021.
- ▶ Self-assessment tax returns still need to be completed on time.
- ▶ You can still apply for other coronavirus support that HMRC provides.

You have different options available on how to repay this, for more information, visit <https://www.gov.uk/guidance/defer-your-self-assessment-payment-on-account-due-to-coronavirus-covid-19>

## Financial Support for your business

Visit: <https://www.gov.uk/business-coronavirus-support-finder>

### Small Business Bounce-Back Loans (UK)

- ▶ Maximum loan £50,000 over a maximum term of 6 years.
- ▶ Interest and payment free for the first 12 months.
- ▶ Interest charged at 2.5% per annum from month 13 onwards.
- ▶ Can be repaid early without penalty.
- ▶ Enquire with your bank.

### Business Interruption Loan (UK)

- ▶ Government guarantees 80% of the finance to the lender and pays interest and fees to the lender for the first 12 months.
- ▶ Business must be based in UK and have a turnover not exceeding £45 million.
- ▶ Business would need to be viable if it were not for the pandemic.

Find a lender by visiting [www.gov.uk/guidance/apply-for-the-coronavirus-business-interruption-loan-scheme](http://www.gov.uk/guidance/apply-for-the-coronavirus-business-interruption-loan-scheme)

### Coronavirus Statutory Sick Pay Rebate for businesses (UK)

- ▶ You can use the scheme if you are claiming for an employee who's eligible for sick pay due to COVID-19.
- ▶ You have a PAYE payroll scheme that was created/started on or before 28th February 2020.
- ▶ You had fewer than 250 employees on 28th February 2020 across all PAYE schemes.
- ▶ Includes all types of employment contracts.
- ▶ Covers up to 2 weeks sick pay.

To check eligibility, visit <https://www.gov.uk/guidance/claim-back-statutory-sick-pay-paid-to-employees-due-to-coronavirus-covid-19>

### VAT Payment Deferral (UK)

- ▶ Available if you have a VAT registered business and have a VAT payment due between 20th March 2020 and 30th June 2020.
- ▶ HMRC are not charging interest or penalties on the deferred amount.
- ▶ The VAT payment must be repaid on or before 31st March 2021.
- ▶ Does not cover payments for VAT OSS or import VAT.
- ▶ For more information, visit <https://www.gov.uk/guidance/deferral-of-vat-payments-due-to-coronavirus-covid-19>
- ▶ If you have cancelled your Direct Debit to HMRC to take advantage of the deferral, you will need to set up a new Direct Debit arrangement in time for the first payment after 30 June.
  - ▶ Payments due after 30 June must be paid in full as normal and you must continue to file your VAT return on time.

## Business Rates Relief

### England

Please visit <https://www.gov.uk/apply-for-business-rate-relief/small-business-rate-relief>

### Scotland

Please visit <https://www.mygov.scot/non-domestic-rates-coronavirus/>

### Wales

Please visit <https://businesswales.gov.wales/business-rates-relief-in-wales#tabs-2>

### Northern Ireland

Please visit <https://www.nidirect.gov.uk/articles/coronavirus-covid-19-businesses-and-employers>

## Government Funding/Assistance

### Funding in England

The English government is offering support to businesses. For more information please visit <https://www.gov.uk/find-coronavirus-support>

### Funding in Wales

The Welsh government is offering support to businesses. For more information please visit <https://gov.wales/jobs-skills-financial-support>

### Funding in Scotland

The Scottish government is offering support to businesses. For more information please visit <https://findbusinesssupport.gov.scot/coronavirus-advice/sources-of-funding>

# Organisations that offer financial help and advice

Here are some organisations you can contact for free, confidential and impartial debt advice:

## Money Advice Service

For free, easy-to-use money tools, information and advice, contact Money Advice Service through:

- ▶ Visiting their website: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)
- ▶ To speak with an expert, call: 0800 138 7777
- ▶ Typetalk at: 18001 0800 915 4622
- ▶ Or add +44 7701 342744 to your WhatsApp to send them a message

## Money Advice Scotland

If you live in Scotland, visit [www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk) where you can use webchat to speak to an adviser, or email [webchat@moneyadvicescotland.org.uk](mailto:webchat@moneyadvicescotland.org.uk).

## Citizens Advice England

Find out if you can apply to reduce your payments on council tax, energy bills, court orders and tax bills.

For advice and information on debt and other topics, contact your local Citizens Advice or go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).

## Citizens Advice Wales

For advice and information on debt and other topics, contact your local Citizens Advice, visit [www.citizensadvice.org.uk/wales](http://www.citizensadvice.org.uk/wales), or you can call Advicelink on 03444 77 20 20 if you want to speak to someone about your debts. Calls cost the same as calls to landline numbers.

## Citizens Advice Scotland

For advice and information on debt and other topics, contact your local Citizens Advice Bureau, visit [www.cas.org.uk](http://www.cas.org.uk), or call their Helpline on 0800 028 1456.

## AdviceUK

Member centers offer debt advice including specialist advice for minority communities and people with disabilities. Visit [www.adviceuk.org.uk](http://www.adviceuk.org.uk).

## Advice NI

### Northern Ireland only

For advice and information on debt, contact Advice NI:

- ▶ Phone: 0800 028 1881
- ▶ Email [debt@adviceni.net](mailto:debt@adviceni.net)
- ▶ Visit [www.adviceni.net](http://www.adviceni.net)

## Christians Against Poverty (CAP)

For free debt advice. Check postcode coverage at <https://capuk.org/> then call 0800 328 0006.

## National Debtline

If you live in England, Wales or Scotland phone 0808 808 4000 or visit [www.nationaldebtline.org](http://www.nationaldebtline.org) for debt advice and information.

## StepChange Debt Charity

For free debt advice throughout the UK contact them via:

- ▶ Telephone: 0800 138 1111
- ▶ Visit their website <https://www.stepchange.org/>

## Business Debtline

If you are self-employed or a small business owner, phone 0800 197 6026 or visit [www.businessdebtline.org](http://www.businessdebtline.org) for debt advice and information.

## Extremely Vulnerable People

### England

- ▶ The government is offering support to those who are regarded as extremely vulnerable.
- ▶ Weekly box of basic supplies, priority for supermarket deliveries and help with basic care needs.
- ▶ Visit <https://www.gov.uk/coronavirus-extremely-vulnerable>

### Scotland

- ▶ Contact your local authority if you need help shielding.
- ▶ Visit <https://www.gov.scot/publications/covid-shielding/>

### Wales

- ▶ If you have no support from family, friends or community organisations you can request a weekly food box per vulnerable person(s) in your home.
- ▶ Details on who can help you are available on your shielding letter.
- ▶ Visit <https://gov.wales/get-coronavirus-support-extremely-vulnerable-person>

### Northern Ireland

If you have no support from family or friends, contact the Community helpline:

- ▶ Freephone: 0808 802 0020
- ▶ Email: [Covid19@adviceni.net](mailto:Covid19@adviceni.net)
- ▶ Text, ACTION to 81025
- ▶ Complete a referral form online, visit <https://www.adviceni.net/eform/submit/covid-support-referral>

## Local food Suppliers if Vulnerable or Self-Isolating

- ▶ Visit [www.localfooddrops.co.uk](http://www.localfooddrops.co.uk)
- ▶ Visit <https://www.redcross.org.uk/get-help/coronavirus/support-line>

## Free Mental Health Support Sessions

Visit [www.smarttms.co.uk/coronavirus-mental-health-helpline](http://www.smarttms.co.uk/coronavirus-mental-health-helpline)