

**Support available if you are a tenant living in Wales  
– COVID-19  
April 2020**

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## 1. Introduction

### i. Purpose of this guidance

The outbreak of Covid-19 can be especially worrying if you have difficulty paying your bills and/or your rent, but there is help and advice available from many different organisations and places. Some of this help and support is new, set up to help you manage financially during this outbreak, so do check what might be available to you.

The purpose of this document is to provide advice to tenants across Wales, who may rent from the council, from a housing association (the social sector) or from a private landlord (the private sector) on the support currently available across Wales to help you to continue to pay your rent and bills and provides information on how to access it.

The latest guidance related to Housing is published here:

<https://gov.wales/housing-coronavirus>

### ii. Using this guidance

If you are unsure if you are a social sector or a private sector tenant, the following might be helpful:

- You are likely be a tenant in the social housing sector if you rent your accommodation directly through the council or through a housing association.
- You are likely be a tenant in the private housing sector if you rent your accommodation through a landlord directly without going through your local council, or through a managing/lettings agent on behalf of your landlord.

If you're unsure which applies to you and need help to work this out, or you need help with using this guidance document, please contact:

Citizen's Advice: <https://www.citizensadvice.org.uk/wales/about-us/contact-us/contact-us/contact-us/>

**Advicelink Cymru:** 03444 772 020

(phone lines operate between 9am-5pm Monday to Friday and it is usually busiest at the beginning and the end of the day. They are not open on public holidays)

Text relay: 03444 111 445

Shelter Cymru: <https://sheltercymru.org.uk/contact-us/>

Housing help/advice and expert debt advice: 08000 495 495 (phone lines operate between 9.30am – 4.00pm, Monday to Friday)

It is important that you know, because there is different support available dependent on whether you are a social sector tenant or a private sector tenant. Before each section in the guidance, you will be able to see, in brackets, what sector the support refers to, either:

*(This applies to social sector tenants only)*

*(This applies to private sector tenants only)*

*(This applies to **both** social sector and private sector tenants)*

We have provided a number of website links throughout this document. These are either provided as a direct link, for example:

<https://gov.wales/>

**Or**

They have been provided as a link through the word 'here'. For example:

More information can be found [here](#).

To access these type of links, you will need to hover with your mouse over the word in [bright blue](#), press the Ctrl button on your keyboard, and whilst holding the Ctrl button down, left click with your mouse. This will open up the web page on your computer, or a device connected to the internet.

If you have friends and/or family that may find this guidance useful, but they do not have access to and/or the skills to access a device through the internet, please do share the information contained within this guidance with them so that they too can benefit from it.

The information provided in this guidance document was accurate when it was published. We will continue to update the guidance document throughout the outbreak of Covid-19, but it may not be accurate at the time you read it. As such, to avoid disappointment, you should always check the eligibility criteria for any support programme before applying in case it has changed. We cannot be held responsible.

### iii. **Keeping safe through Covid-19**

Please check [Coronavirus \(COVID-19\): what you need to do](#) on GOV.UK for announcements.

The [Public Health Wales Coronavirus page](#) gives a daily statement which is updated daily at 12pm.

Further information can be found on:

- [Welsh Government Coronavirus](#)

- [NHS Direct Wales symptom checker.](#)

If you are considered to be extremely vulnerable, you will have received a letter from the NHS or from your GP. You should follow the advice contained within this letter. More information on this can be found here:

<https://phw.nhs.wales/topics/latest-information-on-novel-coronavirus-covid-19/how-to-protect-extremely-vulnerable-people-shielding/>

#### iv. **Avoiding scams and fraudulent activity**

Unscrupulous criminals are exploiting people's fears about Covid-19 to prey on members of the public, particularly older and vulnerable people who are isolated from family and friends. National Trading Standards is warning people to remain vigilant following a rise in coronavirus-related scams which seek to benefit from the public's concern and uncertainty over Covid-19.

Members of the public should ignore scam products, such as supplements and anti-virus kits, which falsely claim to cure or prevent Covid-19. In some cases individuals may be pressurised on their own doorsteps to buy anti-virus kits or be persuaded into purchasing products that are advertised on their social media feeds. In addition, some call centres that previously targeted UK consumers with dubious health products, are now offering supplements that falsely claim to prevent Covid-19.

Communities are also being urged to look out for signs of neighbours being targeted by doorstep criminals. While there are genuine groups of volunteers providing help during self-isolation, there have been reports of criminals preying on residents – often older people or people living with long-term health conditions – by cold-calling at their homes and offering to go to the shops for them. The criminals often claim to represent charities to help them appear legitimate before taking the victim's money. There are genuine charities providing support, so people should be vigilant and **ask for ID from anyone claiming to represent a charity.**

#### **COVID-19 scams identified include:**

##### **Doorstep crime**

- Criminals targeting older people on their doorstep and offering to do their shopping. Thieves take the money and do not return.
- Doorstep cleansing services that offer to clean drives and doorways to kill bacteria and help prevent the spread of the virus.

## **Online scams**

- Email scams that trick people into opening malicious attachments, which put people at risk of identity theft with personal information, passwords, contacts and bank details at risk. Some of these emails have lured people to click on attachments by offering information about people in the local area who are affected by coronavirus.
- Fake online resources – such as false Coronavirus Maps – that deliver malware such as AZORult Trojan, an information stealing program which can infiltrate a variety of sensitive data. A prominent example that has deployed malware is '*corona-virus-map[dot]com*'.

## **Refund scams**

- Companies offering fake holiday refunds for individuals who have been forced to cancel their trips. People seeking refunds should also be wary of fake websites set up to claim holiday refunds.

## **Counterfeit goods**

- Fake sanitisers, face masks and Covid19 swabbing kits sold online and door-to-door. These products can often be dangerous and unsafe. There are reports of some potentially harmful hand sanitiser containing glutaral (or glutaraldehyde), which was banned for human use in 2014.

## **Telephone scams**

- As more people self-isolate at home there is an increasing risk that telephone scams will also rise, including criminals claiming to be your bank, mortgage lender or utility company.

