

Coronavirus Financial Guide

31st March 2020

We know that these are increasingly worrying and stressful times for tenants and families and we are continuing to monitor the situation and identify relevant advice and support to share with tenants.

PLEASE NOTE: The information in this guide is subject to change. So please look out for updates.

Our Welfare Rights and Money Advice Service is still in operation, our advisers are working remotely therefore if you would like any further information regarding the undernoted or support to apply for the welfare benefits or assistance dealing with creditors then please contact us on [0141 422 1112](tel:01414221112) or advice@southside-ha.co.uk

Paying your Rent

You should continue to pay your rent as normal and you can do this in a number of ways:

You can pay your rent via:

- Card Payments – Over the phone on [0141 422 1112](tel:01414221112) (via debit or credit card).
- AllPay – At allpayments.net by using your rent payment card or by telephone by calling Allpay on [0844 557 8321](tel:08445578321). You can use your rent payment card at any Post Office, shop or outlet where you see the Pay Point logo. If you have lost or damaged your card please contact us to request a replacement AllPay card via phone or email.
- Direct Debit – Please contact the rent team on rentteam@southside-ha.org.uk and they can set up a direct debit payment for you over the telephone or download a direct debit form from our website, this should be completed and either return it to Southside Housing Association or email the completed form to the rentteam@southside-ha.org.uk
- Or pay at the bank to our account using your tenant reference number (call us if you are unsure what it is) our account details are: Sort code: 800767 Account no: 00781683

We understand that the coming weeks may have an impact on the income of some of our tenants and customers. If you feel you will have difficulties paying your rent then please contact us so we can assist you. We have our own Welfare Rights and Money Advice Team that may be able to help you apply for any benefits you might now be entitled to.

We have put together the latest financial advice from the government and included links to the various websites for further information, and how to claim. There is a lot of information, we have tried to put it under headings that will make it easier to navigate:

Statutory Sick Pay

Those who follow advice to stay at home due to the Coronavirus and who cannot work as a result will be eligible for statutory sick pay (SSP), even if they are not themselves sick.

Anyone not eligible to receive sick pay, including those earning less than an average of £118 per week, or self-employed people (see section on self-employed), are able to claim Universal Credit and/or contributory Employment and Support Allowance.

The DWP has also confirmed arrangements to support people who are either infected by the virus or have been advised to self-isolate including the following:

- Statutory sick pay will be paid from day one, rather than the fourth day of illness (put in force from 13th March 2020)
- If employees need to provide evidence to their employer that they need to stay at home due to the coronavirus, they will be able to get it from NHS 111 Online instead of having to get a fit note from their GP. This could also take the form of an isolation note, see link: <https://111.nhs.uk/isolation-note/>
- All assessments for sickness or disability benefits are being suspended from 17th March 2020 for three months. Existing claimants will continue to receive payment until their assessments is rearranged
- People who need to claim ESA or UC because of coronavirus will not be required to produce a fit note
 - How to claim Universal Credit: <https://www.gov.uk/universal-credit/how-to-claim>
 - How to claim New Style Employment and Support Allowance: <https://www.gov.uk/employment-support-allowance/how-to-claim?step-by-step-nav=a661e652-204c-4abf-a2ce-9f183aca85b9>
- When claimants inform the DWP that they are self-isolating or have been diagnosed with coronavirus, they will not be sanctioned and will have their claimant commitment reviewed and revised to remove mandatory work requirements for the period of sickness
- Those affected by coronavirus will be able to apply for UC and can receive up to a month's benefit advance without having to physically attend a Jobcentre
- The seven waiting days for ESA for new claimants will not apply for those affected by coronavirus, so will be payable from day one
- Any claims made for ESA or UC by people infected by coronavirus or by those required to self-isolate will be treated as having Limited Capability for Work without the requirement for medical evidence or undergoing a Work Capability Assessment.

Being Laid Off/Working Hours Been Cut

Check to see if you get 'guarantee pay'

You should check your contract to see if you get 'contractual guarantee pay'. This is money your employer will pay you each week while you're laid off/on short-time working.

Even if you don't get contractual guarantee pay, you might be able to get 'statutory guarantee pay' from your employer. You need to have worked there for at least 1 month, and be earning less than half your normal pay.

