

Financial Support

Due to the Coronavirus (Covid19) pandemic finances have been stretched even more than normal and some are facing serious financial hardships. This information is an overview of support available nationally and more locally. This is not exhaustive, and some information may change regularly.

Employment

If you were employed on or before the 19th March 2020 and the company has had to close due to covid19 you should have the opportunity to be 'furloughed'. This is where you should receive 80% of your earnings while the company is not working. If you were between employments it is worth contacting your old employer and asking if they will furlough you, they do not have to but some companies are honoring this. Furlough of staff will continue until the government has lifted the country lockdown procedure/ your company re-opens for business. If you are being furloughed your company CANNOT ask you to work, although they can ask you to train, if its non-revenue making.

Water companies

All water companies in England and Wales will help customers who have lost their jobs or had incomes cut due to the coronavirus pandemic. Households with immediate and short-term issues paying their bills need to get in contact as soon as possible so they can receive help. All water companies are halting debt collection visits at the present time.

Utility companies

The government has launched an emergency package with energy suppliers to ensure you do not face any additional hardships in heating or lighting your home during the coronavirus outbreak. If you are struggling with money problems or are repaying a debt, options will include -

- Reviewing bill payment plans, including debt repayment plans
- Payment breaks or reductions in how much you pay
- Giving you greater time to pay
- In some cases, access to hardship funds

No credit meters will be disconnected during the outbreak.

Contact your supplier as soon as possible, they will support you to find the best option for your circumstances. Your supplier must take into account how much you can afford and will explain your options.

Loans / Credit cards or finance

If you have pre-existing loans or cards, you can ask your lender directly for a 3-month holiday payment. This also applies to motor finance, if you have got PCP, leasing or HP deal and are struggling to pay due to coronavirus you can ask to defer payments for 3 months – this also means they cannot repossess the car.

Buy-now-pay-later (BNPL), Rent-to-own and pawnbrokers

BNPL – go back to the company and ask for a payment holiday of up to three months. If you do and you are in a promotional period, say an initial 0% interest deal – this should be extended by the length of the payment holiday. However, if you pay interest this will continue to accrue during the payment holiday and be added to the amount that you owe once payments resume.

Rent to own – Again a payment holiday of up to three months can be sought. If you need to keep using the goods, e.g. fridge or washing machine, firms will not be able to repossess them due to non-payment for as long as the temporary rules are in force.

Pawnbroking customers – A payment holiday can be requested for up to three months, but you will still be accruing interest during this time. The redemption period would also be extended for the same amount of time as the payment holiday. If your redemption period has already ended, the pawnbroker should not serve notice to sell the item during the three months. If it is already told you it plans to sell your item, it should pause the sale.

These measures have been in place since 27th April 2020. Lenders need to let you apply for a payment holiday until 27th July, so even if you are keeping up with repayments now, you will be able to apply later. If you have tried to get help from your lender before 27th April and it didn't help, it's worth asking again, as they now have to help.

VIVID tenancy support

Vivid housing offer wellbeing support to all of their tenants. They can support whether you are struggling with money problems, going through a family break up or even need some pointers on how to use your computer. And if they can't help they will refer you to someone who can. Hart Housing are working with skeleton staff, they are signposting people in hardship or difficulties to chat to their social housing landlord.

Hart Housing

This is a limited service at present. They are working hard to minimize the disruption of services. The team can be contacted on 01252 774239 or email housing@hart.gov.uk.

Social housing tenants experiencing hardship and difficulties in paying rent may find the following numbers useful -

Sovereign – 0300 500 0926 or visit www.sovereign.org.uk

Silva – 01344 382 800 or visit www.silvahomes.co.uk

VIVID – 0800 652 0898 or visit www.vividhomes.co.uk

Metropolitan Thames Valley 0300 456 2929 www.tvha.co.uk

Housing evictions

On 26th March 2020 the Government issued new guidance for landlords and tenants in England and Wales. It confirmed that from 27th March 2020 the court service will suspend all ongoing housing possession action – this means that neither cases currently in the system or any about to go in the system can progress to the stage where someone could be evicted. The suspension of housing possession action will initially last for 90 days, but this can be extended if needed. This measure will protect all private and social renters, as well as those with mortgages and those with licenses covered by the Protection of Eviction Act 1977.

Rushmoor Borough Council

The council offices are closed to the public to prevent the spread of coronavirus. The website is comprehensive with information for residents. They are receiving a high number of calls and are asking for email communication if possible. Email addresses as follows -

Customer services – customerservices@rushmoor.gov.uk

Benefits – benefits@rushmoor.gov.uk

Business rates – businessrates@rushmoor.gov.uk

Council tax – counciltax@rushmoor.gov.uk

Step Change

Step Change is a debt charity, which offers free, impartial advice. Contact online www.stepchange.org

Child Benefit

Currently there is not the opportunity to register the birth of a baby as register offices have temporarily closed. Child Benefit can still be applied for. This can be done in the normal way. It can take up to 12 weeks to process a new claim. Child Benefit can be backdated for up to 3 months.