## **Donation scams**

- There have been reports of thieves extorting money from consumers by claiming they are collecting donations for a COVID-19 'vaccine'.

## Loan sharks

It is expected that illegal money lenders will prey on people's financial hardship, lending money before charging extortionate interest rates and fees through threats and violence.<sup>1</sup>

People are being encouraged to protect their neighbours by joining **Friends Against Scams**, which provides free online training to empower people to take a stand against scams. To complete the online modules visit:

[www.friendsagainstscams.org.uk](http://www.friendsagainstscams.org.uk).

The Trading Standard's latest advice about how to protect yourself from scams and fraudulent activity through Covid-19 can be found here:

<https://www.friendsagainstscams.org.uk/shopimages/coronavirus.png>

For further advice on scams call:

**Advicelink Cymru** - to speak to an adviser, please call 03444 77 20 20, or alternatively to talk to adviser online, please click [here](#)

**Action Fraud** – 0300 123 2040

You can also report fraud online: <https://www.actionfraud.police.uk/>

**Contact your bank immediately if you think you've been scammed.**

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<sup>1</sup> Section iv has been referenced from <https://www.nationaltradingstandards.uk/news/beware-of-covid19-scams/>

## 2. Support available through the Department for Work and Pensions (DWP)

- i. **Universal Credit, New Style Employment and Support Allowance, New Style Job Seekers Allowance** (*This applies to **both** social sector and private sector tenants*)

Whether you're unemployed, employed or self-employed, you may be eligible for support through the UK Government's Department for Work and Pensions (DWP) and/or Her Majesty's Revenue and Customs (HMRC). The amount that you will be eligible for will depend on your individual circumstances and that of your household. You can use an online benefits calculator to help you understand what you may be able to receive. Examples of benefit calculators can be found here:

<https://www.gov.uk/benefits-calculators>

### Universal Credit

Whether you have recently lost your job, are working reduced hours or are on a zero hours contract, experiencing income loss because you're only receiving 80% of your wage through the Job Retention Scheme (page15) or are taking un-paid leave to look after your child/children as a result of school closures, you may be eligible for Universal Credit. This would mean you would be better placed to continue to pay your rent and bills, and prevent rent and bill arrears from accumulating through the outbreak of Covid-19.

You can find out more information on Universal Credit here:

<https://www.gov.uk/universal-credit>

### Eligibility

You may be able to get Universal Credit if you are unemployed, employed or self-employed and:

- you're on a low income or out of work; and
- you're 18 or over (there are some exceptions if you're 16 to 17); and
- you're under [State Pension age](#) (or your partner is); and
- you and your partner have £16,000 or less in savings between you (the amount that you are eligible for will be reduced if you have savings of between £6,000-£16,000); and
- you live in the UK

The UK Government has increased the standard allowance in Universal Credit and the basic element in Working Tax Credit for 1 year. The weekly amount for both will increase by £20 per week on top of planned annual uprating. This will apply to both new and existing Universal Credit claimants and to existing Working Tax Credit claimants. For example this means that for a single Universal Credit claimant (aged 25 or over), the standard allowance will increase from £317.82 to £409.89<sup>2</sup> per month.

You can find information on the standard allowance rates here:

<https://www.gov.uk/universal-credit/what-youll-get>

To support the self-employed from the impact of the outbreak of Covid-19, and allow for the measures on self-isolation and social distancing to be adhered to, the requirements of the Minimum Income Floor will be temporarily relaxed. This change will apply to all new and existing Universal Credit claimants and who are affected by Covid-19 or self-isolating according to Government advice. This will last for the duration of the outbreak.

### **How to apply**

Due to social-distancing rules, all Job Centre activity has moved online or by phone.

To make an application, you will need to make a claim online through a computer, smartphone or tablet device using the following link:

<https://www.gov.uk/universal-credit/how-to-claim>

If you do not have access to IT or the internet, you are able to contact the DWP Universal Credit claim line by phone on:

- 0800 328 5644 (English language)
- 0800 328 1744 (Welsh language)
- 0800 328 1344 (text phone)

Phone lines are open Monday to Friday, 9.30am to 3pm.

### **What you will need to get ready before you start the process of applying**

Before you start the process of applying it is useful if you get the information ready. If you do not provide the right information when you apply, it might affect how quickly you can receive your first payment or how much you will receive.

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<sup>2</sup> These values have been taken from : <https://www.understandinguniversalcredit.gov.uk/coronavirus/>

**You'll need:**

- Your bank, building society or credit union account details (call the Universal Credit helpline above if you do not have one of these);
- An email address (if you don't have one, you will need to choose an email provider and set up an account. Several email providers are available, examples include: [Gmail](#) or [Yahoo](#));
- Information about your housing, for example how much rent you pay and any associated service charge/s;
- Details of your income, for example pay slips;
- Details of savings and any investments, like shares or a property that you rent out;
- Details of how much you pay for childcare if you're applying for help with childcare costs.

You also have to verify your identity online. You'll need some proof of identity for example your:

- driving licence
- passport
- debit or credit card

If you need help to make your claim, either call the Universal Credit helpline, or get in touch with Citizen's Advice through their website:

<https://www.citizensadvice.org.uk/helptoclaim/>

**Please note:** Housing Benefit has now been replaced by Universal Credit. If you are entitled to Universal Credit, your claim will be paid in one payment – including the housing contribution portion (unless agreed otherwise with your Universal Credit work coach). You will need to pay your landlord directly for your rent as this will not happen otherwise (unless an alternative payment agreement has been made between your Universal Credit work coach and your landlord).

Personal Independence Payments (PIP), Disability Living Allowance (DLA) and Carer's Allowance are not included in Universal Credit. You will not be asked to attend a medical assessment or fill in a review form for PIP or DLA, until June 17<sup>th</sup> due to Covid-19. This date may well be extended.

Some people who have paid enough national insurance contributions may still be eligible for New Style Employment and Support Allowance or New Style Jobseekers Allowance (see page 13).