You can only get statutory guarantee pay for 5 days in a 3-month period.

Your employer should pay your guaranteed pay as they would your normal pay.

More information available at: <https://www.gov.uk/lay-offs-short-timeworking/guarantee-pay>

I'm an employee and I've been sent home

Some employers have told workers that they will pay them as usual, at least for the next few weeks. If you are in that position and you do not usually receive any benefits, then you will not need to make a claim.

Other employers are not in a position to meet the costs themselves. Their workers will be covered by the government's pledge to cover 80% of wages. This will be claimed by the employers and distributed to staff, so you will not need to do anything yourself. It will be up to employers to decide whether to make up the difference.

Job Retention Scheme for 'furloughed' workers

The Government has set up a fund, the Coronavirus Job Retention Scheme, for employers to pay employees 80% of their salary (up to a maximum of £2,500 a month). HMRC are working to set up a portal for employers to claim, they anticipate this will be available at the end of April 2020, there is no indication as yet, how long it will take from when your employer claims until they receive payment. Therefore, if your employer is unable to pay you until the receipt of government funds, you may be able to claim Universal Credit meantime.

You are classed as a 'furloughed' worker, if you are unable to do any work but you are kept on your employer's payroll, rather than being laid off. Your employer should notify you in writing.

I'm on a zero-hours contract and have been sent home

The pledge to meet 80% of wages applies to everyone who is on PAYE – that is, taxed before they are paid. It is not clear what figure the 80% will be based on. The chancellor, Rishi Sunak, has said that it will probably involve some kind of smoothing of earnings – that is to say it could be based on an average of recent weeks' pay so you are not out of pocket if your last week's wages were much lower than the previous week's.

The information published so far about the Job Retention Scheme suggests it will only apply to those employees who are not working due to the Coronavirus, to help safeguard their job. There therefore appears no system in place – apart from the benefit system – for those workers on reduced hours. This may change in the future.

I've been made redundant

The pay pledge is designed to stop people losing their jobs. By covering their pay, the government hopes that firms will keep positions open so that eventually as many people as possible can return to work.

If your employer made you redundant before the Chancellor's announcement and you were made redundant after the 28th February 2020, it is perhaps worth asking them if they would take you back on as a furloughed worker under the Job Retention scheme.

If your employer chooses to make you redundant, there are rules that they need to meet – they cannot ignore your usual rights.

The company may have its own policy, which is more generous than the statutory minimum. If it does not have its own policy and you have worked for your current employer for at least two years you should be entitled to:

- half a week's pay for each full year you were under 22
- one week's pay for each full year you were 22 or older, but under 41
- one and half week's pay for each full year you were 41 or older
- Length of service is capped at 20 years.

If you were made redundant on or after 6 April 2019, your weekly pay is capped at £525 and the maximum statutory redundancy pay you can get is £15,750.

More information available at: <https://www.gov.uk/redundancy-your-rights/redundancy-pay>

Universal Credit

Tenants affected by the Coronavirus who are worried about paying their rent can claim Universal Credit from the Department of Work and Pensions, which includes support for housing costs, if eligible. The UK Government has introduced some changes to make this easier. If eligible, you can apply for Statutory Sick Pay and Universal Credit and you should do this as soon as possible. For support and further information please contact our Welfare Rights and Money Advice Team 0141 422 1112.

Claiming universal credit

If you do not have enough to live on, you may be advised to claim universal credit (UC), which can include help with your rent as well as amounts for adults and children in the household. Claiming UC means that your tax credits are automatically terminated and you will not be able to get them back.

Get advice about whether you should claim UC to make sure claiming will not make you worse off. Depending on your circumstances, claiming New Style ESA or New Style Jobseeker's allowance may be a better option. Contact our Advice team for further information.

You can claim for Universal Credit online at www.gov.uk/apply-universal-credit

You can also call the Universal Credit Helpline on 0800 328 5644.

Claimants are experiencing long waiting times to get through, and if you have made an online claim, in theory they should call you back, but please persevere if no one has called you within a few days.

Tax Credits

If you are currently getting tax credits, your entitlement may be affected by the coronavirus outbreak.

Child tax credit (CTC) provides support for children, and working tax credit (WTC) provides support for people working at least a certain number of hours, employed or self-employed, on a low income.

