

Help for those affected by Coronavirus (COVID-19)

Banks

There are new rules to help protect those who have been financially affected by coronavirus. Banks must now: -

- offer a temporary payment freeze on loans and credit cards for up to three months. These payment holidays won't be interest-free though, so while they'll help those with cashflow problems, only do this if you need to.
- allow customers who are negatively impacted by coronavirus and who already have an arranged overdraft on their main personal current account, up to £500 charged at zero interest for three months - if they request it.
- make sure that all overdraft customers are charged no more than they would have been before the recent overdraft pricing changes came into force.
- ensure consumers using any of these temporary payment freeze measures will not have their credit file affected.
- A 3-month payment holiday for mortgages and lower rates for some

Contact your bank if you are struggling and need some support with your money.

Benefits

If you are in receipt of benefits nothing will change. The DWP is still open and can be contacted if you have any queries about your benefits. Helen and Riley are happy to make these calls on your behalf where possible.

Council tax reduction

Council tax reduction can help towards your council tax bill if you are unemployed or on a low income. The amount you receive will depend on your income and household circumstances. You can find out if you are eligible to by using the Council Tax reduction calculator on your local council website. You will still be liable to pay your water and waste water charges as these are not included in council tax reduction.

Education

Schools will remain open to children of key workers. This will extend to the Easter break and ensure families who rely on free school meals will be catered for.

Energy

Energy suppliers continue to deliver good customer service and consider how best to respond to customers, particularly vulnerable people, in a timely manner while following the government advice.

They are in constant contact with government, industry and consumer groups so we can act to protect you if any problems arise.

The government has also launched an emergency package with energy suppliers to ensure you don't face any additional hardships in heating or lighting your home during the coronavirus outbreak. If you are struggling with money problems or are repaying a debt, options will include:

- reviewing bill payment plans, including debt repayment plans
- payment breaks or reductions in how much you pay
- giving you greater time to pay
- in some cases access to hardship funds

No credit meters will be disconnected during the outbreak.

If you think you can't afford to pay for any extra gas or electricity used because you're having to self-isolate at home, support will be available through your energy supplier. Your supplier must take into account how much you can afford and will explain your options.

If you experience a power cut: -

- Telephone: **105** (a free phone number)
- If it's an emergency (gas leak etc) call emergency services.

If you need someone to visit your home for repairs/read a meter your energy supplier will work with you to ensure this is done safely. Please tell them if you are unwell or self-isolating.

Foodbanks

Foodbanks are available for emergency food supplies if you have no money to buy food. Some are delivering emergency food parcels during the current situation. Contact welfare rights who will find a foodbank in your area and if necessary, can phone them to refer you.

Food fund

Families unable to access food as a result of the coronavirus (COVID-19) outbreak will get support from local authorities with £30 million of new investment from the Scottish Government Food Fund.

The funding will support those most in need including families with children who are eligible for free school meals, older people, those with long-term health conditions and pregnant women.

Councils will have flexibility to use this additional resource in ways that best meet emerging local needs and circumstances, working with community groups and

businesses to support home delivery, provide financial help and meet dietary requirements.

Contact your local council if you require assistance with food.

Leaving your home

The current government guidelines state you can leave your home for any medical need. If you (or a person in your care) have a specific health condition that requires you to leave the home to maintain your health - including if that involves travel beyond your local area - then you can do so. This could, for example, include where individuals with learning disabilities or autism require specific exercise in an open space two or three times each day - ideally in line with a care plan agreed with a medical professional.

Even in such cases, in order to reduce the spread of infection and protect those exercising, travel outside of the home should be limited, as close to your local area as possible, and you should remain at least 2 metres apart from anyone who is not a member of your household or a carer at all times.

Medical

If you need to be tested for coronavirus and you do not have access to a car, the NHS will organise transport for you. They will match this to fit your needs and could be a taxi.

Rent

If you are a tenant experiencing financial difficulties because of COVID-19, the government will ensure you do not face the threat of eviction for at least 3 months:

- emergency legislation will be taken forward so that landlords will not be able to start proceedings to evict tenants for at least a 3-month period. This applies to private and social renters
- at the end of this period, landlords and tenants will be expected to work together to establish an affordable repayment plan, taking into account tenants' individual circumstances

If you'll struggle to pay rent during the coronavirus outbreak you should speak to your landlord as soon as possible to let them know your situation and work out a repayment plan.

Scottish Welfare Fund

£45 million has also been added to the Scottish Welfare Fund. This scheme helps families and people in Scotland who are on low incomes through Crisis Grants and Community Care Grants. You can apply for a:

- **Crisis Grant** – if you're in crisis because of a disaster (like a fire or flood), or an emergency (like losing your money or an unexpected expense). Can cover food/heating costs

- **Community Care Grant** – to help you or someone you care for to start to live, or to carry on living, a settled life in the community. Includes: - furniture, household equipment like a cooker or a washing machine, travel costs, removal expenses, and storage charges. You could also get a grant to help with living expenses if, for example, you are going to be looking after someone on temporary release from prison or young offender's institution, as they will not have any income to pay for these costs.

Freephone Helplines

Age Scotland - for those aged 50 +

Mon – Fri 9am to 5pm **0800 12 44 222**

Breathing Space – for support with mental health

Mon – Thur 6pm to 2am & 24hours at weekends

0800 83 85 87

Samaritans - non-judgemental listening service.

24 hours a day **116123**

Shout, for those who are struggling with mental health

24 hours a day text **85258**

Scotland's Domestic Abuse and Forced Marriage – confidential support for anyone with experience of domestic abuse or forced marriage

24 hours a day **0800 027 1234**

Silver Line – for those aged 55+

24 hours per day **0800 4 70 80 90**

Scottish helpline - vulnerable people with
advice/essential help

Mon-Fri - 9am to 5pm **0800 111 4000**