



Citizens Advice Devon

COVID-19: WHAT CAN YOU CLAIM?
4. EMERGENCIES

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1. Introduction

What do you do if you don't have enough money to meet your immediate needs? You may have run out of food or medicines and are unable to leave your house because you are being shielded. Or you might not be able to pay for fuel. Or your cooker or boiler may have broken down so you can't cook or get hot water and no one will come out to help you. Your broadband connection or your landline may have failed. These notes cover some of the help that might be available.

2. Self-isolation Payment

You might be able to get a single payment of £500 from your local council if you're employed or self-employed and you can't work from home. To get the payment you must be self-isolating at home because either:

- you tested positive for coronavirus
- the NHS told you to

You can't get the payment just because you have to quarantine when you enter the UK from abroad.

To get the payment you'll have to show you have no income or a low income.

You should automatically get the payment if you get at least one of these benefits:

- Universal Credit
- Pension Credit
- Working Tax Credit
- income-related Employment and Support Allowance
- income-based Jobseeker's Allowance
- Income Support
- Housing Benefit

If you're not getting any of the benefits, you could still get the payment if you're struggling with your living costs. Your local council will decide based on your income and savings. You can find out more and apply on your local council's website – find your council's website on GOV.UK.

3. Urgent Help

If you are in Devon and need urgent help because of the coronavirus pandemic but do not have family, friends or neighbours to ask and are not receiving support directly from government, local authority or community services, you can contact your local district council. Go to <https://www.devon.gov.uk/coronavirus-advice-in-devon/document/do-you-need-help/> for more information.

Each council in Devon has an individual helpline set up to make it easier for you to get help with things like deliveries of essential food, household supplies and medicine as well as extra care and social contact.

Depending on what you need, they will be able to help you organise support through either their local hub, the NHS volunteer responder scheme or a local community group.

Emergency financial support is also available for those who need short term help to afford to pay for basic household essentials.

As well as practical support, they can also help you access information and advice on a range of things like ordering and paying for food online or over the phone, getting vouchers or e-payment cards for volunteers to use, increasing your financial independence and maintaining your general health and wellbeing.

You can also call them to raise concerns about someone in your community who you think needs help.

Each council has links with its local Citizens Advice office. The helplines are:

South Hams District Council Community Helpline – 01803 861297

Exeter City Council Community Wellbeing – 01392 265000

Mid Devon District Council Community Support Hotline – 01884 234387

North Devon Council Coronavirus Community Support Service – 01271 388280

Torrige District Council COVID Information Line – 01237 428888

West Devon Borough Council Community Helpline – 01822 813683

Teignbridge District Council Coronavirus Hotline – 01626 215512

East Devon District Council Coronavirus Community Support Hub Hotline – 01395 571500

4. Emergency Financial Help Through the Benefits System

Universal Credit Budgeting Advance

Some people in receipt of Universal Credit may be able to get a budgeting advance – an early payment of their benefit which they then have to pay back. This can help with expenses such as:

- a one-off item - e.g. replacing a broken fridge or cooker
- work-related expenses - e.g. buying uniform or tools
- unexpected expenses
- repairs to your home
- travel expenses
- maternity expenses
- funeral expenses
- moving costs or rent deposit
- essential items, like clothes

Except where the money is for work-related costs, like train tickets to job interviews, you'll need to have claimed any one of these benefits for 6 months or more:

- Universal Credit
- means-tested Jobseeker's Allowance
- means-tested Employment and Support Allowance
- Income Support
- Pension Credit

You'll also need to have earned less than £2,600 (single people) or £3,600 (couples) in the 6 months before your application. You can't get a budgeting advance if you or your partner are still paying off a previous one.

The smallest budgeting advance you can get is £100. The maximum depends on your circumstances. You can borrow up to:

- £348 if you're single without children
- £464 if you're in a couple without children
- £812 if you have children

If you have more than £1,000 in capital (savings, mainly), your advance will be reduced by the amount you have over £1000. For example, if you have £1,250 in capital, and you need £300, your budgeting advance will be reduced to £50.

You apply for a budgeting advance by phone. A decision on whether to make the advance payment and, if so, how much will be based on look at things like:

- whether you can afford to pay the loan back - they'll see if you have any debts and how much you owe to help work this out
- how much you have in savings

A decision is usually made on the day of the application.

Universal Credit helpline:

Telephone: 0800 328 5644

Textphone: 0800 328 1344

Telephone (Welsh language): 0800 012 1888

Monday to Friday, 8am to 6pm

If you are waiting for a first payment of Universal Credit or if your circumstances have changed and you are waiting for an increased payment of Universal Credit, you may be able to claim an advance payment. For more information, see: <https://www.citizensadvice.org.uk/benefits/universal-credit/claiming/get-advance-payment/>

If you're at least 10 weeks pregnant or have a child under 4 years old, you might be able to get free vitamins and Healthy Start vouchers for milk, fruit and vegetables and infant formula milk. For more information, go to: <https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/if-youre-struggling-with-living-costs/>

Get help paying your rent and council tax

If Housing Benefit or Universal Credit doesn't cover all your rent and you need more money, you could make a claim for a discretionary housing payment (DHP). A DHP is extra money from your local council to help pay your rent.

You need to claim Housing Benefit or the housing costs part of Universal Credit to get a DHP.

Your local council doesn't have to give you a DHP - it depends on your circumstances.

You may be entitled to Council Tax Reduction from your local authority to help pay your council tax. Even if you are not entitled to full CTR under your local authority's scheme, your authority still has the power to reduce your council tax bill further or to cancel it altogether. Your local authority will normally only do this if you can show that you are suffering

exceptional hardship, possibly because of illness, disability or other difficult circumstances. If you are in this situation you should ask your local authority for help and be prepared to provide evidence of your circumstances.

Check what benefits you can get

You can use a free benefits calculator to check which benefits you can get. You'll need to be a British or Irish citizen and over 18. You will need details of your savings, income, pension, childcare payments, existing benefits. And you will need these details for you partner if you have one.

You can use the Turn2us or Entitledto benefit calculators:

https://benefits-calculator.turn2us.org.uk/AboutYou?utm_source=BADviser&utm_medium=referral&utm_campaign=GovUK

<https://www.entitledto.co.uk/>

Or you can ask your nearest Citizens Advice to help you work out what benefits you can get.

Get your benefit paid early

Some benefits can be paid early. This is known as a 'short term benefit advance'. You might be able to get your benefit paid early if:

- you've claimed a benefit and are waiting for the first payment
- your benefit has been increased but you haven't had the new amount yet
- you've been told you won't be paid on the usual date

A small amount will be taken off future payments to pay it back - usually for 12 weeks.

You can't get a benefit paid early for Housing Benefit, Attendance Allowance, Disability Living Allowance, Personal Independence Payment, Child Benefit, Guardian's Allowance, Tax credits.

To ask for an advance, contact the DWP office that's dealing with your benefit claim. You can find their contact details on any letter or email you've had from them.

5. Food

If you have no money to pay for food, you may be able to get help from a food bank. You will need to be referred to a food bank. Your local Citizens Advice can make the referral for you or you can go through your local council or other local organisations.

6. Budgeting

There are many things that you may be able to do to help clear debts and reduce ongoing payments of bills and other household expenses. Go to <https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/get-help-with-bills/> for further information. You can also search for help on energy efficiency and switching energy and TV, broadband and mobile phone providers.

FOR FURTHER INFORMATION AND ADVICE:

Visit www.citizensadvice.org.uk and search for 'coronavirus'

Phone: Devon Adviceline 9.00am–4.00pm Monday–Friday:

0800 144 8848