

Money Management and Financial Hardship

RESIDENTS

Please do not be concerned or afraid to ask for help or support. These are challenging times and financial hardship is a genuine concern as a direct result of the Covid-19 situation.

Newham Council is working very hard to help residents and its community.

Contact us early if you think you might need help. Please don't wait for an account to go into arrears before contacting us. We want to help support you in these difficult times.

A number of measures have been put in place by the government to help people who may be facing financial difficulties as a result of Covid-19. There are also organisations that offer advice and support.

Below is a list of information which hopefully will help you find the answers you need and put you in touch with those who can offer further advice and support or help you get back on track.

MANAGING MONEY AND FINANCIAL DIFFICULTY

Audience	Topic	Provider	Service / Information
Residents	Tips to manage money and spending	Newham MoneyWorks 'Smart spending' Website: www.newhammoneyworks.co.uk/	Guidance on <ul style="list-style-type: none">• Beginner's guide to smart spending• Budget planning tool• Smart shopping tips• Check entitlement to benefits: www.gov.uk/benefits-calculators• Contact Moneyworks online and they will call you: newhammoneyworks.co.uk/contact/

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Audience	Topic	Provider	Service / Information
		Money Advice Service Website: www.moneyadviceservice.org.uk/en/articles/living-on-a-low-income-tips Website: www.moneyadviceservice.org.uk/en/articles/coronavirus-and-your-money	Work out your budget Look at ways to cut costs <ul style="list-style-type: none"> • Water • Energy • Council tax • Electricity • Broadband bills Claim all the benefits you're entitled to. Emergency borrowing to make ends meet.
		Money Saving Expert Website: www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/	Help and advice on all money related topics, including struggling to pay bills, advice on loans at this time and how to access benefits and 'payment holidays'.
	Assistance with debt and other money problems (Debt and money advice organisations)	Newham MoneyWorks Website: www.newhammoneyworks.co.uk Telephone: 020 8430 2041	Support to Newham residents who may be struggling with debt or the everyday cost of living. The advice is free, confidential, impartial, and independent of other council services. Complete the online 'contact us' page and an adviser will get back to you. www.newhammoneyworks.co.uk/contact/

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Audience	Topic	Provider	Service / Information
		<p>Citizens Advice East End Website:</p> <p>www.eastendcab.org.uk</p> <p>See Service / Information for information on national website contacts for email and telephone advice (also on our website):</p> <p>advice@eastendcab.org.uk</p> <p>employment.newham@eastendcab.org.uk (specifically for employment-related issues - though this can be accessed via the advice@contact)</p> <p>Text 07860041446 for a call-back</p> <p>Call 020 3855 4472 Monday to Friday 10am to 12pm noon and 2pm to 4pm to speak to an adviser</p>	<p>Independent, local charity working in Hackney, Newham and Tower Hamlets and also a member of the national Citizens Advice network.</p> <p>Citizens Advice provides free advice, information and advocacy to help people resolve the problems they face. They help with problems involving welfare benefits, housing, debt, money management, employment, immigration, consumer, and family and personal issues. The national Citizens Advice website is constantly updated with information and advice for people on debt, welfare benefits, housing, employment, consumer, immigration, family and personal issues:</p> <p>www.citizensadvice.org.uk</p> <p>There's a special section on Coronavirus/Covid-19 issues including all the latest changes to government support:</p> <p>www.citizensadvice.org.uk/coronavirus</p> <p>Citizens Advice also runs the Help to Claim Universal Credit service, first point of contact is by telephone 0800 144 8444, and they provide advice and support from the first point of claiming through to first payment:</p> <p>www.citizensadvice.org.uk/about-us</p>