The government has announced that the basic element of WTC will increase by £1,045 on top of the planned rise from 6 April 2020. The basic element will be £3,040 for 2020/21 (a daily rate of £8.33).

Off work due to infection or self-isolation, or caring for a child who is infected or in isolation

You can continue to be entitled to WTC if you are absent for work and you are:

- getting statutory sick pay (SSP) as an employee, or
- are self-employed and would otherwise have qualified for SSP, or
- are getting employment and support allowance (ESA), or
- are getting credits on your national insurance record for limited capability for work.
- are furloughed due to Coronavirus for 8 weeks, we are awaiting information on what will happen after 8 weeks

These periods must start immediately after working and can continue for a maximum of 28 weeks (furloughed for 8 weeks/ pending update from HMRC). Off work or reduced hours due to downturn in employment or self-employment If you stop work or your normal weekly working hours are reduced to below the number required in your circumstances (16, 24 or 30), then you may be entitled to a four week run-on of WTC.

However, there is HMRC guidance for people who have been laid off or put on short-time working, which effectively means the four week run-on only starts after an initial period of up to four weeks, or after you have been notified that you will not be able to return to work, or work of sufficient hours. If you are classed as a 'furloughed' worker, the government has said that you will remain employed. Entitlement to WTC only ends if you have 'ceased work' so it is expected that you will be able to remain entitled to WTC if you are a 'furloughed' worker.

Self-employed

If you are self-employed, you remain entitled to WTC as long as you continue to meet the definition of self-employed as 'organised and regular, on a commercial basis, with a view to making a profit' and you continue to put in sufficient hours. HMRC guidance is clear that activities that count for self-employed hours include activities necessary for the business such as planning, promotion and maintenance of equipment. Updated guidance is expected on how self-employed people will be treated during the current situation. There is no requirement to actually be making a profit, and there is no assumed income or 'minimum income floor'.

Childcare costs If you are still paying your registered childcare provider but childcare is no longer being provided due to the necessity to stay at home, (ie, you are paying a retainer so as not to lose the place) HMRC has said that these costs will continue to be covered, but updated guidance is expected.

Income

If your income in 2019/20 has reduced (compared to what you expected, or compared to your 2018/19 income), you may have been underpaid tax credits for the current tax year. As the tax year is coming to an end on 5 April, any underpayment should be paid to you when your entitlement is finalised during the annual review, by 31 July 2020.

If your income in 2020/21 is likely to be reduced (compared to your 2019/20 income), your payments in the new tax year, starting on 6 April, may be increased, based on an estimate of your 2020/21 income.

For these reasons, you should provide an estimate of your actual income in 2019/20 and your expected income in 2020/21 as soon as you can. If things change, it is vital to keep your current year estimate up to date.

Contact the Tax Credits Helpline on 0345 300 3900 or online at <https://www.gov.uk/manage-your-tax-credits>

Self-Employed Income Support Scheme

On 26th March the government announced its proposal for supporting the self-employed during the Coronavirus pandemic. They are introducing a Self-Employed Income Support Scheme.

The government will pay self-employed people - who are eligible for the scheme - a taxable grant worth 80% of their average monthly profits over the last three years*, up to £2,500 a month.

*Where someone has not been in self-employment that long, a shorter period will be used.

This scheme will be open for at least three months although could be extended if necessary. They expect people to be able to access the scheme no later than the beginning of June.

Those entitled will receive a taxable lump sum to cover March, April and May.

Who will get this help?

The scheme will be open to those who:

- Are already in self-employment, who have a tax return for 2019*, and
- Who have average annual trading profits of less than £50,000 pa, and
- Whose self-employment makes up the majority of their income.

* To make sure no one who needs it misses out on support, the government has decided to allow anyone who missed the filing deadline in January, four weeks from 26th March to submit their tax return.

Do you have to have stopped trading?

It appears not, The Chancellor also said whilst announcing the scheme '*You'll be able to claim these grants and continue to do business.*'

Who can't get help?

The following self-employed workers will not be able to receive the grant:

- Those who started their self employment on or after 6th April 2019 - as they will not have submitted a tax return for 2018/19
- Those with average annual trading profits (loosely their taxable profits) of £50,000 or more.
- Those who are also employed and their employed income is higher than their self-employed income.
- And some commentators have said that company directors who pay themselves a salary or dividends won't be covered by this scheme, but they could get support through the Coronavirus Job Retention Scheme for employees if they operate a pay-as-you-earn scheme*.