## **New Style Employment and Support Allowance (ESA)**

If you are ill or have a health condition or disability that limits your ability to work, you may be able to get New Style Employment and Support Allowance (ESA).

New Style ESA is a fortnightly payment that can be claimed on its own or at the same time as Universal Credit (UC).

New Style ESA is a contributory benefit. Normally, this means you may be able to get it if you've paid or been credited with enough National Insurance contributions in the 2 full tax years before the year you're claiming in.

Your (or your partner's) savings will not affect how much New Style ESA you're paid. If your partner works, it does not affect your claim.

Most income is not taken into account (but a personal pension can affect the amount you may receive).

While you receive New Style ESA you'll earn Class 1 National Insurance credits, which can help towards your State Pension and other contributory benefits in the future.

Please note it takes a minimum of 14 days to receive a payment of ESA.

More information on New Style ESA can be found here:

<https://www.gov.uk/guidance/new-style-employment-and-support-allowance>

### **Eligibility**

To get New Style ESA you need to have both:

- worked as an employee or been self-employed; and
- paid enough National Insurance contributions in the last 2 to 3 years - [National Insurance credits](#) also count.

You cannot get New Style ESA if you:

- get the [severe disability premium](#), or are entitled to it
- got or were entitled to the severe disability premium in the last month, and you're still eligible for it

You cannot get New Style' ESA if you're getting Statutory Sick Pay (SSP) from an employer. But you can apply for New Style ESA up to 3 months before your SSP ends.

You could get Universal Credit at the same time or instead of New Style ESA. Universal Credit can help with, for example, your housing and childcare costs (see page 9 onwards).

You may find the following helpful, in understanding the difference between New Style ESA and Universal Credit. It is designed to be printed, please scroll down on the document and/or rotate as necessary to view all of the information.

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/803343/print-and-fold-new-style-esa-claimant\\_guide-v7.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/803343/print-and-fold-new-style-esa-claimant_guide-v7.pdf)

## **How to apply**

There are different ways to apply depending on if you get Universal Credit.

If you're already getting Universal Credit, speak to your work coach or case manager through your online journal about applying. You can do this by [signing in to your Universal Credit account](#).

If you're not already getting Universal Credit, you'll need to phone the Universal Credit helpline to arrange a new claim

- 0800 328 5644 (English language) Choose option 2
- 0800 328 1744 (Welsh language) Choose option 2
- 0800 328 1344 (text phone) Choose option 2

Phone lines are open Monday to Friday, 09.30am to 3.00pm.

## **New Style Job Seeker's allowance (JSA)**

You might be eligible for New Style JSA to help you when you look for work.

If you're unemployed or work less than 16 hours a week you may be able to get New Style Jobseeker's Allowance (JSA).

New Style JSA is a fortnightly payment that can be claimed on its own or at the same time as [Universal Credit](#).

New Style JSA is a contribution based benefit. Normally, this means you may be able to get it if you've paid and/or been credited with enough National Insurance contributions in the 2 full tax years before the year you're claiming in.

If you qualify, you can get New Style JSA for up to 182 days. After this your work coach will talk to you about your options.

If you qualify for both New Style JSA and Universal Credit, any New Style JSA you receive will be taken into account as income for Universal Credit.

Your savings and capital (or your partner's savings, capital and income) are not taken into account when claiming New Style JSA. However, your earnings and any payment you are getting from a pension can affect the amount you may receive.

While you receive New Style JSA you'll be awarded Class 1 National Insurance credits, which can help towards your State Pension and other contributory benefits in the future. It is a regular fortnightly payment.

More information on New Style JSA can be found here:

<https://www.gov.uk/guidance/new-style-jobseekers-allowance>

## Eligibility

To be eligible for New Style JSA you'll need to have worked as an employee and paid Class 1 National Insurance contributions, usually in the last 2 to 3 years. [National Insurance credits](#) can also count.

You will not be eligible if you were self-employed and only paid Class 2 National Insurance contributions, unless you were working as a share fisherman or a volunteer development worker.

### You'll also need to:

- be 18 or over
- be under the [State Pension age](#)
- not be in full-time education
- be available to work
- not be working at the moment, or be working less than 16 hours per week on average
- not have an illness or disability which stops you from working
- live in England, Scotland or Wales
- have the right to work in the UK

You'll also need to show you're looking for work to keep getting payments.

You can get New Style JSA for up to 182 days (about 6 months). After this you can talk to your work coach about your options.

Check if you're [eligible for Universal Credit](#). If you are, you could get Universal Credit at the same time **or** instead of New Style JSA.

You may find the following helpful, in understanding the difference between New Style ESA and Universal Credit. It is designed to be printed, please scroll down on the document and/or rotate as necessary to view all of the information.

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/803343/print-and-fold-new-style-esa-claimant\\_guide-v7.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/803343/print-and-fold-new-style-esa-claimant_guide-v7.pdf)

## How to apply

You will need to apply online, which includes going through the eligibility criteria here:

<https://www.apply-for-new-style-jsa.service.gov.uk/>

If you are not able to apply online, you can apply by phone, by calling:

## Job Centre Plus

Telephone: 0800 055 6688

Textphone: 0800 023 4888

Text Relay (if you cannot hear or speak on the phone): 18001 then 0800 055 6688

Welsh language: 0800 012 1888

Monday to Friday, 8am to 6pm

- ii. **Statutory Sick Pay (SSP)** (*This applies to **both** social sector and private sector tenants*)

If you are employed and are ill or having to self-isolate because of Covid-19 either directly, or because a member of your household is self-isolating, you may be eligible to claim SSP, which will help you to continue to pay your rent and bills.

Your rights to SSP depend on your employment status and earnings. If you are employed and self-isolating you will receive SSP through your employer. There is no obligation for your employer to pay you more than the standard SSP rate, but they may choose to do so. Some employers have more generous contractual sick pay schemes. It is worth checking your contract and/or staff handbook directly with your employer, or your Union representative if you're part of a Union, to see what you will be entitled to.

