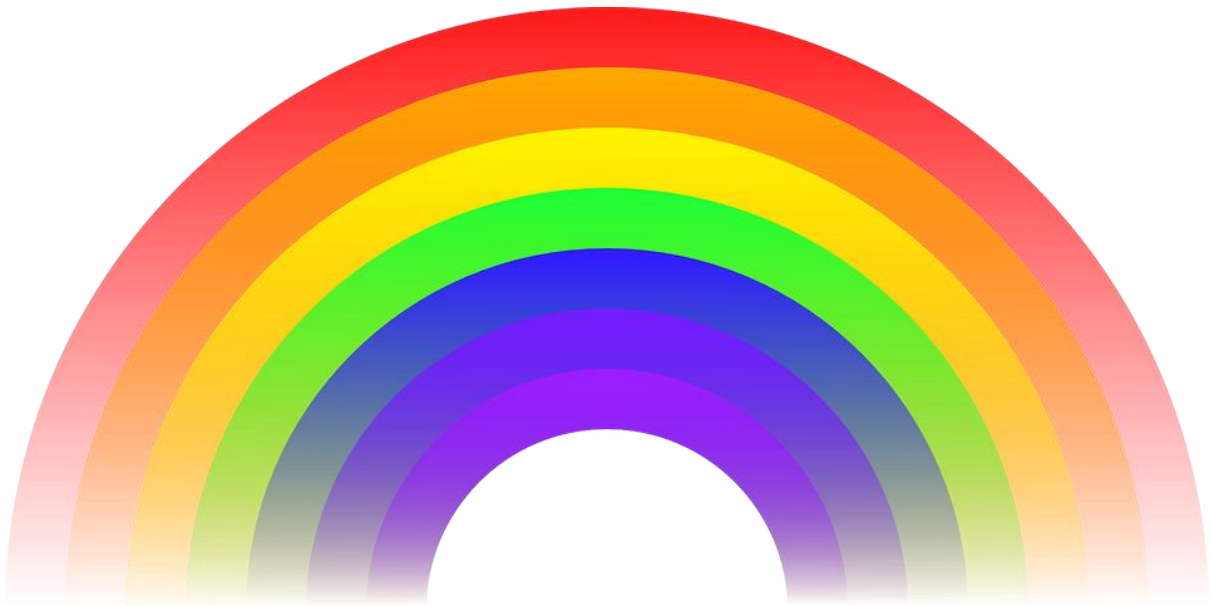


Bro Myrddin Housing Association

COVID 19 - Handy guide to benefits and money



We know these are uncertain times and that many things have changed. A lot of information is available to help you get through these trying times, but it can be hard to know where to find it.

This guide been created to support you but don't forget we also have an in-house Financial Inclusion Officer who can guide you through any of what's included in this guide. Our Bro Myrddin team is also always on hand to help with benefits, money matters and energy saving advice.

We hope this document will help you find support and advice you may need to access benefits and keep on top of your daily bills.

To get in touch, email customerservices@bromyrdin.co.uk or call the team on 01267 232714



Council Tax support

If you're having difficulty paying your rent, you may be able to ask your council for help with your council tax.

Some suggestions include:

Ask your local council to spread your council tax over 12 months instead of the usual 10, if you're starting to struggle with payments – this will reduce the amount you pay each month and may help you to be able to pay your rent and other bills. You may be able to ask for alternative patterns of payment too but this will need to be agreed with your local council.

Check whether you are eligible for an exemption, discount or reduction. Ask your local council if you might be able to reduce your overall bill by getting a discount on your council tax if you:

- live on your own, live only with someone who's under 17 or a full-time student
- live with someone with mental health problems
- live with someone who is severely disabled
- earn below a certain amount of money (this depends where you live).

Your bill might be higher than it should be if your property is in the wrong council tax band. You can check your council tax band and query the cost with your local council if it doesn't appear to be correct. You can find out your council tax band at: www.gov.uk/council-tax-bands

You might be able to get a council tax reduction (CTR) if you have a low income. If you are entitled to a reduction, your bill will be reduced, which will make it more affordable to pay your rent. To find out if this is an option for you, get in touch with your local council.