*Martin Lewis of MoneySavingExpert.com has said: "I have now had it absolutely confirmed by both the Treasury and HMRC that self-employed limited company directors CAN be furloughed as employees on their PAYE element, even if they're the sole employee. Technically, they can't then work for the firm, but can continue to perform their statutory obligations as directors, eg, official legal

How to apply:

You cannot apply for this scheme yet. It is expected to be available at the beginning of June.

HMRC will contact you if you are eligible for the scheme and invite you to apply online.

You will access this scheme only through GOV.UK. 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 to give information such as your name, credit card or bank details, it is a scam.

After you have applied

Once HMRC has received your claim and you are eligible for the grant, you will be contacted you to tell you how much you will get and the payment details.

If you claim tax credits, you'll need to include the grant in your claim as income.

Nothing until June?

It is expected that the grant may not be paid until early June - anyone who cannot wait until then may be able to claim Universal Credit (or see an increase in their existing legacy benefits).

The Minimum Income Floor has been suspended during the Coronavirus outbreak therefore their UC award will be based on their actual income and allowable expenses.

Although no information has yet been published on how the grant will be treated for benefit purposes, we expect that the grant will be treated as earnings. This would mean that where someone on UC receives the grant, it will be included in full as earnings for the Monthly Assessment Period in which it is received and will not, therefore, result in any overpayment (ie no need to reassess entitlement for March, April and May to include the payment as income). But this may mean that the claimant's UC award reduces to nil, and/or the 'surplus earning' rules may then apply.

Other financial help

As well as continuing to get housing benefit and tax credits or claiming UC, a drop in income might mean you now qualify for help with your council tax. Glasgow City Council have further information about alternative payments i.e. paying from June 2020 to March 2021 instead of from April 2020 to January 2021 see: glasgow.gov.uk/coronavirus

If you are currently in receipt of Housing Benefit, please advise your Local Authority of any reduction in your income as it may increase your award.

TV licence fee changes

Free licence fees for up to 3.7 million pensioners had been due to be scrapped on 1st June of this year. In light of the coronavirus situation, this has been delayed until August 2020. Last year, it was announced that only low income households where one person receives pension credit will still be eligible for a free TV Licence.

The Welfare Rights and Money Advice Team has been maximising Pension Credit awards through benefit reassessments for our pensioner customers. If you have not already had an assessment and would like one carried out, please contact our Team on 0141 422 1112.

Please note the above is subject to change and we will continually review this information to provide regular updates to tenants. You can keep up to date via our website at southside-ha.org

Money Advice and assistance with debt

If you have been impacted by the coronavirus, whether it is because you have lost some or all of your income and you need help with your household bills it is important to know there is help available.

Talk to your service providers as soon as possible to see what they can do for you.

If you need further assistance please contact our Welfare Rights and Money Advice Team on 0141 422 1112 option 4 or email advice@southside-ha.co.uk.

Many major Banks are offering help with overdrafts. However you should contact your bank as soon as possible to discuss your options.

How are providers helping customers with overdrafts?

Provider	What help's it offering?	When?
Bank of Scotland	£300 interest-free buffer for 3mths	6 April
Barclays	Waiving all overdraft interest	27 March - end April
Clydesdale Bank	£500 overdraft buffer for 3mths if you're in hardship (1)	1 April
First Direct	No extra, but has a £250 0% overdraft as standard	N/A
Halifax	£300 interest-free buffer for 3mths	6 April
HSBC	£300 interest-free buffer for 3mths	26 March

Lloyds	£300 interest-free buffer for 3mths	6 April
M&S Bank	No extra, but has a £250 0% overdraft as standard	N/A
Nationwide	Waiving all overdraft interest if you're in hardship (2)	20 April - 1 July
NatWest	Delaying interest rate increases, max 19.89% rate	1 April
RBS	Delaying interest rate increases, max 19.89% rate	30 March
Santander	£350 interest-free buffer for 3mths	6 April
Starling Bank	Interest waived for 3mths if your income's dropped (3)	1 April
Virgin Money	£500 overdraft buffer for 3mths if you're in hardship (4)	1 April
Yorkshire Bank	£500 overdraft buffer for 3mths if you're in hardship (5)	1 April

Certain banks are also helping with loan repayments and again you should contact your bank as soon as possible to discuss options.