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Audience	Topic	Provider	Service / Information
		<p>Community Links Website: www.community-links.org Open Monday to Friday 9am to 5pm For Debt Advice call 07739 511250 Support in a crisis or experiencing financial hardship call 07867 458967, or email heather.carss@community-links.org For other Advice Enquiries call 07734 022407</p> <ul style="list-style-type: none"> • Consumer Legal Advice • Employment Legal Advice • Housing Legal Advice • Filling in Paper and Online Forms • Assistance to Pay your Rent • Challenging Benefit Decisions <p>For any non-advice related enquiries, please call 020 7473 2270 or email at info@community-links.org</p>	<p>Community Links can offer help for people struggling with debt and can advise on bankruptcy, rent arrears, utilities debt, credit arrears and debt relief orders (DROs). Community Links can help to restructure or write off debt and negotiate affordable payment arrangements.</p> <p>They can help you with advice on water debt as well as providing money management support to help you reach a more secure financial position.</p> <p>They can help clients write off water debt and receive new kitchen white goods through our Thames Water programme.</p>

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Audience	Topic	Provider	Service / Information
		<p>Stratford Advice Arcade</p> <p>Website: www.stratfordadvicearcade.org.uk</p> <p>Telephone: 020 8221 1995</p>	<p>Provides a range of advice and information delivered by a variety of organisations under one roof.</p>
		<p>Step Change Debt Charity</p> <p>Website: www.stepchange.org/debt-info/coronavirus-affecting-finances.aspx</p> <p>Telephone: 0800 138 1111</p>	<p>Telephone advice and an online debt tool to help you work out what may be the best course of action for you.</p> <p>Telephone lines are open Monday to Friday 8am to 8pm, Saturday 9am to 4pm.</p>
		<p>National Debtline</p> <p>Website: www.nationaldebtline.org</p> <p>Telephone: 0808 808 4000</p>	<p>Telephone advice, web-based information and online personal advice.</p> <p>Telephone lines are open Monday to Friday 9am to 9pm, Saturday 9.30am to 1pm.</p> <p>To get web-based information or online personal advice, visit the website.</p>

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Audience	Topic	Provider	Service / Information
		Civil Legal Advice Website: www.gov.uk/legal-aid/how-to-claim Telephone: 0845 345 4345	For people on a low income such as benefits and whose debt problems put them at immediate risk of homelessness. Telephone advice, lines are open Monday to Friday 9am to 8pm, Saturday 9am to 12.30pm.
		Turn2Us Website: www.turn2us.org.uk/get-support/Benefits-and-Coronavirus-Sickness Telephone: 0808 802 2000	Helps access welfare benefits, charity grants and other help.
	If you're thinking of borrowing money	Loan Smart Before you borrow anything, search here first, you can check if a company is authorised to lend money. Website: www.loansmart.org.uk Loan shark helpline: 0300 555 222	In this crisis many people may suffer financial hardship and this is when people like illegal money lenders and loan sharks target desperate families. These illegal lenders may appear friendly at first but it is never a good move to borrow money from them at their high interest rates (often in the 1,000s % APR). Stop, think and seek advice (see debt advice and support agency list) before using lenders or pay day lenders - there are better options. Consider Credit Unions as an alternative. You can use the loan shark helpline if you are being harassed or threatened by an illegal money lender. Please do speak to a money and debt advice and support agency before borrowing money. www.newhammoneyworks.co.uk/contact/

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	Beware of Scams	National Crime Agency Website: www.nationalcrime-agency.gov.uk/news/fraud-scams-covid19	Beware fraud and scams during the Covid-19 pandemic. Scammers can take advantages of difficult situations and may attempt to make contact in a number of ways including face to face, text, phone and online. Take a moment to stop and think before parting with money or information. Challenge and ignore requests and contact your bank immediately if you think you have fallen for a scam. Do this by contacting the bank directly, do not click on a link or call an unknown number that you may have been given.
	Sickness Think you need to claim Statutory Sick pay (SSP)	HM Treasury www.gov.uk/government/publications/support-for-those-affected-by-covid-19/support-for-those-affected-by-covid-19	If someone is working but not getting sick pay from their employer, they are eligible for statutory sick pay (SSP). They should make a claim for SSP as this will be eligible from day 1 of the claim. The website Includes general advice about claiming Statutory Sick pay (SSP) including: <ul style="list-style-type: none"> • When does SSP apply? • Do I need a sick note? • What if I am self-employed or not eligible for SSP? • What if I am self-employed and receiving Universal Credit?

