

Coronavirus Financial support available.

If you are working and you become ill

If you are working and become sick, you may be entitled to **Statutory sick pay** (SSP). More information about SSP can be found here. <https://www.gov.uk/statutory-sick-pay>

If you work but do not meet the criteria for SSP you may be able to claim '**New Style**' **ESA**. More information can be found here <https://www.gov.uk/employment-support-allowance/eligibility>

While you are getting SSP or ESA you may also be able to claim **Universal Credit** to help pay housing costs and for child care. More information can be found here <https://www.gov.uk/universal-credit/eligibility>

If you lose your job or your hours reduce

If you are no longer employed, or your income decreases you can claim **Universal Credit**. More information can be found here <https://www.gov.uk/universal-credit/eligibility>

Help to pay your housing costs

If you are unable to afford to pay your housing costs (rent or mortgage) you may be able to get help with your housing costs from **Universal Credit**. More information can be found here <https://www.gov.uk/housing-and-universal-credit>

If you are getting Universal Credit or housing benefit, and are still struggling to pay your rent you may be eligible for a **Discretionary Housing Payment**. More information can be found here <https://www.gov.uk/government/publications/claiming-discretionary-housing-payments/claiming-discretionary-housing-payments>

Help to pay your council tax bill

If you are struggling to pay your council tax bill check to see if you qualify for a discount, or for Council Tax Reduction.

Single person discount – if you are the only adult in the property you are eligible for the single person discount which will reduce your bill by 25%

Council Tax reduction – is a means tested benefit which can reduce the amount you pay to your council tax bill.

Stratford-on-Avon District Council <https://www.stratford.gov.uk/council-tax/help-and-advice-for-council-tax-debt.cfm>

Help with your water bill

Severn Trent Water have a scheme called the **Big Difference Scheme** that can reduce your water bill by up to 90%. More information can be found here <https://www.stwater.co.uk/my-account/help-with-account/am-i-eligible-to-get-money-off-my-bill/>

Help to pay your energy bills

The Warm Home Discount (WHD) If you are in receipt of a means tested benefit, and are a vulnerable person (or have a vulnerable person living with you) You may be eligible for the Warm Home Discount. The WHD is a payment of £140 made to your electricity account. More information can be found here <https://www.gov.uk/the-warm-home-discount-scheme>

If you have a prepay meter and cannot afford to top it up, you may be able to get a voucher from the Warwickshire local welfare scheme. Their phone number is **0800 4081448**

Energy Trust Funds If you have a debt with your energy provider you may be able to get help to pay it from an energy trust fund. The large providers have their own trust funds, but if your provider doesn't have their own trust fund you can apply to the british gas trust fund which is open to anyone. More information can be found here <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/>

Benevolent Funds and charities

You may be able to get additional help from a benevolent fund or charity if you have worked in certain employment sectors. More information about the many charities which are out there is available on the turn2us grants search <https://grants-search.turn2us.org.uk/>

Food Banks

There are foodbanks throughout the county that will provide food to those in a crisis. Most of the foodbanks are run by the Trussell Trust. More information about the Trussell Trust and their food banks can be found here <https://www.trusselltrust.org/>

You can get a food bank voucher from your local council or your local Citizens Advice.

The government has announced the following extra support during the corona crisis.

Additional help for self-employed people

If you are self-employed and have lost income due to the corona virus you may be eligible for a grant from the self-employment Income Support Scheme. More information can be found here <https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

Additional help for those who are employed

If you are employed but have no work due to the corona virus, your employer may put you on temporary leave – known as Furlough. In this case your employer will pay you 80% of your regular wages, up to a maximum of £2500 per month. More information can be found here <https://www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme>

If you were employed and on payroll on 28/02/2020 but have since been laid off (or left), your employer can rehire you and furlough you. This may apply to you if your employer laid you off at the beginning of the crisis, before details of the support were available. Martin Lewis Money Advice has advice about speaking to your employer about this

<https://www.moneysavingexpert.com/news/2020/04/left-a-job-after-28-feb-and-new-job-fell-through--you-can-be-reh/>

Information for business owners

Information about the support available to businesses can be found here

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses>