

# Money worries during the Coronavirus Outbreak?

This information sheet provides general guidance on financial support available during the coronavirus outbreak. For more detailed information please use the web links below.

## Have you stopped working, but your job has been retained?

- UK employers will be able to access the Government's support to retain and pay their staff that would otherwise be laid off. Employers must identify staff as 'furloughed workers' and provide information to HMRC.

[www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses](http://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses)

- HMRC will reimburse 80% of furloughed workers wage cost up to a cap of £2,500 per month.
- Speak to your employer about whether or not you have been retained as an employee if you are no longer working.

## Have you been made unemployed or laid off?

- Some people that were paid-off work at the very start of the outbreak in the UK may be entitled to the 'furloughed worker' scheme (see above). Check with your former employer as they may be able to keep you on their payroll now that this support has become available.
- You may be entitled to Universal Credit. This will cover your living costs and rent. How much you will get depends on your circumstances, i.e. whether you have children, your partner's income, or any other income and savings you have.

Make a claim:

[www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)

0800 328 5644

- You would normally need to attend appointments at the Job Centre but this requirement has been suspended during this crisis to support social distancing.

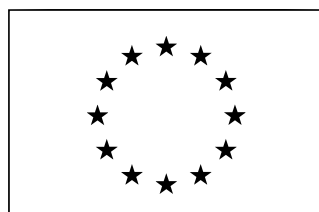
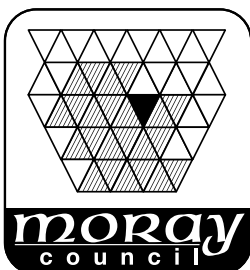
## Exceptions

- If you have worked without too many gaps for the last 2 to 3 years, you may have enough National Insurance contributions to qualify for Jobseekers Allowance.

Make a claim:

0800 055 6688

You may also qualify for a top-up of Universal Credit, for example for your rent (unless you already claim Housing Benefit).



EUROPEAN UNION

## Are you Self-Employed?

- The Government has provided a new scheme for financial support for self-employed or a member of a business partnership and have lost income due to coronavirus. You can claim a taxable grant worth 80% of your trading profits up to a cap of £2,500 per month for 3 months.

For details: [www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme](http://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme)

- If you are not eligible to claim under this scheme you can make a claim for Universal Credit.

Make a claim:

[www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)  
0800 328 5644

- If you claim Universal Credit and you are directly affected by coronavirus or self-isolating, the Minimum Income Floor will not apply to you for the duration of the outbreak.

## Off work or reduced hours

### – How will this effect Tax Credits?

- HMRC is treating a reduction in earnings due to the coronavirus as a temporary exceptional change. This is also the case if you have stopped work but are being retained by your employer as a 'furloughed worker'. Working Tax Credits (WTC) will not reduce.
- You do not have to notify HMRC of a reduction in your earnings due to the coronavirus crisis but remember to notify them if your childcare costs have stopped, reduced or increased.
- Any underpayment of WTC due to having a reduced income should be paid when your entitlement is finalised during the annual review, by 31 July 2020.
- WTC payments for the new tax year (from 6 April 2020) may increase. It is vital that you provide a record of your actual income for the tax year 2019/20 and an estimate of your expected income in 2020/21.
- Contact the Tax Credits Helpline for the latest advice:  
[www.gov.uk/manage-your-tax-credits](http://www.gov.uk/manage-your-tax-credits)  
0345 300 3900

## Are you unwell or shielding due to the Coronavirus?

- If you cannot work due to the coronavirus you may be eligible for Statutory Sick Pay (SSP). It is paid by your employer for up to 28 weeks. Due to the coronavirus, it is now payable from the first day of your illness.
- SSP Regulations have been amended to include a person who is 'shielding' as they have been advised to by a health professional, or have been identified in public health guidance as being at a high risk of severe illness from coronavirus because of an underlying illness.
- If you are a gig worker and/or on a zero hours contract you may be entitled to sick pay.
- If you need to prove to your employer that you are not fit to work, you can get an isolation note from NHS Inform website.

Make an application:

[www.nhsinform.scot/](http://www.nhsinform.scot/)  
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- If you are not entitled to Statutory Sick Pay you may be entitled to Universal Credit.

Make a claim:

[www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)  
0800 328 5644.

## Are you claiming benefits because you are unwell?

- If you claim Employment Support Allowance or Universal Credit because you are affected by the coronavirus as you have symptoms or are self-isolating, you won't have to attend a medical to prove you are unfit for work and you will not be required to produce a fit note.
- All face to face assessments for sickness and disability benefits have been suspended for 3 months with effect from 19 March 2020. You will be notified about any alternative arrangements which may involve either telephone or paper-based assessments

## Where can I get more help?

### Rent arrears

- If you think you will struggle to pay your rent please speak to your landlord (or letting agent) now.
- Landlords are not allowed to evict tenants that are in financial hardship due to the coronavirus.
- Universal Credit can help with housing costs if you have a low income.

Make a claim:

[www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)

0800 328 5644

- Discretionary Housing Payments can also help if Housing Benefit or Universal Credit doesn't cover all of your rent, although it does not cover non-payment of rent arrears.