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Audience	Topic	Provider	Service / Information
	<p>Work</p> <p>Worried about losing your job, lay-offs and reduced hours?</p>	<p>Money Advice Service</p> <p>Website: www.moneyadviceservice.org.uk/en/articles/coronavirus-and-your-money</p>	<p>If you are facing a drop in income because your employer has had to temporarily lay you off or put you on short-time working, the government has said it will cover up to 80% of employees' salaries through grants to businesses and a range of changes to the benefits system.</p>
	<p>Work</p> <p>Need to secure employment?</p>	<p>Workplace</p> <p>Website: www.newhamworkplace.co.uk/about-workplace/ Telephone: 020 3373 1101 Email: Workplace.Engagement-Team@newham.gov.uk</p>	<p>Offers a range of advice and guidance including various support services to help Newham residents secure employment.</p> <p>These include:</p> <ul style="list-style-type: none"> • Improving your CV • Identifying exciting career options • Advising on jobs to best suit your skills • Good quality apprenticeships for all ages • Bespoke training to enhance your existing skills including accredited qualifications • Preparing you for attending assessment centres and interviews.

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Audience	Topic	Provider	Service / Information
	<p>Benefits</p> <p>Need help with Universal Credit and ‘New Style’ Employment and Support Allowance?</p>	<p>Department for Work and Pensions (DWP)</p> <p>Website: www.gov.uk/universal-credit</p> <p>Helpline open Monday to Friday, 8am to 6pm Telephone: 0800 328 5644 Textphone: 0800 328 1344</p> <p>NGT text relay – if you cannot hear or speak on the phone: 18001 then 0800 328 5644</p>	<p>If you need to claim Universal Credit information can be found at the Universal Credit website or by contacting the Universal Credit helpline. You may also be able to claim ‘New Style’ Employment and Support Allowance with, or instead of Universal Credit, depending on your National Insurance record. For more information ‘New Style’ Employment and Support Allowance see:</p> <p>www.gov.uk/guidance/new-style-employment-and-support-allowance</p>
	<p>Benefits</p> <p>Need help with Disability Benefits?</p>	<p>Money Advice Service</p> <p>Website: www.moneyadviceservice.org.uk/en/articles/coronavirus-what-it-means-for-you#coronavirus-and-disability-benefits</p>	<p>Information on disability benefits, what it means for you and what you’re entitled to.</p>

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	<p>Benefits</p> <p>Want to know what benefits you are entitled to?</p>	<p>Benefit</p> <p>Websites: Types of benefit: www.gov.uk/browse/benefits Benefit calculators: https://www.gov.uk/benefits-calculators</p>	<p>Information on how benefits work the types of benefits you might be entitled to and some benefit tools:</p> <ul style="list-style-type: none"> • Universal Credit • Tax Credits • Jobseeker’s Allowance and low-income benefits • Carers and disability benefits • Child Benefit • Benefits for families • Getting maternity pay, help with childcare and free school meals • Heating and housing benefits • Death and benefits
<p>Renters, Landlords and Mortgage Holders</p>	<p>Worried about paying your rent?</p>	<p>HM Government</p> <p>Website: www.gov.uk/government/news/com-plete-ban-on-evictions-and-additional-protection-for-renters</p>	<p>The government has announced a package of measures to protect renters affected by coronavirus including:</p> <ul style="list-style-type: none"> • Emergency legislation to suspend new evictions from social or private rented accommodation while this national emergency is taking place • No new possession proceedings through applications to the court to start during the crisis