How are lenders helping loan customers?

Lender	Waiving fees for missed payments?	Offering reduced payments?	Offering payment holidays?
Bank of Scotland	Yes	Yet to respond	Yes

Barclays	N/A – Barclays does not charge for late payments	No	No
First Direct	No	No	Yes
Halifax	Yes	Yet to respond	Yes
HSBC	N/A	Yet to respond	Yet to respond
Lloyds	Yes	Yet to respond	Yes
Nationwide	Yes (if on payment holiday)	Yes	Yes
NatWest	No	No	Yes, for up to 3mths
RBS	No	No	Yes, for up to 3mths
Santander	Yet to respond	Yet to respond	Yet to respond

Help with Credit Card Debt:

How are lenders helping credit card customers?

Lender	Waiving fees for missed payments?	Offering emergency credit limit increases?	Offering payment holidays?
Bank of Scotland	Yes	Yes ('where responsible')	No
Barclaycard	Yes	Yes	No

First Direct	No	Yes	Yes – tailored to individual need
Halifax	Yes	Yes ('where responsible')	No
HSBC	Yes	Yes	Yes
Lloyds	Yes	Yes ('where responsible')	No
Nationwide	Yes (if on payment holiday)	Yes	Yes
NatWest	No	Yes	No
RBS	Yes	Yes (temporarily)	No
Santander	Yes	No, but you can apply for an increased limit in the usual way	Yet to respond

Banks will allow you to access your fixed-rate savings

Normally if you've locked cash away in a fixed-rate savings account, you have to pay a penalty to get it out before the fixed term's up. Yet nine banks (Bank of Scotland, Barclays, First Direct, Halifax, HSBC, Lloyds, Nationwide, NatWest, RBS and Santander) have said they'll waive penalties for existing customers affected by the pandemic who now need their savings to cover living costs.

Help with Energy Bills

The Government and energy suppliers have [agreed to new emergency measures to help prepayment customers](#) unable to top up during the pandemic, including posting cards loaded with emergency credit to those who are self-isolating, adding discretionary credit to your meter, and allowing you to nominate someone to top up for you.

Regulator Ofgem has also written to all suppliers, saying it expects them to "take proactive measures to support prepayment meter customers, including customers in vulnerable circumstances".

If you can't leave home to top up at your usual shop, Ofgem suggests you arrange for a trusted person to take your card and do it for you (it may need disinfecting first), and leave your meter box unlocked if it's outside your home.

And if you can afford it, and you're not self-isolating already, energy firms are encouraging people to try and top up a little more than usual each time to try and build up some credit.

Ultimately, suppliers will deal with issues on a case-by-case basis, so the best thing you can do if you have to self-isolate or are struggling to pay your bill due to coronavirus is to contact your provider as soon as you can.

Help for prepaid energy customers

Supplier	What can it do?	How to get help (1)
British Gas	<p><i>Hasn't yet committed to sending out top-up cards or keys loaded with credit.</i></p> <p>If you're in isolation and you think you'll use up your balance and emergency credit, contact British Gas and it has said it'll find a solution on a case-by-case basis.</p>	Call 0333 202 9802
EDF	<p><i>EDF says it can post top-up cards or keys loaded with credit to your home.</i></p> <p>EDF has advised people who self-isolate to ask friends and family to help you top up. Where this is not possible, it says it can deliver 'preloaded' cards and keys if you need to self-isolate – this balance will then be collected back at a "suitable rate" later.</p>	Call 0333 200 5100
E.on	<p><i>E.on says it can post top-up cards or keys loaded with credit to your home or send an engineer to top up your meter.</i></p> <p>It says if your electricity meter falls below 50p of emergency credit, or you're off supply for gas, it can either send a card or key in the post, or it will send an engineer round to top up for you. However, it advises to top up a little extra or asking a trusted person to help in order to prepare for self-isolation.</p>	Call 0345 052 0000
Npower	<p><i>Hasn't yet committed to sending out top-up cards or keys loaded with credit.</i></p> <p>Npower has said it is looking at increasing emergency credit to £45 to help those self-isolating. It also advises topping up more than usual in advance if you can or asking a truster person to help.</p>	Call 0800 073 3000
Scottish Power	<p>Scottish Power has advised people who need to self-isolate to ask a friend, neighbour or family member to top up for, and to add more credit to your meter than normal.</p>	Call 0800 027 0072
SSE	<p><i>SSE says it can post top-up cards or keys loaded with credit to your home.</i></p> <p>It's encouraging customers to keep at least 14 days' worth of credit on their meter, and says it can help by reducing any debt repayments people are making through the meter.</p>	Call 0345 026 2658

