



Llywodraeth Cymru  
Welsh Government

# COVID-19

## Financial Support for Individuals



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**This is a short guide to the financial support that might be available to help you now.**

**We understand that the outbreak of Coronavirus can be especially worrying if you have difficulty paying your bills and/or your rent, but there is help and advice available to assist you.**

# INTRODUCTION

# 1





# 2 LOSS OF INCOME

## Support from the UK Government

### Universal Credit

Whether you are self-employed, have recently lost your job, working reduced hours or are on a zero hours contract, or taking unpaid leave to look after your child/children as a result of school closures, you may be eligible for the DWP's Universal Credit, which can include help with paying your rent. You can claim online at [www.gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit). For those who cannot use digital services, applications can be made over the phone:

Universal Credit Helpline **0800 328 5644**  
Welsh language **0800 328 1744**

If you need help to make a claim for Universal Credit Citizen's Advice can help you. Call free on **08000 241 220** or visit [www.citizensadvice.org.uk/helpclaim](https://www.citizensadvice.org.uk/helpclaim)

### New Style Employment and Support Allowance

If you are ill or are self-isolating you may be able to get New Style Employment and Support Allowance, either on its own or at the same time as Universal Credit. More information on New Style ESA can be found at [www.gov.uk/guidance/new-style-employment-and-support-allowance](https://www.gov.uk/guidance/new-style-employment-and-support-allowance)

Telephone: **0800 328 5644** (option 3)  
Textphone: **0800 328 1344** (option 3)  
Welsh language telephone: **0800 328 1744**

### New Style Job Seeker's Allowance

You might be eligible for New Style Job Seeker's Allowance to help you when you look for work, either on its own or at the same time as Universal Credit. If you're unemployed or work less than 16 hours a week you may be able to get New Style JSA.

Telephone: **0800 055 6688**  
Textphone: **0800 023 4888**  
Welsh language: **0800 012 1888**

### Personal Independence Payment

Personal Independence Payment can help you with some of the extra costs if you have a long-term health condition or a disability. For more information on Personal

Independence Payment please visit [www.gov.uk/pip](https://www.gov.uk/pip) or you can make a claim by calling free on **0800 917 2222**. All face-to-face assessments for health and disability-related benefits have been temporarily suspended but you can still make a claim for Personal Independent Payment.

### Statutory Sick Pay

If you are employed and are ill or self-isolating you may be eligible to claim Statutory Sick Pay (SSP), which will help you towards your living costs, or to pay your rent and bills. If you're employed but your earnings are too low to claim SSP, you may be able to claim Universal Credit to help you towards your living costs and afford your rent and bills. You may be eligible for Statutory Sick Pay if you're required to self-isolate because you've been notified that you have come into contact with someone who has coronavirus, and you're unable to work as a result. Find out more at [www.gov.uk/statutory-sick-pay/eligibility](https://www.gov.uk/statutory-sick-pay/eligibility)

### Job Retention Scheme (Furloughed Employees)

More information can be found at [www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme](https://www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme)

If your salary is reduced as a result of these changes, and you are having difficulty meeting your living costs and paying your rent and/or bills, you may be eligible for support through Universal Credit.

### Self-employed scheme

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. HMRC will make the payment automatically but it is important that you submitted your tax return to the HMRC for 2018-2019 by 23 April 2020.

Further information can be found at [www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme](https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme)





# 3 HOUSING

Whether you're a tenant in the social sector or private sector, it's important that you talk to your landlord at the earliest opportunity if you think you will have difficulty paying your rent and bills, as they may be able to help you.

You could also be entitled to the following to help with your housing costs:

## **Discretionary Housing Payments**

(This applies to both social and private sector tenants)

These can provide extra money when your local authority decides that you need extra help to meet your housing costs on top of what benefit support you already receive through the DWP.

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

To access a Discretionary Housing Payment please contact your local authority.

## **Council Tax Reduction Scheme**

If your household is on a low income, you could receive support towards some, or all of your Council Tax bill through the Council Tax Reduction Scheme.

For more information please visit

**[www.gov.wales/council-tax-discounts-and-reductions-information-leaflet](http://www.gov.wales/council-tax-discounts-and-reductions-information-leaflet)**





# FINANCIAL HELP

## **Welsh Government's Discretionary Assistance Fund**

A fund of last resort intended to support people experiencing extreme hardship.

### **Flexibility to support coronavirus impact**

To provide more help for those households facing significant additional hardship due to the Coronavirus crisis, Welsh Government has asked the DAF Service Centre personnel to apply greater flexibility and discretion with regard to the number and frequency of EAP payments that clients may require during this period.