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Audience	Topic	Provider	Service / Information
<p>Renters, Landlords and Mortgage Holders</p>	<p>Worried about paying your rent?</p>	<p>HM Government</p> <p>Website: www.gov.uk/government/news/complete-ban-on-evictions-and-additional-protection-for-renters</p> <p>Newham Council</p> <p>Websites:</p> <p>New Benefit Claim www.newham.gov.uk/Pages/Services/Housing-benefit-new-claim.aspx</p> <p>Benefits - Tell us about a Change www.newham.gov.uk/Pages/Services/Housing-benefit-and-council-tax-reduction-change-of-circumstances.aspx</p> <p>Telephone: 020 8430 2000</p>	<p>The government has announced a package of measures to protect renters affected by coronavirus including:</p> <ul style="list-style-type: none"> • Emergency legislation to suspend new evictions from social or private rented accommodation while this national emergency is taking place • No new possession proceedings through applications to the court to start during the crisis <p>If you are having difficulty paying your rent please visit the Council's Making a Benefit Claim pages on the Council's website. This will help direct you to the right agency to deal with your claim.</p> <p>If you have an existing claim for Housing Benefit and your income has changed please visit the 'Benefits – Tell us about a Change' page and complete the online change of circumstances form.</p> <p>If you need help or advice, please contact Council Tax and Benefits.</p>

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Audience	Topic	Provider	Service / Information
	Worried about rental income?	<p>HM Government</p> <p>Website: www.gov.uk/government/news/complete-ban-on-evictions-and-additional-protection-for-renters</p>	<p>The government also announced measures to protect landlords affected by Covid-19/coronavirus. Landlords will be protected as a 3-month mortgage payment holiday is extended to Buy to Let mortgages.</p>
	Struggling to pay your mortgage?	<p>Contact your lender</p> <p>Mortgage holidays MUST be agreed with your lender</p> <p>HM Government</p> <p>Information also available at www.gov.uk/government/news/payment-holidays-offered-to-help-to-buy-homeowners-affected-by-covid-19</p>	<p>A mortgage payment holiday may be an option, but there are other options you may wish to consider.</p> <p>The mortgage payment holiday is intended to provide flexibility in repaying your mortgage by allowing you to stop or reduce your monthly payments for up to three months.</p> <p>This won't be suitable for everyone but could provide much needed help if you need it, but this won't be free money.</p> <p>You will still be charged interest for the time you're not making payments. But you won't have to pay it back immediately – it'll be added on to the total cost of your mortgage and factored into repayments when you start making them again.</p>

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Audience	Topic	Provider	Service / Information
Payments to the Council	Council Tax payments	<p>Newham Council Tax Team</p> <p>Contact the Council Tax service to discuss on a case by case basis. Website: www.newham.gov.uk/Pages/Category/Council-tax.aspx Telephone: 020 8430 2000</p>	<p>If your income has changed you may well be eligible for Council Tax Support which will pay up to 90% of your Council Tax if you are working age or 100% if you are pension age.</p> <p>If you already claim Council Tax reduction please tell us about the change using the online change of circumstances found on the Council's website.</p> <p>If you do not currently have a claim for Council Tax Reduction you can make a claim online.</p> <p>If you need help with making a claim or advice, contact the Council Tax Service and our staff will help you make a claim and can discuss payment holidays or even hardship grants towards outstanding Council Tax.</p>

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Audience	Topic	Provider	Service / Information
	Parking in Newham	Newham Parking Team www.newham.gov.uk/Pages/Category/Parking.aspx	The Council has made changes to its parking arrangements and traffic enforcement to ensure we are helping businesses and people working from home; as well as ensuring that London's critical workers are able to travel around the borough as easily as possible. Please check the website for updates and details.
	Council Leaseholders Services	Newham Housing Team www.newham.gov.uk/Pages/Category/Council-leaseholders.aspx	The Council has stopped referring cases to the First Tier Tribunal in relation to leasehold services, which includes service charges and major work costs.

