



**Fairer
Scotland**
Scottish
Government



Social Security Scotland
Tèarainteachd Shòisealta Alba



Worried about paying
for things like your rent,
mortgage or energy bills
because of coronavirus?
Help is available.

The Scottish Government and Citizens Advice network in Scotland are here to help. You can contact Scotland's Citizens Advice helpline (**0800 028 1456**) and get advice online (**cas.org.uk**) or contact your local bureaux through **cas.org.uk/bureaux** to understand all the help that is available.

Mortgage/rent

Most mortgage providers are offering mortgage holidays for up to three months. Due to the huge demand many are asking their clients to apply online where possible. You won't be able to do this if you're behind on your payments.

If you are a tenant you should speak to your landlord to find out if you can be flexible with payments during this time. The Scottish Government has taken measures to increase the minimum notice period for those living in rented accommodation for up to six months – helping to protect you from eviction.

Landlords have also been encouraged to be flexible with tenants struggling to pay rent and to consider mortgage holidays while they have less rent coming in.

Energy and other utility bills

If you are struggling to pay bills like electricity and phone bills, phone your supplier to find out what support you can get. You can also call Home Energy Scotland on **0808 808 2282** for free advice.

Ofcom, the broadband regulator, has told broadband providers not to disconnect people who can't pay. It's best to contact your provider directly to find out how they can help.

If you are struggling financially you should contact any service you subscribe to or have a membership for - many will be willing to pause payments at this time. Sky Sports for example are letting customers pause their subscription by visiting **Sky.com**

Benefits

There are a number of benefits you may be entitled to if your income has been reduced. The **Entitledto.co.uk** benefit calculator can help you understand what might be available.

To find out more and to apply for benefits contact the Department for Work & Pensions (DWP). Claims can be made online or by phone. However job centres are open for those who need face to face support with their claims.

The phone lines will be busy during this time but please be patient and stay on the line to ensure you find out what you are entitled to. Every day you don't call or give up waiting you could lose out on money.

If you are in receipt of a qualifying DWP benefit you may be able to get payments from Social Security Scotland – they offer payments to people expecting babies, those with young children, carers, and those who need help with the cost of a funeral, among others.

Council support

Local councils can offer support too. Housing benefit, a council tax reduction or payment flexibility may be an option.

Councils also manage the Scottish Welfare Fund - this fund pays out money to people in an emergency who have no other way of paying for what they need, such as food, gas or electricity.

Food banks

First find out what council support is available - your council may be able to help by providing help with money or vouchers for food.

You can also search for details of your local food bank at **trusseltrust.org** and **foodaidnetwork.org.uk**. The food bank will be able to tell you how you can get a voucher.

Other bills

If you are struggling to pay other bills contact all your suppliers and creditors - it's best to contact them direct to find out if loans, credit cards, finance deals and other payments can be reduced during this time.

The BBC has delayed the planned changes to the free over 75 TV Licence. This means the free licence will remain in place until 31 July 2020.

Self-employed

If you are self-employed you may be eligible for support from the UK government's Self-employment Income Support Scheme. Find out more at **cas.org.uk**

Furlough

Being furloughed means employees are kept on the payroll, even though they aren't working. Businesses can claim 80% of their employees' wages from the government, up to a maximum of £2,500 per person, per month before tax. Your company can top up this pay if it chooses. It must write to you to let you know you have been furloughed.

Waiting times

Please be aware that there is high demand for many of these services at the moment. Go online if you can. If that is not an option be prepared to wait on hold if you call. Check for a Freephone option first. You may be tempted to follow up on applications by phoning but lots of calls can cause delays to services.

For free, confidential support on any financial worry call the helpline on **0800 028 1456**, go to **cas.org.uk** or contact your local bureaux via **cas.org.uk/bureaux**