Foodbank

Locally these are run by the The Trussell Trust. A red Trussell Trust voucher needs to be requested from a professional (GP, teacher, Social Worker, advice agencies and so on) To find out all of the various agencies which are able to give out food vouchers either contact the Farnborough foodbank either by email info@farnborough.foodbank.org.uk or 01252 331668/07954105279. Due to coronavirus pandemic foodbanks are operating differently. They are now currently no longer able to offer choice. They only have boxed parcels and strictly on redemption of a Trussell Trust red voucher. A Trussell Trust red voucher can be redeemed at ANY Trussell Trust Foodbank Outlet. They are also waiving the 3-day redemption limit and extending to seven days. The outlets are not open as often as normal and this needs to be taken into account when deciding to collect the food parcel. Food vouchers are strictly only

for people/families who are unable to afford food and not for people who cannot get to the shops due to isolation. Foodbanks do not and cannot deliver.

Currently the Foodbank outlets are open as follows (this may change so check website before visit)

Farnborough – Christ Church Cove -Wednesday 12-2.30

Aldershot – Princes Hall Tuesdays and Thursdays 1-2.30

Fleet – Fleet Methodist Church Monday and Thursday 1.30-3pm

Darby Green – St Barnabas Church Monday and Thursday 1.30-3pm

Strict systems are in place to keep the volunteers and visitors safe. The usual Foodbank wrap around support is not now taking place, where there would be the opportunity to sit and talk. This has had to stop while the pandemic is hitting the country.

Free School Meals

If you have children and they were entitled to free school meals you can still get support for this during the term time that the schools are shut due to the coronavirus pandemic. Schools are approaching this in different ways, and they should have contacted you already. Either they will be giving out prepared food, items of food to prepare at home or vouchers to buy food.

Citizens Advice Bureau

Citizens Advice Bureau's or more commonly known as CAB. They provide free, confidential and impartial advice. Their goal is to help everyone find a way forward, whatever problem they face. They are not currently offering face to face advice to reduce the spread of coronavirus. They are delivering the services by telephone and email only during the Coronavirus emergency.

The CAB can offer advice on benefits, work, debt and money, consumer, family, housing, law and the courts, immigration and health.

The websites hold a wealth of information and offers web chats or help via email.

www.citizensadvicershmoor.org.uk

www.citizensadvicehart.org.uk

0300 330 9046 advice line (regional)

0800 1448 444 – Help to claim – Universal Credit

The Vine Centre Aldershot

The Vine Centre in Aldershot has had to adapt its community support to adhere to social distancing measures. They are offering phone and online support. The Vineline is 01252 400196 (they can call you back if you are worried about the cost of call).

PEBL Skills Café Wednesday 10-3pm The skills café staff will be providing phone and online support only. They can help to find fast fill jobs e.g. driving, warehouse, care, supermarket and other sectors. Online training links can be provided for those that have internet access.

My Space Monday 10-1pm is also providing support for finding fast fill employments.

The Vine Centre can also give advice and support with budgeting and financial worries.

Christians Against Poverty (CAP)

Whether you have money worries keeping you up at night, you can't seem to shake the bad habit or your tired of going for job interviews that never get you anywhere – CAP has a service which can support you. Being a Christian is not a requirement to receive the service. They run a debt centre from North Camp Methodist Church. Due to current social distancing they are only able to offer 'Phone Visits'. To organize an appointment please ring their new Enquiries line on 0800 3280006 open Monday -Thursday 9.30-5pm. Fridays 9.30-3.30pm.

Olive Branch Clothing Exchange/ The Larder Foodbank

Working out of the Church of the Good Shepherd in Farnborough is the Olive Branch clothing Exchange. Joining this is free, a card is set up with 40 free points are put onto it. The aim is for anyone using this to donate clothes your child has outgrown. Each piece of clothing donated is counted and that many points is put on your card. You can choose clothes for your children (and some pieces of equipment) which are all worth 1 point and then these are deducted from your points balance. This runs every Thursday 9.30-11.30 term time only. They also have free tea and coffee and snacks for adults and children. Call 01252 375578 for more information.

The Larder Foodbank is also run out of here. Referral from a professional is needed e.g. school, doctor's surgery, housing association, CAB, Social Worker/key worker or CAP. Currently they need the referral to be an over the phone conversation, then they will organise delivery of the food parcel.

The Coronavirus Hampshire Helpline

A helpline is now available to provide information and advice, as well as practical support, to frail or vulnerable Hampshire residents during the coronavirus outbreak. The helpline is 0333 370 4000. This is available 7 days a week, from 9am to 5pm. Hart residents who contact will be directed to the appropriate support within the local community, including services and support being provided through the newly formed Hart Response Hub. The Hub is jointly managed by Hart District Council and Hart

voluntary Action, working in partnership with established voluntary groups such as Fleet and Hart Lions, Churches Together in fleet and Hart foodbank, and local volunteers.

Fleet Lions

The Lions are the biggest 'hands on' voluntary organization in Fleet. The prime objective is to help out the local community. They are involved in community fundraising throughout the year. They receive requests from individuals, groups and local organisations, to assist in times of hardship or disability or to achieve a worthwhile project.

Lions Community Store – This is supported by several local Lions Clubs along with councils, housing associations and the like. They recycle redundant household goods, appliances, clothing etc. to benefit genuinely needy people. Currently the service has had to be completely scaled down and a very limited service is running for urgent cases of need. Only requests via email are able to be replied to. A contact form can be found on the website. When they have opened fully again, they can be contacted by phone on 01252 616998.

Aldershot Churches Charity

Local charity for local people, it has an upper limit of approximately £500. It is only available for people living within Rushmoor for items like carpets, electrical appliances, mobility scooters etc. Contact Richard Fawn ricdianefawn123@btinternet.com for more information.