You will need to set out your circumstances when you ask them to consider your request. Your local council can help with this process but if you need more help, you can contact your local Citizens Advice at:

www.citizensadvice.org.uk/wales



Introduction to **UC** *Universal Credit*

Whether you're unemployed, employed or self-employed, you may be eligible for support through the UK Government's Department for Work and Pensions (DWP) and/or Her Majesty's Revenue and Customs (HMRC).

You can use an online benefits calculator to help you understand what you may be able to receive. Examples of benefit calculators can be found at:

www.gov.uk/benefits-calculators

You may be eligible to claim UC if you:

- have recently lost your job;
- are working reduced hours;
- are on a zero hour contract;
- are experiencing income loss because you're only receiving 80% of your salary due to being on the Job Retention scheme known as Furlough;
- are taking unpaid leave to look after your child or children as a result of school closures.

By claiming UC you may be better able to continue to pay rent and bills and prevent arrears from accumulating during the Covid19 outbreak. You can find out more information on Universal Credit at:

www.gov.uk/universal-credit

The UK Government has increased the standard allowance in Universal Credit and the basic element in Working Tax Credit for one year. The weekly amount for both will increase by £20 per week on top of planned annual uprating. This will apply to both new and existing Universal Credit claimants and to existing Working Tax Credit claimants. For example

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. You can find information on the standard allowance rates at:

www.gov.uk/universal-credit/what-youll-get

To support the self-employed from the impact of the outbreak of Covid-19, and allow for the measures on self-isolation and social distancing to



be adhered to, the requirements of the Minimum Income Floor will be temporarily relaxed. This change will apply to all new and existing

Universal Credit claimants and who are affected by Covid-19 or self-isolating according to Government advice. This will last for the duration of the outbreak.

How to apply

Due to social-distancing rules, all Job Centre activity has moved online or by phone. To make an application, you will need to make a claim online through a computer, smartphone or tablet device on their website: www.gov.uk/universal-credit/how-to-claim

If you do not have access to IT or the internet, you are able to contact the DWP Universal Credit claim line by phone on:

- 0800 328 5644 (English language)
- 0800 328 1744 (Welsh language)
- 0800 328 1344 (text phone)

Phone lines are open Monday to Friday, 9.30am to 3pm.

New Style Employment and Support Allowance (ESA)

If you are ill or have a health condition or disability that limits your ability to work, you may be able to get the New Style Employment and Support Allowance (ESA). New Style ESA is a fortnightly payment that can be claimed on its own or at the same time as Universal Credit (UC).

New Style ESA is a contributory benefit. Normally, this means you may be able to get it if you've paid or been credited with enough National Insurance contributions in the two full tax years before the year you're claiming in.

Your (or your partner's) savings will not affect how much New Style ESA you're paid. If your partner works, it does not affect your claim.

Most income is not taken into account (but a personal pension can affect the amount you may receive).

While you receive New Style ESA you'll earn Class 1 National Insurance credits, which can help towards your State Pension and other contributory benefits in the future.



Please note it takes a minimum of 14 days to receive a payment of ESA.

To get New Style ESA you need to have both:

- worked as an employee or been self-employed; and
- paid enough National Insurance contributions in the last two to three years – National Insurance credits also count.

You cannot get New Style ESA if you:

- get the severe disability premium, or are entitled to it;
- got or were entitled to the severe disability premium in the last month, and you're still eligible for it.

You cannot get New Style ESA if you're getting Statutory Sick Pay (SSP) from an employer. But you can apply for New Style ESA up to three months before your SSP ends. More information on New Style ESA can be found at:

www.gov.uk/guidance/new-style-employment-and-support-allowance

You might be eligible for New Style JSA to help you when you look for work. If you're unemployed or work fewer than 16 hours a week you may be able to get New Style Jobseeker's Allowance (JSA).