## Standard SSP rates

If you're an employee and earn at least £120 per week, you will be able to get £95.85 per week for up to 28 weeks. Normally you must be off work for at least 4 days in a row, but the UK Government has recently announced SSP will be paid from the **first day** you are off sick if it is related to Covid-19. It is important to let your employer know

that you are off sick because of Covid-19, to ensure that you receive the correct payment.

If you're employed and you receive standard SSP rates, with no further contribution from your employer, you may struggle to pay your rent and bills. You may be eligible for support through the DWP (see Part 2.i. of this guide).

If you're employed but your earnings are too low to claim SSP, you may be able to claim Universal Credit to help you to afford your rent and bills. You will need to make a claim online (see Part 2.i. of this guide).

If you're self-employed and ill or self-isolating due to Covid-19, you will **not be eligible** for SSP, but you may be able to claim Universal Credit or New Style Employment and Support Allowance (ESA). ESA will now be paid from day 1 of sickness, rather than day 8 if you are sick or are advised to stay at home. You will need to make a claim following the guidance provided in Part 2.i. of this guide.

More information on SSP can be found here:

<https://www.gov.uk/statutory-sick-pay/eligibility>

**iii. Job retention scheme** (*This applies to **both** social sector and private sector tenants*)

The UK Government announced a new Covid-19 Job Retention scheme which will apply to 'furloughed workers'.

A furloughed worker means those employees who are kept on an employer's payroll, rather than being laid off. The scheme will run for at least 3 months from 1 March 2020, but will be extended if necessary. If your employer asks you to be furloughed through the UK Government's Job Retention scheme, they will contact you and ask you to agree the terms. As a minimum you will receive the standard scheme package.

**Your employer:**

- will pay you at least 80% of your regular monthly wages, up to a maximum of £2,500, as your wage;
- can claim for a minimum of 3 consecutive weeks and for up to 3 months - but this may be extended;
- can choose to pay you more than the grant - but they do not have to;
- cannot choose to pay you less than the grant.

You'll still pay income tax, national insurance contributions, student loan repayments and any other deductions (such as pension contributions) from your wage.

## How your monthly earnings are calculated

If you've been employed (or engaged by an employment business in the case of agency workers) for a full year, employers will claim for the higher of either:

- the amount you earned in the same month last year;
- an average of your monthly earnings from the last year

If you've been employed for less than a year, employers will claim for an average of your regular monthly wages since you started work. The same arrangements apply if your monthly pay varies such as if you are on a zero-hours contract.

If you started work in February 2020, your employer will pro-rata your earnings from that month.

The grant paid to your employer will be calculated based on your regular, contractual pay, such as wages, compulsory commission and past overtime. The calculation will not include discretionary commission (including tips) payments or bonuses, non-cash payments or benefits in kind.

### More information can be found here:

<https://www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme#how-much-youll-get>

If your salary is reduced as a result of these changes, and you are having difficulty paying your rent and/or bills, you may be eligible for support through Universal Credit see Part 2.i. of this guide.

#### iv. **Self-employed scheme** (*This applies to **both** social sector and private sector tenants*)

The UK Government announced a new Covid-19 self-employment income support scheme and payments will be managed by the HMRC. If you are self-employed or a member of a partnership and have lost income due to Covid-19, you may be eligible to apply for a grant.

If eligible, the scheme will allow you to receive a taxable grant worth 80% of your trading profits up to a maximum of £2,500 per month for 3 months,

### Eligibility

You can apply if you're a self-employed individual or a member of a partnership and you:

- have submitted your income tax Self-Assessment tax return for the tax year 2018-19; and
- traded in the tax year 2019-20; and
- are trading when you apply, or would be except for Covid-19; and

- intend to continue to trade in the tax year 2020-21; and
- have lost trading/partnership trading profits due to Covid-19

Your self-employed trading profits must also be less than £50,000 and more than half of your income must come from self-employment. This is determined by at least one of the following conditions being true:

- having trading profits/partnership trading profits in 2018-19 of less than £50,000 and these profits constitute more than half of your total taxable income;
- having average trading profits in 2016-17, 2017-18 and 2018-19 of less than £50,000 and these profits constitute more than half of your average taxable income in the same period.

If you started trading between 2016-19, HMRC will only use those years for which you filed a Self-Assessment tax return.

HMRC will use data on 2018-19 returns already submitted, to identify those eligible and will risk assess any late returns filed before the 23 April 2020 deadline in the usual way.

If assessed as being eligible, you'll get a taxable grant which will be 80% of the average profits from the tax years (where applicable):

- 2016 to 2017
- 2017 to 2018
- 2018 to 2019

To work out the average, HMRC will add together the total trading profit for the 3 tax years (where applicable) then divide by 3 (where applicable) and use this to calculate a monthly amount.

The grant will be paid directly into your bank account, in one instalment. This will be from June 2020 onwards.

If you only started your business in 2019-2020 then you will need to make a claim for Universal Credit (see Part 2.i. of this guide). DWP suggest that you speak to your accountant or financial adviser if this applies to you, to see what further support might be available in respect of the cessation of VAT claims as announced by the UK Government.

### **How to apply**

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](https://www.gov.uk). HMRC will make the payment automatically **but** it is important you submit your tax return to the HMRC for 2018-2019 by **23 April 2020**.

**If someone texts, calls or emails claiming to be from HMRC, saying that you can claim financial help or are owed a tax refund, and asks you to click on a link or asks you to give them information such as your name, credit card or bank details - it is a scam.**

Further information can be found at:

<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

If you are self-employed and struggling to pay your rent and bills you may be eligible for support through the DWP (see Part 2.i. of this guide).

Please note, if you are eligible for the self-employed scheme, you will need to discuss your individual circumstances with DWP to determine whether any income paid at 80% in June 2020 will impact on your ability to claim support up until that point.

**v. Local Housing Allowance (LHA)** *(This applies to private sector tenants only)*

You may get help with all or part of your rent, if you rent privately. You can apply for help towards your housing costs as part of the Universal Credit process (see Part 2.i. of this guide). Housing Benefit has now been replaced by the housing contribution element of a Universal Credit claim, but if you are of pension age you are still likely to claim Housing Benefit.

