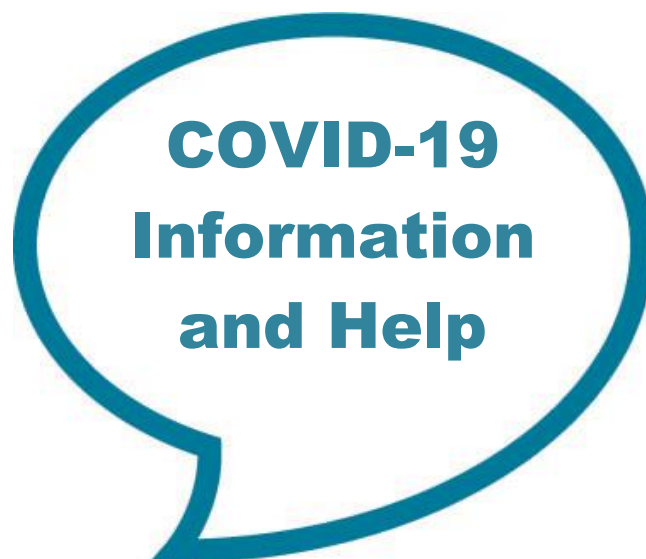


21 May 2020



Newsletter for the Eden Area – Money Advice & Support

This week's edition focuses on money advice and the support available, aiming to give information, guidance and details of useful contacts during these challenging times. Daily updated information about Covid-19 is available on the Cumbria County Council website: www.cumbria.gov.uk/coronavirus

Citizens Advice Carlisle & Eden (CACE)

Citizens Advice Carlisle & Eden offers free, confidential, independent, and impartial advice and information throughout the Carlisle and Eden districts.

We can help with housing and employment issues or deal with queries about consumer or tax issues. We can advise on legal matters, answer questions about immigration and we have lots of experience on family and personal matters too.

All of our workers are now home-based, providing advice via telephone, webchat or email (or a combination of all 3). We are encouraging all communication to take place by phone or electronically where possible and are trying to find ways to mitigate the effect on clients and workers who are used to, or only able to, work face-to-face.

Reception number

03300 563037 for referrals for money advice appointments, foodbank and Macmillan.

Email Support

via the '[Contact Us](#)' page on our website.

Online Support

Includes pages on Coronavirus support schemes and "Help to Claim" Universal Credit service.

www.citizensadvice.org.uk

Direct Phone Advice

03444 111 444 Adviceline - for general advice issues.

0800 1448 444 Help to Claim Universal Credit.

0808 223 1133 Consumer Helpline.

Christians Against Poverty (CAP)

Christians Against Poverty are on a mission – to restore hope for those who are lost and hurting. In partnership with incredible local churches across the UK, we're bringing life-changing freedom and good news to people in desperate need.

With effect from 11 May, we are able to take new appointment bookings for our Debt Help service via our helpline **0800 328 0006**.

We are not able to see clients face to face, and so we have changed our debt counselling service to offer a telephone based debt help service that will help and support the clients through the process. We have worked hard with regulators to ensure that our service is compliant, and we have trialled the service to ensure that it will work as well as it can for our clients.

Mortgage Holidays During Coronavirus

Struggling to pay your mortgage?

Three-month mortgage payment holidays are available for those who are struggling. The mortgage payment holiday will provide flexibility in repaying your mortgage by allowing you to stop or reduce your monthly payments for up to three months, this could provide much needed help if you need it.

Contact your lender and tell them you are experiencing payment difficulties due to coronavirus. There will be a fast track approval process in place and you won't need to provide evidence or have an affordability test. So, you should get a quick decision.

Any unpaid interest will still need to be paid back but you won't have to worry about any additional fees or charges.

Individual credit ratings should not be affected but if you are worried you should speak with your lender.

To take a mortgage holiday, whatever you do, don't just stop your direct debit or standing order. Any mortgage holiday **MUST** be agreed with your lender first. This means you need to contact your lender and make a formal agreement as to how long you wish your 'holiday' to last.

If you simply stop your payments without warning this will be recorded as a late payment, which will not only put you into arrears but will also likely affect your credit file (which could make it harder for you to access credit in future). Even if it's a struggle, make sure you keep paying until you can agree the holiday.