New Style JSA is a fortnightly payment that can be claimed on its own or at the same time as Universal Credit.

It is a contribution based benefit. Normally, this means you may be able to get it if you've paid and/or been credited with enough National Insurance contributions in the two full tax years before the year you're claiming in. If you qualify, you can get New Style JSA for up to 182 days. After this your work coach will talk to you about your options. If you qualify for both New Style JSA and Universal Credit, any New Style JSA you receive will be taken into account as income for Universal Credit.

Your savings and capital (or your partner's savings, capital and income) are not taken into account when claiming New Style JSA. However, your earnings and any payment you are getting from a pension can affect the amount you may receive.

While you receive New Style JSA you'll be awarded Class 1 National Insurance credits, which can help towards your State Pension and other contributory benefits in the future. It is a regular fortnightly payment.

More information on New Style JSA can be found at:

www.gov.uk/guidance/new-style-jobseekers-allowance



Eligibility

To be eligible for New Style JSA you'll need to have worked as an employee and paid Class 1 National Insurance contributions, usually in the last two to three years. National Insurance credits can also count.

You will not be eligible if you were self-employed and only paid Class 2 National Insurance contributions, unless you were working as a share fisherman or a volunteer development worker.

You'll also need to:

- be 18 or over;
- be under the State Pension age;
- not be in full-time education; be available to work;
- not be working at the moment, or be working fewer than 16 hours per week on average;
- not have an illness or disability which stops you from working;
- live in Wales;
- have the right to work in the UK.

You'll also need to show you're looking for work to keep getting payments. You can get New Style JSA for up to 182 days (about six months). After this you can talk to your work coach about your options.

Check if you're eligible for Universal Credit. If you are, you could get Universal Credit at the same time or instead of New Style JSA.

How to apply

You will need to apply online, which includes going through the eligibility criteria at: www.apply-for-new-style-jsa.service.gov.uk

If you are not able to apply online, you can apply by phone,

by calling Job Centre Plus:

- Telephone: 0800 055 6688
- Textphone: 0800 023 4888
- Text Relay (if you cannot hear or speak on the phone): 18001 then 0800 055 6688 Welsh language: 0800 012 1888

Monday to Friday, 8am to 6pm.



Statutory Sick Pay (SSP)

If you are employed and are ill or having to self-isolate because of Covid-19, either directly or because a member of your household is self-isolating, you may be eligible to claim SSP, which will help you to continue to pay your rent and bills.

Your rights to SSP depend on your employment status and earnings. If you are employed and self-isolating you will receive SSP through your employer. There is no obligation for your employer to pay you more than the standard SSP rate, but they may choose to do so. Some employers have more generous contractual sick pay schemes. It is worth checking your contract and/or staff handbook directly with your employer, or your Union representative if you're part of a Union, to see what you would be entitled to.

Standard SSP rates

If you're an employee and earn at least £120 per week, you will be able to get £95.85 per week for up to 28 weeks. Normally you must be off work for at least four days in a row, but the UK Government has recently announced SSP will be paid from the first day you are off sick if it is related to Covid-19. It is important to let your employer know that you are off sick because of Covid-19, to ensure that you receive the correct payment.

If you're employed and you receive standard SSP rates, with no further contribution from your employer, you may struggle to pay your rent and bills. You may be eligible for support through the DWP.

If you're employed but your earnings are too low to claim SSP, you may be able to claim Universal Credit to help you to afford your rent and bills. You will need to make a claim online.

If you're self-employed and ill or self-isolating due to Covid-19, you will not be eligible for SSP, but you may be able to claim Universal Credit or New Style Employment and Support Allowance (ESA). ESA will now be paid from day 1 of sickness, rather than day 8 if you are sick or are advised to stay at home.

More information on SSP can be found at:

www.gov.uk/statutory-sick-pay/eligibility

Job retention scheme

The UK Government announced a new Covid-19 Job Retention scheme which will apply to 'furloughed workers'. A furloughed worker means those employees who are kept on an employer's payroll, rather than



being laid off. The scheme will run for at least three months from 1st March 2020, but will be extended if necessary. If your employer asks you to be furloughed through the UK Government's Job Retention scheme, they will contact you and ask you to agree the terms. As a minimum you will receive the standard scheme package.

