

# Coronavirus & Your Money

Source: Information taken from National Debtline Coronavirus Hub. *Details updated on 16/11/2020*  
<https://www.nationaldebtline.org/Pages/coronavirus-and-your-money.aspx>

## Loss of income because of coronavirus?

- **At risk of being made redundant?** See if your employer can keep you on as a furloughed worker under the **Coronavirus Job Retention Scheme (CJRS)**, which is now running until March 2021. This means your employer can keep you on their payroll rather than laying you off. The government will pay 80% of your wage to your employer up to a cap of £2,500.
- **Reduced working hours?** Your employer may now also be able to use the **CJRS** to help cover your wages if you have to work **reduced hours** due to the pandemic.
- **Check if you are able to claim benefits.** Depending on your exact situation you may be able to claim **Statutory Sick Pay, Employment and Support Allowance and/or Universal Credit:**  
<https://www.understandinguniversalcredit.gov.uk/coronavirus>      <https://www.turn2us.org.uk/>
- **Unable to work because you're self-isolating?** If you are in-work, on a low income and told to self-isolate by NHS Test and Trace, you may be eligible for a **£500 Test and Trace Support Payment** if you are unable to work from home. Contact Exeter City Council (or your local council) to apply:  
<https://exeter.gov.uk/benefits-and-welfare/covid-19/test-trace-support-payment/>
- **Exeter Wellbeing Support Scheme.** Emergency, short-term financial support for people in hardship due to the pandemic. A rapid grant may help you buy essential items, pay important bills or buy food: <https://exeter.gov.uk/exeterwellbeingsupportfund/>
- **Charitable grants** to help you pay emergency bills or buy essential items:  
<https://grants-search.turn2us.org.uk/>

## Can't pay your debts?

- Under previous Financial Conduct Authority (FCA) guidance, you had until **31 October 2020** to ask for extra help, such as a payment freeze or up to £500 of interest-free overdraft borrowing, if you were experiencing financial difficulties because of coronavirus.
- If your lender previously agreed to a payment freeze, this will not have affected your **credit file**. However your lender will continue to charge interest during the payment freeze.
- If your payment holiday has ended and **you can afford to make your regular payments again**, do so. You may need to discuss how you are going to repay any missed payments with your lender.
- If your payment holiday has ended and **you are still unable to afford the payments**, check advice specific to your type of debt at <https://www.nationaldebtline.org/coronavirus-and-your-debts-ew/>.
- If you have debts which are now unaffordable, **contact National Debtline for advice:**  
<https://www.nationaldebtline.org/> 0808 808 4000
- The DWP temporarily stopped taking repayments for **benefit overpayments**, but these restarted in July 2020. If you are unable to afford repayments, speak to the **DWP Debt Management line** on 0800 916 0647.
- While lockdown restrictions are in place, **bailiffs** are not allowed to take control of goods at residential premises or on highways.

### Can't pay your rent?

- If you cannot afford to pay your rent, **contact your landlord as soon as possible** to discuss your situation. If your landlord is unhelpful, **contact Shelter** on 0808 800 4444 [https://england.shelter.org.uk/housing\\_advice/coronavirus/](https://england.shelter.org.uk/housing_advice/coronavirus/)
- From 29 August 2020 to 31 March 2021, in most cases where there is less than six months of rent arrears, a landlord **must give you six months' notice** before starting court action against you.
- Although temporary protections have now ended, your landlord has to follow extra rules before **starting or re-starting repossession action**. In most cases, **evictions** will not be carried out until 11<sup>th</sup> Jan 2021 at the earliest.

### Can't pay your mortgage?

- If you've been affected by coronavirus and are struggling, ask your mortgage lender for a **six month payment holiday**. This means you won't have to make payments, but interest will still build up as normal.
- If you have **already started a three month mortgage payment holiday**, under new rules you may now be able to top-up to a six month payment holiday without it being recorded on your credit file.
- **If your payment holiday is ending** and you are struggling, contact your lender as soon as possible to discuss options.
- Although temporary protections have now ended, your lender has to follow extra rules before **starting or re-starting repossession action** against you.

**Further support:** 0808 800 4444 [https://england.shelter.org.uk/housing\\_advice/coronavirus/](https://england.shelter.org.uk/housing_advice/coronavirus/)

### Help with your internet / mobile bills

- The main broadband / mobile companies have introduced extra measures to help. **Contact your provider** if you are struggling to pay your bill, and to see what new measures apply to you.
- Many companies have committed to **removing all data caps** on fixed broadband services.
- You could now be offered a **new package**, which may include data boosts at low prices & free calls.

### Help with your water bill

Water UK have said that, due to the coronavirus crisis, companies are:

- **stopping new court applications** on unpaid bills & enforcement visits during current restrictions
- offering **payment breaks** for anyone in financial difficulties as a result of coronavirus; and
- **adjusting payment plans** urgently to help with sudden changes in household finances.

Contact your water company directly to see how they can help.

### Help with energy bills

Energy providers have agreed that the **disconnection of credit meters** will be completely suspended.

Also, if you are **self-isolating and unable to top up your pre-payment meter**, you can:

- nominate a third party for credit top ups;
- have a discretionary fund added to your credit; or
- have a pre-loaded top up card sent so that your supply is not interrupted.

If you are **struggling to manage repayments to your energy provider**, contact them to see what help they can provide. New guidance means that debt repayments & bills could be reduced or paused.

### Help with council tax

- If your income has reduced or you are now claiming benefits, consider applying for **Council Tax Support**. You may get help to pay some or all of your council tax bill:  
<https://exeter.gov.uk/benefits-and-welfare/how-to-claim-benefits/what-you-need-to-know-about-benefits/>
- You may be eligible for a **Council Tax discount** if you are the only adult in your home, or have adaptations to your house due to disability: <https://exeter.gov.uk/council-tax/reduce-your-council-tax/council-tax-discounts>

### Help with your TV licence

- If you are unable to keep up with payments, call **0300 555 0300** to see how TV Licensing can help.
- All **arrears letters & collection visits by officers** have been stopped.