



Llywodraeth Cymru
Welsh Government

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.

An accessible version of this document is available for download at gov.wales/support-homeowners-and-tenants-campaign-material-coronavirus

INTRODUCTION

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LOSS OF INCOME

Support from the Welsh Government

Self-isolation support scheme

You could get a payment of £750 to help with loss of earnings if you've been told to self-isolate and cannot work from home. If you've tested positive for COVID-19 or have been formally told to self-isolate by the NHS Wales Test, Trace, Protect service on or after 23 October 2020, you can apply for a payment.

The Self-isolation support scheme is for those on low income, who cannot work from home and must self-isolate.

Payments will be taxed, but are exempt from National Insurance contributions. It should not affect any benefits you get.

To check your eligibility and find out how to apply, contact your local authority.

Subject to meeting eligibility criteria the scheme is also available to parents and carers of children up to and including Year 8 (or up to age 25 if the learner has multiple and complex needs) who have been asked to self-isolate.

Discretionary payments

If you meet the criteria but do not get benefits, you could still apply for a discretionary payment from your local authority. Discretionary payments are only made in exceptional circumstances.



UK GOVERNMENT SUPPORT

UK Government Support

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 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/helptoclaim

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

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. More information can be found at gov.uk/jobseekers-allowance/apply-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 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

Pension Credit

Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing costs such as ground rent or service charges. You can get Pension Credit even if you have other income, savings or own your own home.

Apply by phone

A friend or family member can call for you if you cannot use the phone.

Pension Credit claim line
Telephone: **0800 99 1234**
Textphone: **0800 169 0133**

Lines are open Monday to Friday, 8am to 6pm.



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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.

Early Alert Scheme (This applies to private sector tenants only)

This is an independent service delivered by Citizens Advice Cymru, providing advice to private sector tenants on rent, income, benefits and cost savings. You can access this support at any point from the first sign that you are going to struggle to pay your rent and bills. The service can include an assessment of your income and expenses to help with budgeting. The service can also help you to establish an affordable repayment plan with your landlord or letting agent. This will help to address rent arrears and reduce the risk of you losing your home.

If you are worried about paying your rent or household bills you can call the Private Rented Sector Debt Helpline on Freephone **0808 278 7920**.

Tenancy Hardship Grant (This applies to private sector tenants only)

Delivered by local authorities, this scheme is for private sector tenants who have fallen behind on their rent because of Covid-19. Subject to meeting the eligibility requirements of the scheme the grant is paid directly to your landlord reducing the likelihood of eviction.

To apply for a Tenancy Hardship Grant, you must have experienced financial hardship due to the Covid-19 pandemic that meant that you have not been able to fully pay your rent. You will have built up 8 weeks or more of arrears between 1 March 2020 and 30 June 2021, live in and hold a tenancy for a private sector property in Wales and not have been getting housing benefit or housing cost payments through Universal Credit when you built up your rent arrears.

More information on how to apply for a grant, can be found [here](#).

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 the 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.



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FINANCIAL
HELP

Welsh Government's Discretionary Assistance Fund

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

Emergency Assistance Payment (EAP)

EAPs are a grant to help with essential costs if you are in a crisis situation and in need of immediate financial support for reasons such as loss of job or delays in benefit payments. The payment is intended to help cover the cost of food, gas and electricity, clothing and emergency travel.

You can apply online for a Discretionary Assistance Fund payment at

gov.wales/discretionary-assistance-fund-daf/how-apply

or by calling free on **0800 859 5924**.

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



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

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 if their schools are closed or if your child or children are self-isolating or need to shield because of COVID-19.

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 see www.gov.uk/find-local-council.

Pupil Development Grant Access (PDG Access)

PDG Access is funding for families to help pay for some of the costs of the school day, specifically school uniform and other kit. Families whose children are eligible for free school meals can apply for this grant if they are:

- Entering reception class, or years 1, 3 and 5 in primary school
- Entering years 7, 8, 9, 10 and 11 in secondary school
- Aged 4,5, 7, 9, 11 or 12, 13, 14, 15 or 16 in special schools, special needs resource bases or pupil referral units

Funding is also available for looked after children in every school year.

www.gov.wales/pupil-development-grant-access



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, support your mental health and wellbeing and protect others in your community. To find out more, visit 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

Live chat: www.gov.wales/live-fear-free

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

Substance misuse national helpline

Visit: www.dan247.org.uk

Freephone: **0808 808 2234**

Or text DAN to: **81066**

Domestic abuse

To find help if you are experiencing violence in your home visit:

www.citizensadvice.org.uk/cymraeg/Teulu/gender-violence/domestic-violence-and-abuse-getting-help

Dewis Cymru

Online database with wellbeing resources.

To find out more visit: www.dewis.wales.

Healthy Start

If you are pregnant or have children under the age of four you could qualify for Healthy Start if you're on benefits or if you're pregnant and under 18. You get free vouchers every week to spend on milk, fresh, frozen, and tinned fruit and vegetables, fresh, dried, and tinned pulses, and infant formula milk. You can also get free vitamins. To find out more, including how to apply go to www.healthystart.nhs.uk or you can also call our helpline at the Healthy Start Issuing Unit on **0345 607 6823**.



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FAMILY SUPPORT

Family Information Service

Free information on services and activities for children, young people and families. To find out more visit: gov.wales/find-your-local-family-information-service

Additional Learning Needs

SNAP Cymru provides information, advice and support for parents, children and young people who have, or may have, additional learning needs. To find out more visit: www.snapcymru.org.

Parents

Free practical tips and advice for all your parenting challenges. To find out more visit: gov.wales/parenting-give-it-time.

Ethnic minorities Youth Support Team

EYST offers services for BME young people, families and individuals including refugees and asylum-seekers living in Wales. To find out more visit: www.eyst.org.uk.

Carers Trust Wales

National charity committed to improving support and services for unpaid carers. To find out more visit: www.carers.org.

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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 **0800 702 2020** (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

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

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

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

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

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.

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