Ovo (2)	<p><i>Hasn't committed to sending out top-up cards or keys loaded with credit.</i></p> <p>Ovo is advising people to ask friends, family or neighbours to top up for you – it urges you to disinfect your card before handing it to anyone else. It's also set up a dedicated team to help those in danger of losing supply.</p>	Call 0330 102 7517
Bulb	<p><i>Bulb says it can post top-up cards or keys loaded with credit to your home.</i></p> <p>Bulb has advised people who self-isolate to ask friends and family to help you top up. Where this is not possible, it says you can pay online and a preloaded card will be delivered.</p>	Call 0300 303 0635
Robin Hood Energy (3)	<p><i>Hasn't yet committed to sending out top-up cards or keys loaded with credit.</i></p> <p>It's advising customers to top up meters more than usual, if you are able, and will always provide an "emergency support function" for prepay users. It also told us it's working up a number of plans to help anyone struggling to pay or top up.</p>	Call 0800 030 4567
Co-op Energy	<p><i>Co-op is now run by Octopus Energy, which has told us it is working through its guidance and will update us.</i></p>	Call 0800 093 7547
E Energy	<p><i>We've yet to hear back from E Energy.</i></p>	Call 0333 103 9575
Green Network Energy	<p><i>Green Network Energy has told us it is currently working through its guidance to customers and will update us.</i></p>	Call 0800 520 0202
Green Star Energy	<p><i>Green Star Energy says it can post top-up cards or keys loaded with credit to your home.</i></p> <p><i>It has advised people who self-isolate to ask friends and family to help you top up. Where this is not possible, it can arrange for a preloaded card to be delivered to you.</i></p>	Call 0800 012 4510
Omni Energy	<p><i>Omni Energy says it can post top-up cards or keys loaded with credit to your home..</i></p> <p><i>It advises those who can top in advance and build up credit on the meter, or ask a family member or friend to take their key or card to the shop for you. It also says it has emergency credit to maintain supply.</i></p>	Call 0113 457 3219
Utility Warehouse	<p><i>Hasn't yet committed to sending out top-up cards or keys loaded with credit.</i></p> <p><i>Utility Warehouse has advised its customers to top up a bit extra – it recommends having at least two week's energy on your meter. It also suggests identifying a trusted third-party who can pick up your top up card or key and take it to a store in case you're unable to leave your home.</i></p>	Call 0333 777 3247

Utilita	<p><i>Hasn't yet committed to sending out top-up cards or keys loaded with credit.</i></p> <p><i>However, Utilita's main focus is smart prepayment, which allows people to top up remotely. If you've a non-smart meter, it advises to top up more than usual or ask a friend or family member to help. It also says it has called all its customers over the age of 80 and advised them of how to top up.</i></p>	Call 0345 207 2000
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On a standard credit meter? Help's also available

The Government has also moved to help those on standard credit meters that are struggling.

Most importantly, your supply will not be cut off – disconnections of standard credit meters have been completely suspended. What's more, all energy suppliers have agreed to provide support to anyone in financial distress, which can include debt repayments and bill payments being reassessed, reduced or paused.