You can apply online for a Discretionary Assistance Fund payment at [www.gov.wales/discretionary-assistance-fund-daf/how-apply](https://www.gov.wales/discretionary-assistance-fund-daf/how-apply) or by calling free on 0800 859 5924.

## **Emergency Assistance Payment (EAP)**

EAPs are a grant to help with essential costs after an emergency or if a claimant has experienced a disaster such as a flood or fire at home, or extreme financial hardship for reasons including delays in benefit payments.

The payment is intended to help cover the cost of food, gas and electricity, clothing and emergency travel





# 5 LIVING COSTS

## **Water**

If you are having difficulty paying your water bill, you should contact your supplier immediately. 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](http://www.dwrcymru.com/en/My-Account/Help-Paying-My-Water-Bill.aspx)

## **Gas and electricity**

The UK Government has agreed measures with the energy industry to support people through the coronavirus pandemic. Any energy customer in need of financial help 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.

## **Broadband and mobile phones**

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 and loans**

Many banks and credit card firms are offering payment holidays, increased overdraft facilities and low interest rates to help people throughout the coronavirus pandemic. If you are concerned about paying your bank or credit card payments, you should contact your financial services provider immediately, as they may be able to put a payment plan or other support in place to help you.

## **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. To find your local authority contact details please visit [www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)





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## HEALTH & WELLBEING

During this challenging time, it's really important that we take care of ourselves and others.

Welsh Government have developed a website which gives practical advice on how you can stay safe and protect others in your community. To find out more, visit [www.gov.wales/safe-help](http://www.gov.wales/safe-help)

### **Live Fear Free**

Live Fear Free provides easy to access, helpful confidential advice on a variety of matters which may be relevant to your situation. It is open 24/7, is free and will not show up on phone bills.

The helpline provides help and support for anyone who is experiencing or knows someone experiencing domestic abuse and sexual violence.

There are four ways to make contact:

By phone: **0808 80 10 800**

Text service: **07860 077333**

E-mail: [info@livefearfreehelpline.wales](mailto:info@livefearfreehelpline.wales)

Live chat: [www.gov.wales/live-fear-free](http://www.gov.wales/live-fear-free)

Further information on staying well at home is available on the Public Health Wales website: [www.phw.nhs.wales/topics/latest-information-on-novel-coronavirus-covid-19/staying-well-at-home](http://www.phw.nhs.wales/topics/latest-information-on-novel-coronavirus-covid-19/staying-well-at-home)

### **C.A.L.L. Helpline**

Talking about worries and problems can make things easier and there are services available to support you. The C.A.L.L. Helpline is a dedicated mental health helpline for Wales, which provides confidential listening and emotional support and will help you contact support available in your local area, including voluntary and charitable organisations.

It can be contacted on **0800 132 737** or by texting 'help' to **81066**. The C.A.L.L. website is at: [www.callhelpline.org.uk](http://www.callhelpline.org.uk)

# 7

## CONTACTS

### **Citizen's Advice Cymru**

Citizen's Advice Cymru offers free, confidential advice on a range of issues including money, debt and benefits.

To speak to an adviser, please call **03444 77 20 20** (9am to 5pm, Monday to Friday) or to access information and/or talk to adviser online, please visit [www.citizensadvice.org.uk/wales/about-us/contact-us/contact-us/contact-us](http://www.citizensadvice.org.uk/wales/about-us/contact-us/contact-us/contact-us)

If you are self-isolating and friends or neighbours are not able to help, please contact your local volunteer centre (County Voluntary Council) for help and advice. To find out more, please visit [www.thirdsectorsupport.wales/contact](http://www.thirdsectorsupport.wales/contact)

### **Age Cymru Advice**

Age Cymru Advice offers free, confidential, impartial and bilingual expert advice service for over 50s in Wales. They can help older people, their families, friends, carers and professionals with information and advice on matters affecting older people.

To find out more, call **08000 223 444** between 9:30am and 4:30pm, Monday to Friday or email [advice@agecymru.org.uk](mailto:advice@agecymru.org.uk)

### **Care and Repair**

Care and Repair provides information, advice and practical services that help older people in Wales stay safe, warm and well at home. They fit disability aids and adaptations, supply home maintenance services, help maximise income and access grants, and make homes safe to return to from hospital.

To find out more, call **0300 111 3333** or visit [www.careandrepair.org.uk](http://www.careandrepair.org.uk)

Even if you think that you do not ordinarily qualify for financial support you could now be eligible for some help with day to day living costs.

### **Mental Health and Money Advice Service**

Hafal, as part of Mental Health UK has launched the Mental Health & Money Advice. The service supports people affected by mental health and money issues including carers, friends, families and professionals within the area.

Further information can be found by visiting [www.hafal.org/recovery/finance-money](http://www.hafal.org/recovery/finance-money)