Money and benefits information

April 2020
Can’t work because of Coronavirus?

Ask your employer to ‘furlough’ and the government will pay 80% of your wages up to £2,500 a month. It’s the employer’s decision.

Self Employed?

The government has agreed to help the self-employed with the Self Employed Income Support Scheme (SEISS). There are restrictions and it is capped at £2,500 a month.

Click here for detailed information
Benefits

Things are changing fast as the government brings in more ways to help people. If you have lost your job or had a cut in hours you may be able to claim benefits – Universal Credit, Statutory Sick Pay, new style Job Seeker’s Allowance etc.
Advice line: 03444 111 444

Claiming Universal Credit

UC is for people who are working on low wages; self-employed; unemployed and sick or disabled. It covers living costs, housing costs and childcare. Savings above £6,000 will reduce your UC. Savings above £16,000 mean you get no UC.

Watch this video on how to claim
Phone lines are very busy. If you can’t get through on the phone to verify your ID put a note on your journal asking for a call back. Answer any unidentified callers – it might be the DWP.

Claims are made and managed online. Couples make a joint, linked claim. You must have an email address and bank account, credit union or post office account.

Before you start you will need to gather some information:
- NI number
- Accommodation type
- Landlord’s address and phone number
- Service charge
- How much you earn (recent payslips)
- Bank account information
- Info on savings
- Child benefit information

Start your claim as soon as possible, it’s only backdated one month

Apply here
If you cannot claim online (no internet access, problems with reading and writing or English language) you can phone in your claim. Call 0800 328 5644 – but the delays are long.

**Need Extra Help Claiming?**

CAB (citizensadvice.org.uk) offer support to make your first claim
- by phone 0800 144 8444
- web chat (Click here)

**Universal Credit Advance Payment**

It usually takes five weeks to get your first regular payment, then you are paid once a month. You can get an instant advance payment of UC. But this is a loan and the monthly repayments are high.

**Top Tip:** If you need to borrow, do you need the maximum? Taking less will make the next few months easier.
Mortgage Payments

You can ask your lender for a three month payment holiday. Under Universal Credit you can apply for a loan to cover the interest payments on your mortgage but only after claiming UC and not earning for nine months.

Council Tax

If you pay council tax remember to apply for help (Council Tax Support) if your income has dropped. This is separate to Universal Credit – apply to your local council online. If you live alone make sure you get the 25% discount.

- [https://www.lambeth.gov.uk/benefits-and-support/apply-for-council-tax-support](https://www.lambeth.gov.uk/benefits-and-support/apply-for-council-tax-support)

Debt Advice

Are you worried about paying off debts? There are really good debt charities who can give you advice online or on the phone. They are understanding and patient - there is ALWAYS a solution.

Talk to the companies you owe money to and tell them if you cannot make the usual payments.

You can ask companies to pause your repayments and freeze interest while you get advice.

Amend this sample letter:

Before you call a debt charity, get organised:

- Use our Debt Table to write down:
  
  1. Who you owe
  2. Monthly payment amounts
  3. How much is left to pay off

  - Complete our Budget Sheets, so you know how much money is coming in and how much is going out (I’ve attached two – a simple one-pager and a more in-depth version.

Then contact one of these charities:

Be careful when Googling, avoid companies who give debt advice but charge fees. Often they have names similar to free debt charities – just to confuse you! The good debt advice organisations DO NOT charge fees.

See below:

<table>
<thead>
<tr>
<th>Stepchange</th>
<th>Payplan</th>
<th>National Debtline</th>
<th>Christians Against Poverty</th>
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<tbody>
<tr>
<td>Stepchange.org</td>
<td>Payplan.com</td>
<td>Nationaldebtline.org</td>
<td>Cap.uk.org</td>
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<tr>
<td>0800 138 1111</td>
<td>0800 280 2816</td>
<td>0808 808 4000</td>
<td>0800 328 0006</td>
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Gas & Electric Prepayment meters
If you can’t get out to top up your card or are short of money, use this link to see how your energy firm can help. Or phone your energy supplier and ask for help.

Emergency Help
Councils have emergency funds to help in a crisis with payments for fuel or food:
https://www.southwark.gov.uk/benefits-and-support/emergency-support
https://www.lambeth.gov.uk/apply-for-emergency-support
Or email and ask them to call you at ESSteam@lambeth.gov.uk

Emergency Food
If you cannot afford to buy food, food banks can help. Check locally for up to date information. You need a voucher from your GP, school, social worker or local charity. Most food banks now are issuing vouchers online and delivering food direct to people at home
Lambeth Larder is an excellent website with up to date information on emergency food and support for vulnerable people: [http://www.lambethlarder.org](http://www.lambethlarder.org)

<table>
<thead>
<tr>
<th>Brixton &amp; Norwood &amp; Streatham Food Banks</th>
<th>Clapham Park Food Bank</th>
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<tbody>
<tr>
<td>T 07722 121 108</td>
<td>T 020 8675 7661</td>
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<tr>
<td><a href="mailto:norwoodfoodbank@btinternet.com">norwoodfoodbank@btinternet.com</a></td>
<td><a href="mailto:info@claphampark.foodbank.org.uk">info@claphampark.foodbank.org.uk</a></td>
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<tr>
<td>norwoodbrixton.foodbank.org.uk</td>
<td>claphampark.foodbank.org.uk</td>
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<td>*Online vouchers &amp; home delivery</td>
<td>*Online vouchers &amp; home delivery</td>
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<tr>
<th>Vauxhall Food Bank</th>
<th>Waterloo Food Bank</th>
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<tr>
<td>T 07586 258991</td>
<td>T 020 7921 4205</td>
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<tr>
<td><a href="mailto:foodbank@christchurchlondon.org">foodbank@christchurchlondon.org</a></td>
<td><a href="mailto:foodbank@oasiswaterloo.org">foodbank@oasiswaterloo.org</a></td>
</tr>
<tr>
<td>vauxhall.foodbank.org.uk</td>
<td>waterloo.foodbank.org.uk</td>
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<tr>
<td>*Online vouchers &amp; home delivery</td>
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<tr>
<th>Southwark Food Bank (Pecan)</th>
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<tr>
<td>T 0207 732 0007</td>
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<tr>
<td><a href="mailto:foodbank.support@pecan.org.uk">foodbank.support@pecan.org.uk</a></td>
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<tr>
<td>southwark.foodbank.org.uk</td>
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<tr>
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Budgeting