Your employer:

- will pay you at least 80% of your regular monthly wages, up to a maximum of £2,500, as your wage;
- can claim for a minimum of three consecutive weeks and for up to three months – but this may be extended;
- can choose to pay you more than the grant – but they do not have to;
- cannot choose to pay you less than the grant.

Statutory Sick Pay (SSP)

You'll still pay income tax, national insurance contributions, student loan repayments and any other deductions (such as pension contributions) from your wage.

More information can be found at:

www.gov.uk/coronavirus/business-support

Self-employed scheme

The UK Government announced a new Covid-19 self-employment income support scheme and payments will be managed by the HMRC. If you are self-employed or a member of a partnership and have lost income due to Covid-19, you may be eligible to apply for a grant.

If eligible, the scheme will allow you to receive a taxable grant worth 80% of your trading profits up to a maximum of £2,500 per month for three months:

Eligibility

You can apply if you're a self-employed individual or a member of a partnership and you:

- have submitted your income tax Self-Assessment tax return for the tax year 2018–19; and
- traded in the tax year 2019-20; and
- are trading when you apply, or would be except for Covid-19; and
- intend to continue to trade in the tax year 2020-21; and



- have lost trading/partnership trading profits due to Covid-19

How to apply

You do not need to apply for this scheme yourself, HMRC will contact you if you are eligible. Once contacted by HMRC, you will access this scheme only through gov.uk.

Please note:

If someone texts, calls or emails claiming to be from HMRC, saying that you can claim financial help or are owed a tax refund, and asks you to click on a link or asks you to give them information such as your name, credit card or bank details – it is a scam.

Further information can be found at:

www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme

Discretionary Housing Payments (DHP)

Discretionary Housing Payments (DHPs) can provide extra money when your local council decides that you need extra help to meet your housing costs on top of what you already receive through the DWP.

Eligibility

Your local council will look at your circumstances to see whether you are eligible for a DHP. They will decide whether to give you a DHP, how much you will be paid and for how long you will receive the payment.

To get a DHP, you will need to either already be receiving the old scheme Housing Benefit or the housing contribution element through Universal Credit.

Your local council doesn't have to give you a DHP – it depends on your circumstances. If the council decide to give you a DHP, they'll write to tell you:

- How much you'll get
- When the DHP will stop

If you still need a DHP after it stops, you can apply again.

How to apply

Contact your local council and ask how to apply for a DHP. They might want you to apply by phone or online. Shelter Cymru also have an online support tool to help with making an application for a DHP. You will need



to enter your postcode and download the application form through the following website:

www.sheltercymru.org.uk/get-advice/paying-for-housing/housing-benefit-and-council-tax-reduction/discretionary-housing-payments

When you apply, be as clear as you can when you're explaining why you need a DHP. For example, you should explain:

- why you can't afford to pay the rent
- why you can't move somewhere cheaper
- it's causing problems for someone you look after, like a child or elderly relative any evidence you have, e.g. a doctor's letter or details of debts you're paying off

You should also tell the council if you're waiting for DWP to decide whether you can get a housing contribution through Universal Credit.

If you currently receive a DHP, your local authority may agree to extend it during the Covid-19 outbreak, but you will need to contact them to discuss and confirm.

Whether you have recently lost your job, you're working reduced hours from being on a zero hours contract, experiencing income loss because you're only receiving 80% of your wage through the Job Retention scheme, taking unpaid leave to look after a child/children as a result of school closures or self-employed and waiting for the HMRC to let you know if you're eligible for the Self-Employed scheme, you may be eligible for support.

If you're already claiming Universal Credit, speak to your work coach through your online journal about how they may be able to help.

If you're not already claiming, you may be eligible for Universal Credit, New Style ESA, or New Style JSA.