Exactly what help suppliers will offer will depend on your individual circumstances, but here is what measures firms have told us they can offer some customers:

On a credit meter? What firms are offering some customers

Supplier	Delay bill due dates	Remove late payment charges	Allow repayment over longer periods	Reassess monthly payment	Offer alternative ways to pay	How to get help
British Gas	Yes	Yes	-	-	-	call 0333 202 9802
EDF	Yes	-	Yes	-	Yes	call 0333 200
E.on	Yes	-	-	Yes	-	call 0345 052 0000
Npower	Yes	-	Yes	-	Yes	call 0800 073 3000
Scottish Power	Yes	-	Yes	-	Yes	call 0800 027 0072
SSE	Hasn't committed to any specific measures, but will offer help on case-by-case basis					call 0345 070 7373

Bulb	-	-	Yes	-	Yes	call 0300 303 0635
Co-op Energy (1)	Hasn't committed to any specific measures, but will offer help on a case-by-case basis					call 0808 164 1088
Octopus Energy	Hasn't committed to any specific measures, but will offer help on a case-by-case basis					See its statement or call 0808 164 1088
Ovo Energy	Hasn't committed to any specific measures, but will offer help on a case-by-case basis					See FAQs or call 0330 303 5063
Small suppliers	Though some have committed to things such as not increasing direct debit payments or offering more flexible payments, most suppliers haven't committed to any specific measures, but will offer help on a case-by-case basis.					See supplier contact details

Whether you're on a standard credit meter or a prepayment meter, energy suppliers are urging you to contact them via email or live chat first, where possible, with any non-urgent queries, to keep phone lines free for those with serious issues or in vulnerable situations. (1) Co-op Energy's response is handled by Octopus Energy, which now runs the brand.

If you are struggling to afford your Energy Bills you may be entitled to take advantage of certain Grants to help you pay off your Energy Debts. Contact the Advice Team for more information.

Some mobile firms are giving data boosts and free calls to help

Mobile phone users are being offered extra data and free calls by some firms to help them keep in touch during the pandemic. Here's what we know so far:

- **iD Mobile** is offering free unlimited calls to anyone aged 70 and over that doesn't already have them as part of its plan, until Mon 20 April.
- **Sky Mobile** says all its mobile customers (both handset contract and Sim-only) will get an extra 10GB data boost for free until April. This will be applied to your 'Piggybank' automatically.
- **Vodafone** is offering free unlimited data for 30 days to some pay monthly customers (both on contract and Sim-only deals).

It will be automatically upgrading customers who are flagged as vulnerable in its systems and will send out a text to confirm this has been done. For other pay monthly customers, it's open to the first 500,000 who claim it via the VeryMe reward scheme on the My Vodafone app. The data will be added to your account within seven days of redeeming, and you'll receive confirmation via text.

Vodafone says if network capacity allows, it hopes to offer even more customers unlimited data in future.

- **Virgin Mobile** says all its 'Pay Monthly' customers, though not those on Sim-only deals, will get unlimited minutes to mobile and landline numbers, plus a 10GB data boost for one month.
- Sky also says that existing customers with its **Sky Talk** broadband and landline calls package will get free calls to UK landlines at any time of the day from Saturday 21 March to the end of April 2020.

- Sky Sports customers can now 'pause' their subscription & BT Sport customers can get a month's credit (or donate it to the NHS)
- With most live sport suspended, many who pay for digital TV subscriptions have asked if they can get a refund. Here's what the providers are saying...
- **Can you pause Sky Sports or get a refund?**
Sky will let you 'pause' your subscription – which means you can stop paying for the time being. You can do this online – log in to your account and go to the [Pause Sky Sports](#) page.

While your account's paused, you won't be charged but you will still have access to all 11 Sky Sports channels. As soon as live sports returns, Sky says it'll reinstate your subscription – you won't need to do anything. The pause doesn't affect the overall length of your contract – so if you're midway through an 18-month contract and pause for two months, your contract end date will remain the same.

- **Virgin Media.** You can now apply to pause your Sky Sports subscription through [its online form](#). You can still watch the channels, you just won't be charged. Virgin Media will stop payments automatically, there's no need to call them. It says it will also let you know in advance when payments will restart.
- **TalkTalk** emailed customers on 24 March to say they could pause their Sky Sports boost. Customers who opt-in to pause their boost will not be charged during this time and the subscription will show as a credit on their bill. All Sky Sport channels, plus recordings, can still be watched. TalkTalk says as soon as sporting events recommence, the sports subscription charge will be reinstated.

If you need help with any benefit advice, or assistance to apply, remember our Welfare Rights and Money Advice team are still able to assist, contact us by phone 0141 422 1112 option 4 or email us at advice@southside-ha.co.uk