More information on Mortgage Holidays can be found at:

www.moneysavingexpert.com

www.moneyadviceservice.org.uk

Rent Payment Problems and Help

What should I do about rent arrears?

Speak to your landlord if you're struggling. They could be sympathetic and might accept rent late or agree to a rent reduction. Use Shelter's [template letter tool](#) to help negotiate a rent reduction. You may be able to get benefits to help pay rent.

More about [how to deal with rent arrears](#) from Shelter.

Can my private landlord increase my rent during the coronavirus outbreak?

Your landlord can only increase your rent if they follow the [correct procedure](#).

Can tenants stop paying rent because of the outbreak?

There is no payment break or holiday for renters. You can only pause your rent payments if your landlord agrees.

Some landlords can apply for a break in mortgage payments if their tenants are struggling to pay rent due to coronavirus, but this won't always be possible. They will still have to make up missed payments later.

I need to claim benefits. Where do I start?

Use the [entitledto benefits calculator](#) to get a personal estimate of what you can claim. Universal credit may not be your best or only option.

How do I apply for Universal Credit?

[Use Shelter's guide](#) to find out how to claim and how much you might get.

You can usually get a [Universal Credit advance](#) within a few days if you can't wait 5 weeks for your first payment. An advance must usually be repaid over the next year.

You won't have to attend Jobcentre Plus or medical assessments for at least the next 3 months due to the outbreak.

What if I already get tax credits or benefits but my income has dropped because of coronavirus?

Use the [entitledto benefits calculator](#) to check how your income drop affects your existing tax credits and benefits.

Depending on your situation you may have to either:

- report your income drop and stay on your existing benefits
- apply for universal credit if you don't have enough to live on

Your tax credits will end automatically if you apply for universal credit.

Read more information from [Child Poverty Action Group \(CPAG\)](#) about the effect of claiming universal credit and when you can stay on tax credits.

Sometimes you won't have a choice about claiming universal credit.

Read more information from [Citizens Advice](#) about when an income drop or other change means you have to claim universal credit instead.

I get some housing benefit but now I've lost my job. How can I pay my rent?

You should report the change to the housing benefit department at the council.

Your benefit will usually increase if you report an income drop promptly. Apply for a [discretionary housing](#) payment if your full rent still isn't covered.

Sometimes you might need to move on to universal credit instead. Read Shelters guide on [dealing with housing benefit changes](#).

Help with Other Household Bills

There is lots of advice and information on Coronavirus finance and bills help available on the [Money Saving Expert website](#).

Can I get help with gas and electricity bills?

Speak to your energy supplier if you're struggling financially or in arrears with gas or electricity bills. You could get support including:

- reduced bills or debt repayments
- a temporary break in your bills or debt arrangements

If you have a pre-payment meter they may be able to, for example:

- arrange for someone else to top up your meter
- add credit to your account automatically
- send you a pre-loaded top up card

You may need to leave your meter box unlocked if you need someone else to top it up.

Disconnections of pre-payment meters are suspended.

Can I get emergency help with food?

If you need help to buy essentials like food, please take a look at the information on Shelter's [Cash in a Crisis](#) page.

Other Support Available During Coronavirus Crisis

National Debtline

Free and independent advice over the phone and online.

www.nationaldebtline.org

Tel: **0808 808 4000**

The Money Advice Service

Free and impartial money advice, funded by Government.

www.moneyadvice.service.org.uk

Benefit Calculator (Gov.uk)

An independent benefits calculator to find out what benefits you could be entitled to.

www.gov.uk

Money Saving Expert

Free advice on saving money, dealing with debt problems and getting the best deals on your credit cards, loans, savings, mortgage etc.

www.moneysavingexpert.com

Cumbria Law Centre

Free and impartial advice on Housing, Employment and Welfare Benefit issues.

www.cumbrialawcentre.org.uk

Tel: **01228 515129**

Email: reception@cumbria-law.org.uk

Connect (Carlisle Eden Mind)

For anyone who is suffering crisis, poverty or hardship and is worried about their mental health and wellbeing.

www.cemind.org

Tel: **01228 370633**

Email: connect@cemind.org

Warm Homes Eden

An energy efficiency scheme that aims to help people who find it difficult to heat their homes.

www.cafs.org.uk

Tel: **01768 593240**

Email: warmhomes@cafs.org.uk