Planning ahead can take off some of the pressure. Make a budget so you know how much money is coming in and how much is going out. Use our Budget Sheets (attached) to make a plan. We’ve got a quick Excel sheet and a more detailed – but really useful - more in-depth set of budget sheets.

Pay the most important (Priority) bills first, these are the ones with the biggest consequences if you don’t pay:

- Rent
- Court fines
- Council Tax
- Child maintenance
- Gas and electric
- Income tax
Ideas for Cutting Costs

In these uncertain times it’s a good idea to cut costs where you can now, send us your good tips and we can share them:

- **Mobile:** If you have access to Wi-Fi, can you reduce your data package? Some networks are offering free extra data.
- **Subscriptions:** Can you cut any services? Sky Sports is letting customers pause your subscription. Share Netflix-type log ins with family and friends.
- **Donations:** Consider pausing donations to church or charities.
- **Travel:** If you are self-isolating or working from home you can claim a refund on your travelcard [https://tfl.gov.uk/fares/refunds-and-replacements/coronavirus](https://tfl.gov.uk/fares/refunds-and-replacements/coronavirus).
- **Fuel bills:** Fuel suppliers will not cut off anyone at the moment. They have agreed to be flexible on late payments etc. Check with your supplier. Switch to a cheaper deal. Use your current usage in kilowatt hours or cost of bills in £ to compare deals. Use comparison websites such as Uswitch.com or Myutilitygenius.co.uk.
- **Credit Card Debt:** Consider switching to a 0% balance transfer credit card to pay off balances more cheaply. BUT try to lock it away and not spend on it.
- **Water bills:** If your income has been affected by the coronavirus Thames Water is offering to temporarily reduce or postpone water bills. Call 0800 980 8800 There are also existing discount schemes if you are on a low income:
  1. Thames WaterSure - Thames Water discount scheme for people on low incomes or on certain benefits. Must be on a water meter & get certain benefits 0800 009 3652 [Click here for more](https://tfl.gov.uk/fares/refunds-and-replacements/coronavirus).
2. WaterHelp - If water bill is at least 3% of net household income (minus various costs including housing – there’s an online calculator) you can get half price water 0800 980 8800 Click here for more

<table>
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<tr>
<th>Other Useful Websites</th>
<th>Details</th>
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<tr>
<td>Moneysavingexpert.com</td>
<td>Up to date; loads of good advice and moneysaving tips</td>
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<tr>
<td>Gamcare.org.uk</td>
<td>Advice and support on problem gambling. Online chatrooms, counselling</td>
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<tr>
<td></td>
<td>0808 8020 133 24 hr phone line</td>
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<tr>
<td>Citizensadvice.org</td>
<td>Comprehensive advice on benefits, debt, housing etc.</td>
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<tr>
<td></td>
<td>Advice line 0344 111 444</td>
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<tr>
<td>National Domestic Abuse Helpline</td>
<td>0808 2000 247 Open 24 hours every day. Nationaldahelpline.org</td>
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**Lambeth & Southwark Advice Agencies now operating by phone or email**

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<tr>
<th>Advice Centre</th>
<th>Contact Information</th>
<th>Details</th>
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<tbody>
<tr>
<td>Brixton Advice Centre</td>
<td>0207 095 5908</td>
<td>General Advice on debt, benefits, housing etc. 10am-3pm, Mon-Thurs</td>
</tr>
<tr>
<td>Centre 70</td>
<td><a href="mailto:enquiries@centre70.org.uk">enquiries@centre70.org.uk</a></td>
<td>General Advice on debt, benefits, housing etc. Email to book a phone appointment</td>
</tr>
<tr>
<td></td>
<td>020 8670 0070</td>
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<tr>
<td>Every Pound Counts</td>
<td>0207 926 5555</td>
<td>Benefits advice for Lambeth people who are sick or who have a disability. Open Tues &amp; Thurs 1pm-4pm</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:everypoundcounts@lambeth.gov.uk">everypoundcounts@lambeth.gov.uk</a></td>
<td></td>
</tr>
<tr>
<td>Citizens Advice</td>
<td>0344 499 4134</td>
<td>General advice on debts, benefits, housing etc. Open Mon, Wed, Thurs, Fri 9.30am-4.30pm Tues 9.30am-7pm</td>
</tr>
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Coronavirus Scams!

Be careful, emails and texts are circulating offering tax refunds and grants - many are frauds and phishing exercise - trying to get your bank details. Do not click on them or open any attachments. Click here for more

Savings

If you are fortunate to still be earning and to actually be spending less because you can’t go out or take a bus, try to put some money aside in a savings account or even in a jar. It might come in handy if things get tougher or you can have a treat when things get back to normal. You can open many savings accounts online. Here is a link to London Mutual Credit Union – a non-profit community bank: https://creditunion.co.uk/
West London Mission empowers people affected by homelessness, poverty and trauma to make positive changes in their lives.