If you are eligible for support with housing costs, you will receive a financial contribution towards your rent based on a Local Housing Allowance (LHA). The contribution you could get depends on where you live, and the rental market rates in the area.

More information on LHA can be found here:

<https://gov.wales/local-housing-allowance>

**vi. Discretionary Housing Payments (DHP)** *(This applies to **both** social sector and private sector tenants)*

Discretionary Housing Payments (DHPs) can provide extra money when your local council decides that you need extra help to meet your housing costs on top of what you already receive through the DWP.

### **Eligibility**

Your local council will look at your circumstances to see whether you are eligible for a DHP. They will decide whether to give you a DHP, how much you will be paid and for how long you will receive the payment.

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

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

If the council decide to give you a DHP, they'll write to tell you:

- how much you'll get
- when the DHP will stop

If you still need a DHP after it stops, you can apply again.

### **How to apply**

Contact your local council and ask how to apply for a DHP. They might want you to apply by phone or online. You can find out how to contact your local council by entering your postcode [here](#) and finding their contact details on their website.

Shelter Cymru also have an online support tool to help with making an application for a DHP. You will need to enter your postcode and download the application form through the following link:

<https://sheltercymru.org.uk/get-advice/paying-for-housing/housing-benefit-and-council-tax-reduction/discretionary-housing-payments/>

When you apply, be as clear as you can when you're explaining why you need a DHP. For example, you should explain:

- why you can't afford to pay the rent
- why you can't move somewhere cheaper
- if it's causing problems for someone you look after, like a child or elderly relative
- any evidence you have, e.g. a doctor's letter or details of debts you're paying off

You should also tell the council if you're waiting for DWP to decide whether you can get a housing contribution through Universal Credit.

If you currently receive a DHP, your local authority may agree to extend it during the Covid-19 outbreak, but you will need to contact them to discuss and confirm.

If you apply on a paper form, it's a good idea to keep a copy of the form for your records.

- vii. Change in circumstances incl. un-paid leave, reduced hours and health conditions** (*This applies to **both** social sector and private sector tenants*)

Whether you have recently lost your job, you're working reduced hours from being on a zero hours contract, experiencing income loss because you're only receiving 80% of your wage through the Job Retention scheme, taking un-paid leave to look after a child/children as a result of school closures or self-employed and waiting for the HMRC to let you know if you're eligible for the Self-Employed scheme, you may be eligible for support.

If you're already claiming Universal Credit, speak to your work coach through your online journal about how they may be able to help.

If you're not already claiming, you may be eligible for Universal Credit, New Style ESA, or New Style JSA (see Part 2.i. of this guide).

**viii. Re-payable advance through Universal Credit** *(This applies to both social sector and private sector tenants)*

People applying for Universal Credit (UC) can apply for up to a 100% **re-payable advance** from day 1, by requesting this through their online journal following successful registration or over the phone. This means that you **won't need to wait the usual 5 weeks** before receiving a UC payment. You will not be required to visit the Job Centre, you can apply online or if you don't have access to IT or the internet you can call the Universal Credit hotline (see Part 2.i. of this guide).

Your 100% re-payable advance may not be the value you receive in your ongoing entitlement once your claim has been validated. It will also fluctuate as a result of changes to your household income and as a result of any hours that you work.

**To note;** Housing Benefit has now been replaced by Universal Credit. If you are entitled to Universal Credit, your claim will be paid to in one payment – including the housing contribution portion. You will then need to pay your landlord directly for your rent from your re-payable advance. Your rent payment won't transfer to your landlord automatically unless you have arranged for this to happen between your work coach and your landlord.

**ix. Appealing a decision through DWP** *(This applies to both social sector and private sector tenants)*

If you apply for benefit support through the Department for Work and Pensions (DWP) and you do not get the outcome that you expected, you are able to appeal the decision.

**How to appeal**

To do this, you will need to first ask for the decision about your benefits to be looked at again.

You can do this if any of the following apply:

- you think the office dealing with your claim has made an error or missed important evidence;
- you disagree with the reasons for the decision
- you want to have the decision looked at again

Some decisions cannot be reconsidered – but it'll say on your original decision letter.

Contact the office that gave you the decision. You can contact them:

- by phone
- by letter
- online by [filling in and returning a form](#)

The contact details are on your decision letter. During Covid-19 it is recommended that you contact them by phone or online.

You need to ask for mandatory reconsideration within one month of the date on your decision letter. If you're writing, the letter or form must arrive by then. If you do not have your decision letter, contact the office where you applied for the benefit.

If you already get Universal Credit you can [use your journal to ask for mandatory reconsideration](#).

If you're unable to use your journal, you can ask for mandatory reconsideration in any of the following ways:

- writing to the address on your decision letter
- [filling in and returning a form](#)
- calling the Universal Credit helpline (see Part 2.i. of this guide).

More information can be found here:

<https://www.gov.uk/appeal-benefit-decision>

### 3. Support available through your local council

(This applies to **both** social sector and private sector tenants)

#### i. Council tax support

If you're having difficulty paying your rent, you may be able to ask your council for help with your council tax.

Some suggestions include:

- Ask your local council to spread your council tax over 12 months instead of the usual 10, if you're starting to struggle with payments – this will reduce the amount you pay each month and may help you to be able to pay your rent and other bills. You may be able to ask for alternative patterns of payment too but this will need to be agreed with your local council.
- Check whether you are eligible for an exemption, discount or reduction. Ask your local council if you might be able to reduce your overall bill by getting a discount on your council tax if you:
  - live on your own
  - live only with someone who's under 17 or a full-time student
  - live with someone with mental health problems
  - live with someone who is severely disabled
  - earn below a certain amount of money (this depends where you live).