Repayable advance through UC

People applying for Universal Credit (UC) can apply for up to a 100% repayable advance from day one, by requesting this through their online journal following successful registration or over the phone. This means that you won't need to wait the usual five weeks before receiving a UC payment. You will not be required to visit the Job Centre, you can apply online or, if you don't have access to IT or the internet you can call the Universal Credit hotline on 08003 285644.

Your 100% re-payable advance may not be the value you receive in your ongoing entitlement once your claim has been validated. It will also



fluctuate as a result of changes to your household income and as a result of any hours that you work.

To note; Housing Benefit has now been replaced by Universal Credit. If you are entitled to Universal Credit, your claim will be paid to in one payment – including the housing contribution portion. You will then need to pay your landlord directly for your rent from your re-payable advance. Your rent payment won't transfer to your landlord automatically unless you have arranged for this to happen between your work coach and your landlord.

Appealing a decision through DWP

If you apply for benefit support through the Department for Work and Pensions (DWP) and you do not get the outcome that you expected, you are able to appeal the decision.

How to appeal

To do this, you will need to first ask for the decision about your benefits to be looked at again.

You can do this if any of the following apply:

- You think the office dealing with your claim has made an error or missed important evidence;
- You disagree with the reasons for the decision;
- You want to have the decision looked at again.

Some decisions cannot be reconsidered – but it'll say on your original decision letter. Contact the office that gave you the decision. You can contact them by phone, by letter or by filling in a form online.

You need to ask for mandatory reconsideration within one month of the date on your decision letter. If you're writing, the letter or form must arrive by then. If you do not have your decision letter, contact the office where you applied for the benefit.

If you already get Universal Credit you can use your journal to ask for mandatory reconsideration. If you're unable to use your journal, you can ask for mandatory reconsideration in any of the following ways:

- writing to the address on your decision letter;
- filling in and returning a form;
- calling the Universal Credit helpline.



Priority Services Register

If you are self-isolating because you have a health condition that places you at a further vulnerability, you may be eligible for the Priority Services Register.

The Priority Services Register is a free service which offers several benefits such as priority support in the event of an emergency, advance notice of supply interruptions and further benefits in managing your energy account. Each energy supplier and network operator maintains its own register and to get on it, you need to contact your energy supplier directly and discuss your individual circumstances.

Eligibility

You are eligible if you:

- are of pensionable age
- are disabled or chronically sick
- have a long-term medical condition
- have a hearing or visual impairment or additional communication needs
- are in a vulnerable situation.

How to apply

You need to contact your energy supplier directly to get on the Priority Services Register. Each energy supplier and network operator maintains its own register.

You can ask your supplier to pass your details on to your network operator, especially if you are dependent on your supply for medical reasons, for example.

If you have a different supplier for your gas and electricity, you need to contact them both.

If you switch supplier, you'll need to register for the service again with them.

More information can be found at:

www.ofgem.gov.uk/consumers/household-gas-and-electricity-guide/extra-help-energy-services/priority-services-register



Water

If you are having difficulty paying your water bill, you should contact your supplier immediately. Many water companies have hardship schemes or other ways that they can help customers who notify them that they're having a problem paying their bill.

If you are with Welsh Water, they have outlined the support they can provide, which includes payment plans and water rate reductions.

More information can be found at:

www.dwrcymru.com/en/My-Account/Help-Paying-My-Water-Bill.aspx

Gas/electricity

The UK Government has agreed measures with the energy industry to support vulnerable people through Covid-19.

Proposals agreed to ensure vulnerable customers who may fall into debt remain supplied with energy while in self-isolation include:

- ensuring prepayment and pay-as-you go customers remain supplied with energy through challenging times and supporting all customers in financial distress.
- an industry agreement signed by all UK domestic suppliers.

More broadly, any energy customer in financial distress will also be supported by their supplier, which could include debt repayments and bill payments being reassessed, reduced or paused where necessary, whilst disconnection of credit meters will be completely suspended.

If you are worried that you will not be able to pay your energy bills you should contact your supplier immediately and discuss the options that may be available to you, to help you keep your payments on track during Covid-19.