Make a claim:

[www.moray.gov.uk/discretionaryhousingpayment](http://www.moray.gov.uk/discretionaryhousingpayment)

01343 56 3456

### Food crisis

- Moray Food Plus can help with food and essentials in a crisis. They work on a referral basis from support services such as Citizens Advice Bureau (08000 857 145) and Scottish Welfare Fund (01343 563 456).

### Bills & Debts

- If you're worried or struggling to pay bills and debts, including rent and council tax arrears, Money Advice Moray (0300 123 4563) can help to negotiate lower payments and payment breaks with creditors.
- Citizens Advice Bureau  
08000 857 145

### Free School meals

- Although schools have been closed during the coronavirus crisis, free school meals are still being provided during term time. Contact the Benefit Service (01343 56 3456) to apply for free school meals and a range of other benefits such as council tax reduction.

### Mortgage arrears

- If you think you will struggle to pay your mortgage on time please speak to your lender now.
- Some lenders may offer you options such as a payment holiday or a smaller monthly payment for a short term period.
- There is also help available from the Support for Mortgage Interest scheme if you receive certain benefits.

[www.gov.uk/support-for-mortgage-interest](http://www.gov.uk/support-for-mortgage-interest)

### Money crisis

- Scottish Welfare Fund can provide help with money in a crisis.

For details and to apply:

[www.moray.gov.uk/scottishwelfarefund](http://www.moray.gov.uk/scottishwelfarefund)

01343 563 456

- Moray Emergency Relief Fund is now available  
[www.moray.gov.uk/downloads/file132792.pdf](http://www.moray.gov.uk/downloads/file132792.pdf)

- MFR Cash for Kids  
[www.cashforkids.uk.com/appeal/](http://www.cashforkids.uk.com/appeal/)

### Benefit advice & support

- Whether you are in or out of work and you want to check if you are entitled to benefits or need help to claim the right benefits, Money Advice Moray (0300 123 4563) can help. Citizens Advice Bureau (08000 232 581) can help you claim Universal Credit.

### Fuel / energy costs

- Energy suppliers are offering some help to those struggling to pay bills as a result of the coronavirus – both prepay and credit meter.
- If you have a prepayment meter and are unable to go outside to top it up as you are unwell or self-isolating, speak to your energy supplier.
- [www.reapscotland.org.uk/coronavirus-info/](http://www.reapscotland.org.uk/coronavirus-info/)

## Help while shopping?

- Grampian Assistance Hub  
[www.GCAH.org.uk](http://www.GCAH.org.uk)  
0808 196 3384
- National Assistance Helpline  
0800 111 4000
- Moray Royal Voluntary Service  
[moraysupport@royalvoluntaryservice.org.uk](mailto:moraysupport@royalvoluntaryservice.org.uk)

## Volunteering

- Moray Royal Voluntary Service  
[moraysupport@royalvoluntaryservice.org.uk](mailto:moraysupport@royalvoluntaryservice.org.uk)
- Grampian Assistance Hub  
[www.GCAH.org.uk](http://www.GCAH.org.uk)  
0808 196 3384
- tsiMoray  
[www.tsimoray.org.uk/covid-19-portal](http://www.tsimoray.org.uk/covid-19-portal)
- Ready Scotland  
[www.readyscotland.org/coronavirus](http://www.readyscotland.org/coronavirus)

## NHS

- NHS 24  
[www.nhsinform.scot/coronavirus](http://www.nhsinform.scot/coronavirus)  
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## Moray Council

- [www.moray.gov.uk/covid-19](http://www.moray.gov.uk/covid-19)

## Homelessness

- For help and support:  
0300 123 4566 (in hours)  
03457 565656 (out of hours)

## Parents

- [www.parentclub.scot](http://www.parentclub.scot)
- [www.bbc.co.uk/bitesize](http://www.bbc.co.uk/bitesize)

## Business support fund

- [www.moray.gov.uk/downloads/file132681.pdf](http://www.moray.gov.uk/downloads/file132681.pdf)

## Mental Health

- Moray Wellness Centre:  
[moraywellnesscentre@penumbra.org.uk](mailto:moraywellnesscentre@penumbra.org.uk)  
0800 234 3490
- Breathing Space:  
[www.breathingspace.scot](http://www.breathingspace.scot)  
0800 838587
- Samaritans:  
[www.samaritans.org](http://www.samaritans.org)  
116 123
- Young Minds:  
[www.youngminds.org.uk](http://www.youngminds.org.uk)
- CAMHS:  
[www.camhsgrampian.org](http://www.camhsgrampian.org)

## Scottish Government

- [www.gov.scot/coronavirus-covid-19](http://www.gov.scot/coronavirus-covid-19)
- [www.readyscotland.org/coronavirus](http://www.readyscotland.org/coronavirus)

## Domestic Abuse

- Scottish Domestic Abuse Helpline:  
0800 027 1234
- Moray Women's Aid:  
01343 548565

## Money Help

- [www.moneysavingexpert.com](http://www.moneysavingexpert.com)
- [www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)

## Employability support

- Moray Pathways Employability Consortium:  
[www.myworldofwork.co.uk/has-your-job-been-affected-covid-19-coronavirus](http://www.myworldofwork.co.uk/has-your-job-been-affected-covid-19-coronavirus)  
[moraypathways@moray.gov.uk](mailto:moraypathways@moray.gov.uk)  
07800 678502