Some further information can be found here:

<https://gov.wales/pay-less-council-tax>

<https://gov.wales/council-tax-discounts-and-reduction/apply>

<https://gov.wales/council-tax-discounts-and-reductions-information-leaflet>

- Your bill might be higher than it should be if your property is in the wrong council tax band. You can check your council tax band and query the cost with your local council if it doesn't appear to be correct. You can find out your council tax band here:

<https://www.gov.uk/council-tax-bands>

This link contains more information about how your band is worked out:

<https://www.gov.uk/guidance/understand-how-council-tax-bands-are-assessed#council-tax-bands-in-wales-based-on-1-april-2003-values>

- You might be able to get a council tax reduction (CTR) if you have a low income. If you are entitled to a reduction, your bill will be reduced, which will make it more affordable to pay your rent. To find out if this is an option for you, get in touch with your local council – you can find their contact details here:

<https://www.gov.uk/find-local-council>

You will need to set out your circumstances when you ask them to consider your request. Your local council can help with this process but if you need more help, you can contact your local Citizens Advice here:

<https://www.citizensadvice.org.uk/wales>

- If you are already in arrears, you need to act quickly. Get in touch with Citizen's Advice, who may be able to advise you further:

<https://www.citizensadvice.org.uk/wales>

ii. **Homelessness support** (*This applies to **both** social sector and private sector tenants*)

The Covid-19 outbreak is a worrying time for everyone, let alone if you are at risk of becoming homeless, or have recently become homeless. New legislation through the UK Government's Coronavirus Act 2020 (see Part 6.ii. of this guide), means that your landlord is required to provide a minimum of 3 months' notice before they can serve a possession order on any grounds to evict you from your property. We have asked all landlords to be supportive through the Covid-19 outbreak, but in the unlikely event that you are at risk of homelessness, or made homeless, this information tells you what you will need to know.

Local authorities have a duty to prevent homelessness or help secure accommodation - this applies to all applicants who are eligible and either threatened with homelessness or homeless. You should get in touch with your local authority as soon as possible to see what support they can provide, as they may be to negotiate that you stay in your current property if it is safe and possible to do so, through the Covid-19 outbreak.

You can find out your local authority's contact details by entering your postcode here:

<https://www.gov.uk/find-local-council>

There are also several other organisations who can offer support, and their details are provided at Part 7.i. of this guide.

**iii. Other support** (*This applies to **both** social sector and private sector tenants*)

Your local authority may be able to offer additional support to you depending on your individual circumstances, or signpost you to further support available through a voluntary organisation operating in your local authority area. This will vary between local authorities and as such, it is suggested that you contact your local authority directly to determine what further support, advice and guidance they be able to provide.

You can find out your local authority's contact details by entering your postcode here:

<https://www.gov.uk/find-local-council>

## 4. Help with your day-to-day bills and living costs

*(This applies to **both** social sector and private sector tenants)*

You may be experiencing difficulties in paying your household bills as a result of changes to your income during the Covid-19 outbreak. We have set out below some options available to you, to help during this time which may help.

### i. **Priority Services Register**

If you are self-isolating because you have a health condition that places you at a further vulnerability, you may be eligible for the Priority Services Register.

The Priority Services Register is a free service which offers several benefits such as priority support in the event of an emergency, advance notice of supply interruptions and further benefits in managing your energy account. Each energy supplier and network operator maintains its own register and to get on it, you need to contact your energy supplier directly and discuss your individual circumstances.

### **Eligibility**

You are eligible if you:

- are of pensionable age
- are disabled or chronically sick
- have a long-term medical condition
- have a hearing or visual impairment or additional communication needs
- are in a vulnerable situation.

### **How to apply**

- You need to contact your energy supplier directly to get on the Priority Services Register. Each energy supplier and network operator maintains its own register.
- You can ask your supplier to pass your details on to your network operator, especially if you are dependent on your supply for medical reasons, for example.
- If you have a different supplier for your gas and electricity, you need to contact them both.
- If you switch supplier, you'll need to register for the service again with them.

More information can be found here:

<https://www.ofgem.gov.uk/consumers/household-gas-and-electricity-guide/extra-help-energy-services/priority-services-register>

## **ii. Water**

If you are having difficulty paying your water bill, you should contact your supplier immediately. Many water companies have hardship schemes or other ways that they can help customers who notify them that they're having a problem paying their bill.

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 here:

<https://www.dwrcymru.com/en/My-Account/Help-Paying-My-Water-Bill.aspx>

## **iii. Gas/electricity**

The UK Government has agreed measures with the energy industry to support vulnerable people through Covid-19. Proposals agreed to ensure vulnerable customers who may fall into debt remain supplied with energy while in self-isolation include;

- ensuring prepayment and pay-as-you go customers remain supplied with energy through challenging times and supporting all customers in financial distress.
- an industry agreement signed by all UK domestic suppliers.

More broadly, any energy customer in financial distress 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.

- If you are worried that you will not be able to pay your energy bills you should contact your supplier immediately and discuss the options that may be available to you, to help you keep your payments on track during Covid-19.
- You may also want to review whether you are getting the best deal on your energy. Energy suppliers should be able to provide you with information on whether you are on the right package with them, or if a cheaper one with them exists. For comparison with other energy suppliers, you will need to use an online price comparison site.

## **iv. Broadband and mobile phones**

Keeping connected from home with the outside world is important at the moment. 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.

#### **v. Banks/ credit cards/loans**

Bank, credit card and loan debt can build up quickly and be very worrying, but it's important to first sort out any other debts like arrears on your rent, energy bills or council tax. This is because the immediate consequences of not paying these things are much more serious.

Many banks and credit card firms are offering payment holidays, increased overdraft facilities and low interest rates to help people throughout Covid-19.

If you are concerned about paying your bank or credit card payments, you should contact your supplier immediately, as they may be able to put a payment plan or other support in place to help you.

Several businesses have fallen into financial difficulty during Covid-19, and some have fallen into administration, for example BrightHouse. It is important to remember that despite this, any debt owed remains and you will be expected to keep up with your financial payments. If you are having difficulty paying, contact the company to discuss what support they be able to offer. Citizen's Advice will be able to help if you need support doing this.

