

## Are you worried about paying your bills because of coronavirus?



The Scottish Government and Citizens Advice Network Scotland can give you information about help you can get.



Telephone Scotland's Citizens Advice helpline (0800 028 1456) or get advice from your local office at [www.cas.org.uk/bureaux](http://www.cas.org.uk/bureaux).



**All calls are confidential.**



### **Mortgage/rent**

If you have a mortgage your lender could stop your payments. This is called a **mortgage holiday**. Most mortgage lenders are offering **mortgage holidays** for up to 3 months.



Because of coronavirus lenders are busy. They want you to apply for your **mortgage holiday** online if you can. **You will not be able to do this if you are behind on your payments.**



If you are a tenant speak to your landlord. They will tell you if you can stop your payment or pay less for a certain amount of time.



Just now a landlord has to give you **6 months'** notice before he can evict you. Landlords have been asked to be more helpful to tenants who are finding it harder to pay rent.

### **Energy and other bills**



If it is hard to pay bills like electricity and phone, contact your supplier to find out what help you can get. You can call Home Energy Scotland on **0808 808 2282** for free advice.



Broadband providers have been told not to disconnect people who cannot pay. If you cannot pay your bill contact your provider and ask how they can help you.



If you have less money just now to pay membership or subscriptions contact your provider. You can ask them to stop your payments at this time. For example, Sky Sports are letting customers stop their payments by visiting [Sky.com](http://Sky.com)



## Benefits

If you have less money coming in, you might be able to get benefits. The [www.Entitledto.co.uk](http://www.Entitledto.co.uk) benefit calculator can help you understand what benefits you might be able to get.



To apply for benefits or get information contact the Department for Work & Pensions (DWP). You can make a claim online or by phone. Job centres are open for those who need extra help to make a claim.

If you get a qualifying DWP benefit you might be able to get payments from [Social Security Scotland](#) For example, they give payments to:

- People expecting babies
- People with young children
- Carers
- People who need help with the cost of a funeral

Social Security Scotland will be able to tell you what benefits qualify you for extra help.

### **Council support**

Local councils can help. You might be able to claim housing benefit. You could get a council tax reduction, or you might be allowed to pay differently from the way you normally do.



Councils manage a fund for use in an emergency like coronavirus. It is called the Scottish Welfare Fund – It is for people who have no other way of paying for what they need, such as food, gas or electricity.



## Food banks

Find out what council support is available. Your council might be able to help with money or vouchers for food. You can find information about your local food bank at [www.trusselltrust.org](http://www.trusselltrust.org) and [www.foodaidnetwork.org.uk](http://www.foodaidnetwork.org.uk) The food bank will tell you if they can help you.



## Other bills

If you cannot pay other bills like a credit card or a loan for example you should contact the company who loaned you the money. You can find out if credit cards, finance deals and other payments can be reduced during this time.



The BBC has said the free TV licence for people over 75 will stay in place until 31 July 2020



## Self-employed

If you are self-employed you might be able to get help from the UK government's Self-employment Income Support Scheme. You can find out more at [www.cas.org.uk](http://www.cas.org.uk)

## Furlough

Being furloughed means your employer can keep you on the payroll but you do not go to work. Your employer can claim 80% of your wage up to £2,500 from the government.



Your employer can get this each month. It is calculated before tax. Your employer might be able to top this up. Your employer **must** write to you to let you know you have been furloughed.

## Waiting times

Because of coronavirus services are busy. Go online if you can.



If you have to call, check for a Freephone option first. You will need to be patient and stay on the line. If you do not you could lose out on money you might be able to get.



This Easy Read guide has been produced for Social Security Scotland by CH Consultancy on behalf of **Values Into Action Scotland**

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