You may also want to review whether you are getting the best deal on your energy. Energy suppliers should be able to provide you with information on whether you are on the right package with them, or if a cheaper one with them exists. For comparison with other energy suppliers, you will need to use an online price comparison site.

Broadband and mobile phones

Keeping connected from home with the outside world is important at the moment. If you are concerned about paying your broadband or mobile bill, you should contact your supplier immediately, as they may be able to put a payment plan or other support in place to help you stay connected.



Banks/credit cards/loans

Bank, credit card and loan debt can build up quickly and be very worrying, but it's important to first sort out any other debts like arrears on your rent, energy bills or council tax.

This is because the immediate consequences of not paying these things are much more serious.

Many banks and credit card firms are offering payment holidays, increased overdraft facilities and low interest rates to help people throughout Covid-19.

If you are concerned about paying your bank or credit card payments, you should contact your supplier immediately, as they may be able to put a payment plan or other support in place to help you.

Several businesses have fallen into financial difficulty during Covid-19, and some have fallen into administration, for example Bright House. It is important to remember that despite this, any debt owed remains and you will be expected to keep up with your financial payments. If you are having difficulty paying, contact the company to discuss what support they be able to offer. Citizen's Advice will be able to help if you need support doing this.

If you are nearing pension age and worried about the financial market and considering your options with your pension, or otherwise, the Financial Conduct Authority (FCA) suggest that you don't rush into a decision, and that you should seek independent advice through the Pensions Advisory Service website where you can access free plain English pension guidance before making any decisions about your retirement savings.

Visit: www.pensionsadvisoryservice.org.uk

The FCA also suggest that you are wary of scams at this time and visit the ScamSmart website to learn how to protect yourself from pension scams. This includes people already retired who are thinking again about their options. www.fca.org.uk/scamsmart

TV licence

The BBC has announced it is delaying charging some over75s for TV licences until August, in light of the Covid-19 outbreak. If you are having difficulty paying your TV licence and do not fit into this age category, you



should contact the TV licensing company immediately to discuss what options are available to you.

Their details can be found at: www.tvlicensing.co.uk

Free school meals

If your child or children are entitled to free school meals, you will continue to receive this support, even though the schools are closed.

Local authorities in Wales have all made arrangements to ensure that pupils who receive free school meals continue to get them. These arrangements can vary according to the local authority area you live in.

You should contact your local authority to find out how the scheme is being administered, if you haven't been contacted already. You can find their contact details by entering your postcode at:

www.gov.uk/find-local-council

Register of birth

You should still claim child benefit even if you cannot register the birth as offices are closed.

Food banks

Food banks are doing everything they can to continue to operate through Covid-19 and to help you with food supplies. However, please note that the referral process that you follow to access the food may have changed in your local area at this moment in time. Some food banks have also had to close or are operating at reduced hours because of Covid-19.

Due to social-distancing advice and for your safety, the process for accessing food from a food bank may have changed dependant on your local area. As such, it is advised that you clarify arrangements when speaking to your referral agency or contact them by telephone before attending the food bank to understand what arrangements are in place at this moment in time. You can find your local food bank by visiting:

www.trusselltrust.org/get-help/find-a-foodbank



Support provided by Bro Myrddin Housing Association

Financial inclusion Officer

We have an in-house service which is available over the telephone to our residents who are struggling to manage their money and/or finding it difficult to pay their rent.

During the COVID 19 lockdown our Officer has already been able to help residents in the following ways:

- Furloughed workers who are not sure what they are entitled to
- Support with new claims for Universal Credit and better off calculations
- Accessing one of grants
- Support with benefit applications
- Referring on to specialist debt advice when necessary
- Advocating on behalf of residents who are struggling to pay other bills.
- Support with contacting the Department of Work and Pensions to sort of Universal Credit advances etc.

We can also refer our residents onto other services provided by our partner agencies such as ongoing tenancy support.

Do not suffer in silence, please get in touch as we are here to help. We are all in this together!