If you are nearing pension age and worried about the financial market and considering your options with your pension, or otherwise, the Financial Conduct Authority (FCA) suggest that you don't rush into a decision, and that you should seek independent advice. Through the [Pensions Advisory Service website](#) you can access free plain English pension guidance before making any decisions about your retirement savings.

The FCA also suggest that you are wary of scams at this time and visit the [Scam Smart website](#) to learn how to protect yourself from pension scams. This includes people already retired who are thinking again about their options.

#### **vi. TV licence**

The BBC has announced it is delaying charging some over-75s for TV licences until August, in light of the Covid-19 outbreak. If you are having difficulty paying your TV licence and do not fit into this age category, you should contact the TV licensing company immediately to discuss what options are available to you. Their details can be found here:

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

#### **vii. 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. You can find their contact details by entering your postcode here and navigating to their contact details through their website:

<https://www.gov.uk/find-local-council>

### **viii. Food banks**

Food banks are doing everything they can to continue to operate through Covid-19 and to help you with food supplies. However, please note that the referral process that you follow to access the food may have changed in your local area at this moment in time. Some food banks have also had to close or are operating at reduced hours because of Covid-19.

Due to social-distancing advice and for your safety, the process for accessing food from a food bank may have changed dependant on your local area. As such, it is advised that you clarify arrangements when speaking to your referral agency or contact them by telephone before attending the food bank to understand what arrangements are in place at this moment in time.

You can find your local food bank by accessing the following website:

<https://www.trusselltrust.org/get-help/find-a-foodbank/>

#### **Accessing supplies from a food bank:**

You will need a food voucher, either through your housing association, local advice services, some local Citizen's Advice offices, social services or local agencies such as children's centres. The Trussell Trust has now put in place, for some of their food banks, an online e-referral system to help with maintaining social distancing measures during the Covid-19 outbreak.

More information can be found here:

<https://www.trusselltrust.org/get-help/emergency-food/>

## **5. Emergency help if you have severe financial or money problems**

*(This applies to **both** social sector and private sector tenants)*

### **i. Discretionary Assistance Fund (DAF)**

The Discretionary Assistance Fund (DAF) is a fund of last resort intended to support people experiencing extreme hardship. Many of these people will be the most vulnerable in society due to issues relating to poverty, physical and mental health issues and age, and are therefore at greater risk from the impacts of Covid-19, due to reasons related to health or the economy.

The fund contains two types of grant:

### **ii. 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. The fund is not designed to cover ongoing financial shortfalls but is a grant of last resort when all other access to cash has been exhausted.

Emergency payments are numerous - there are no qualification criteria, other than need, having exhausted all alternative sources of cash.

You are able to claim 1 award in 28 days and 3 awards in a rolling 12 month period.

You can receive an EAP directly into your bank account. You will need to provide your sort code and account number as part of your application.

### **iii. Individual Assistance Payment (IAP)**

IAPs are a grant to help someone live independently rather than enter or remain in an institution, such as a care home or hospital. The grant covers essential household items such as

- white goods, such as a fridge, cooker and washing machine
- essential home items such as beds, bedding and seating

These applications need to have the support of an 'approved partner'.

An approved partner organisation can help you complete your application or apply on your behalf. They include:

- local authorities
- housing associations
- advice and guidance organisations

- charities
- prison services
- health services

### **Before you apply**

To apply for the Discretionary Assistance Fund you will need:

- your national insurance number
- your full name
- your date of birth
- your contact telephone numbers including a working mobile number
- full names, dates of birth and national insurance numbers for everyone living in your household
- your current full address and postcode
- your address history
- your prison address (if recently released)
- if applicable, your tenancy start date and full details of the property you are moving to
- details of benefits you receive and how much you get
- details of any organisations helping you
- details of household income and expenses
- details of your savings
- what you need from DAF
- details of why you need help and any supporting information (for example a police crime reference number if you are victim of a crime)
- your bank account details

### **How to apply**

You can apply online at:

<https://gov.wales/discretionary-assistance-fund-daf/how-apply>

You can also apply by telephone, but they are **experiencing high call volumes**, so you may have a significant wait.

Applications take up to 20 minutes to complete.

0800 8595924 (free from a landline)

033 0101 5000 (local rate).

Phone lines are open between 9.30am and 4.00pm Monday to Friday.

## 6. Help if your landlord has told you you're being evicted

*(This applies to **both** social sector and private sector tenants)*

### i. **Speaking with your landlord or managing agent**

We are encouraged by the positive and proactive approach many landlords and managing agents are taking to support their tenants through this crisis. If you think you're going to have trouble paying your rent, or likely to fall into rent arrears, it's important to make contact with your landlord or managing agent quickly.

It's important that you continue to pay your rent, so the earlier you make contact, the earlier they will be notified and the better chance there will be of getting support before the debt becomes unmanageable.

If you're renting in the private sector, your landlord may be receiving a mortgage payment holiday from the bank, if the property is mortgaged. As such, your landlord may be able to offer you a reduced rental for a short period, a re-payable deferment of your rent payments or offer you a payment plan, if feasible. Note that any such arrangement is at the individual discretion of the landlord.

If you're renting in the social housing sector, your local authority or housing association may be able to help through a payment plan, or alternative arrangement.

We understand that speaking to your landlord can be difficult if you are already in rent arrears. If you need some help to approach your landlord or agent, speak with [Citizen's Advice](#), who may be able to help you to prepare.

If you are a Universal Credit claimant, and experiencing rent arrears or difficulty in managing your monthly Universal Credit payment, you may be able to work with your work coach to put an Alternative Payment Arrangement (APA) in place, to make sure that the payment for rent is made to your landlord directly, so that you don't risk losing your home. More information on this can be found here:

- <https://www.gov.uk/government/publications/universal-credit-alternative-payment-arrangements>

You can request this through your online journal, by speaking with your work coach, or by phoning the Universal Credit helpline (see Part 2.i. of this guide).

### v. **Notice of seeking possession (NSP)**

The Coronavirus Act 2020, which applies to England and Wales, has increased the notice period required to end a tenancy to 3 months. This will help protect renters from eviction on any ground, including those who may fall into rent arrears. Note that your

landlord can still serve a notice but it will not be effective for 3 months. If you receive a notice you should seek advice from Shelter Cymru <https://sheltercymru.org.uk/> or your local Citizen's Advice <https://www.citizensadvice.org.uk/wales/>.

vi. **Existing possession proceedings**

Any existing possession claims in the court system, or about to go into the court system, will be affected by the new 90-day suspension of possession proceedings that came into force on 27 March. This means no court action will take place for 90 days relating to possession orders, warrants or evictions.

Notices served before 26 March remain valid and will also be affected by the 90-day suspension.

If you have received a notice of eviction which does not comply with this new legislation, or are worried that your landlord or agent is operating unlawfully, please contact:

**Citizen's Advice:** <https://www.citizensadvice.org.uk/wales/about-us/contact-us/contact-us/contact-us/>

**Advicelink Cymru:** 03444 772 020

(phone lines operate between 9am-5pm Monday to Friday and it is usually busiest at the beginning and the end of the day. They are not open on public holidays)

Text relay: 03444 111 445

**Shelter Cymru:** <https://sheltercymru.org.uk/contact-us/>

Housing help/advice and expert debt advice: 08000 495 495 (phone lines operate between 9.30am – 4.00pm, Monday to Friday)

## 7. Where you can turn for further help, support and guidance

(This applies to **both** social sector and private sector tenants)

### i. Key contacts

There are a number of organisations who can provide advice, guidance and support if you are experiencing difficulties with your housing.

- **Private rented sector tenants**

We have provided advice for tenants in the private rented sector here:

<https://gov.wales/coronavirus-covid-19-guidance-tenants-private-rented-sector>

If you are in financial difficulty, or worried that you will fall behind on your rent and bills through Covid-19, it is important to talk to your landlord or agent quickly as they may be able to help you.

- **Social rented sector tenants**

If you are in financial difficulty, or worried that you will fall behind on your rent and bills through Covid-19, it is important to talk to your council or housing association quickly as they may be able to help you.

- **Shelter Cymru**

<https://sheltercymru.org.uk/>

Housing help/advice and expert debt advice: 08000 495 495 (phone lines operate between 9.30am – 4.00pm, Monday to Friday)

Email: <https://sheltercymru.org.uk/email-advice/>

Designated Covid-19 page: <https://sheltercymru.org.uk/get-advice/coronavirus/>

- **Citizen's Advice**

<https://www.citizensadvice.org.uk/wales/>

Designated Covid-19 page:

<https://www.citizensadvice.org.uk/wales/health/coronavirus-what-it-means-for-you/>

**Advicelink Cymru:** 03444 772 020

(phone lines operate between 9am-5pm Monday to Friday and it is usually busiest at the beginning and the end of the day. They are not open on public holidays)

Text relay: 03444 111 445

Chat to a **Citizen's Advice** debt adviser online here:

<https://www.citizensadvice.org.uk/wales/about-us/contact-us/contact-us/chat-service-money-and-debt/>

This chat is usually available 8am to 7pm, Monday to Friday. It's not available on public holidays.

Chat to a **Citizen's Advice** adviser online about another issue:

<https://www.citizensadvice.org.uk/wales/about-us/contact-us/contact-us/web-chat-service/>

This chat is usually available 10am to 4pm, Monday to Friday. It's not available on public holidays.

- **Credit Unions**

You may be able to access a loan through a Credit Union. More information can be found here;

<https://creditunionsofwales.co.uk/>

There are also a number of charities who provide debt support and advice for those struggling with their outgoings. For example:

- **Step Change Debt Charity:**

<https://www.stepchange.org/>

- **Money Saving Expert**

Some useful resources can be found here, but be aware that they may not all apply to Wales.

<https://www.moneysavingexpert.com/?msclkid=ca9e9007c6341de0702dce824960895d>

- **Turn2Us**

There are non-repayable grants available based on where you live and your working background. Use the **Turn2us** checker to search for grants and apply:

<https://grants-search.turn2us.org.uk/>

- **Community Voluntary Schemes**

A number of Community Voluntary Schemes are operating through the Covid-19 outbreak. Contact your local authority to see if there's one suitable for your needs:

<https://www.gov.uk/find-local-council>

- **Student support**

If you are in student accommodation in the private rented sector, you should firstly speak to your landlord or agent as they may be able to help you if you are facing financial difficulty as a result of Covid-19. In addition, individual Universities offer a range of hardship funds. Students will need to contact welfare/student support offices direct to find out about these. Guidance has also been produced here:

<https://gov.wales/higher-education-and-student-support-coronavirus>

If you are a member of the National Union of Students (NUS), they may also be able to signpost you to the appropriate support. You can contact them here:

<https://www.nus.org.uk/>

- **Prison Leavers**

**Prison Link Cymru** – support for people still in prison, provided by Shelter Cymru [kathd@sheltercymru.org.uk](mailto:kathd@sheltercymru.org.uk) in North Wales and Pobl group in South Wales. [sarah.burke@poblgroup.co.uk](mailto:sarah.burke@poblgroup.co.uk)

**Justice Cymru** – Pobl group are operating on behalf of prison leavers: [sarah.burke@poblgroup.co.uk](mailto:sarah.burke@poblgroup.co.uk)

- **Crisis**

<https://www.crisis.org.uk/about-us/wales/>

<https://www.crisis.org.uk/get-help/south-wales/>

01792 674900

[southwales@crisis.org.uk](mailto:southwales@crisis.org.uk)

- **Llamau**

<https://www.llamau.org.uk/>

<https://www.llamau.org.uk/Pages/FAQs/Category/coronavirus-how-to-get-support-if-you-need-it>

029 2023 9585 or email: [enquiries@llamau.org.uk](mailto:enquiries@llamau.org.uk)

- **Benefit calculators**

Helpful tools to determine what you may be entitled to claim.

<https://www.gov.uk/benefits-calculators>