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Audience	Topic	Provider	Service / Information
	Newham Council Tenant	<p>Newham Housing Team</p> <p>Website: www.newham.gov.uk/Pages/Category/Housing.aspx</p> <p>New Benefit Claim</p> <p>www.newham.gov.uk/Pages/Services/Housing-benefit-new-claim.aspx</p> <p>Benefits - Tell us about a Change</p> <p>www.newham.gov.uk/Pages/Services/Housing-benefit-and-council-tax-reduction-change-of-circumstances.aspx?l1</p> <p>Email: RS-DebtRecovery@newham.gov.uk</p>	<p>If you are having difficulty paying your rent please visit the Council's 'Making a Benefit Claim' pages on the Council's website. This will help direct you to the right agency to deal with your claim.</p> <p>If you have an existing claim for Housing Benefit and your income has changed please visit the 'Benefits – Tell us about a Change' page and complete the online change of circumstances form.</p> <p>The Council will look to safeguard all tenants impacted. If you need to contact us directly regarding your circumstances then email us at RS-DebtRecovery@newham.gov.uk</p>

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	Enforcement (Bailiffs)	Newham Enforcement team Web: www.newham.gov.uk/Pages/Services/Bailiffs.aspx Email: onesourceenforcementservices@onesource.co.uk Telephone: 020 3373 3588	Bailiffs/ Enforcement are reviewing procedure, given the circumstances. Further information will be published shortly.
Self Employed	Assistance with business debt and other money problems	Business Debtline Website: www.businessdebtline.org/EW/Pages/default.aspx Telephone: 0800 197 6026	Telephone advice and web-based information for people who are self-employed. Telephone lines are open Monday to Friday 9am to 5.30pm. To get web-based information, visit the website.
	Think you need to claim Statutory Sick pay (SSP)?	HM Treasury www.gov.uk/government/publications/support-for-those-affected-by-covid-19/support-for-those-affected-by-covid-19	If someone is working but not getting sick pay from their employer, they are eligible for statutory sick pay (SSP). They should make a claim for SSP as this will be eligible from day 1 of the claim. The website Includes general advice about claiming Statutory Sick Pay (SSP) including: <ul style="list-style-type: none"> • When does SSP apply? • Do I need a sick note? • What if I am self-employed or not eligible for SSP? • What if I am self-employed and receiving Universal Credit?

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BUSINESSES

Please do not be concerned or afraid to ask for help or support. These are challenging times and financial hardship is a genuine concern as a direct result of the Covid –19 situation.

Newham Council are working very hard to help businesses and its community.

A number of measures have been put in place by the government to help people who may be facing financial difficulties as a result of Covid-19/ Coronavirus. There are also organisations that offer advice and support.

Below is a list of information aimed at helping you find the answers you need and putting you in touch with those who can offer further advice and support or helping you get back on track.

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Topic	Provider	Service / Information
Business Rates 2020/2021	Newham Business Rates Team Web: www.newham.gov.uk/ Pages/Services/Business-rates. aspx Telephone 020 8430 3250 Email business.rates@one- source.co.uk	Businesses in the hospitality, leisure and retail sectors, regardless of Rateable Value, will pay no business rates during the coming year as relief of 100% will be granted. The measure includes shops, cinemas, restaurants, museums, art galleries, theatres, gyms, small hotels, sport clubs, day nurseries and night clubs. The Council will identify eligible businesses and automatically apply the relief and issue adjusted bills, as quickly as the software suppliers can make the necessary changes. Whilst the Council awaits these changes, we are actively cancelling direct debits for those businesses that will qualify to avoid further financial impact. Updates on changes over the coming weeks will be posted on the Newham and Gov UK websites.

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Topic	Provider	Service / Information
Enforcement (Bailiffs)	<p>Newham Enforcement team</p> <p>Web: www.newham.gov.uk/Pages/Services/Bailiffs.aspx Email: onesourceenforcementservices@onesource.co.uk Telephone: 020 3373 3588</p>	<p>Bailiffs/ Enforcement are reviewing procedure, given the circumstances.</p> <p>Further information will be published shortly.</p>
Landlord worried about rental income?	<p>HM Government</p> <p>Website: www.gov.uk/government/news/complete-ban-on-evictions-and-additional-protection-for-renters</p>	<p>The government also announced measures to protect landlords affected by coronavirus.</p> <p>Landlords will be protected as a 3-month mortgage payment holiday is extended to Buy to Let mortgages.</p>
You want to access the latest government advice?	<p>HM Treasury</p> <p>www.gov.uk/government/publications/support-for-those-affected-by-covid-19/support-for-those-affected-by-covid-19</p>	<p>For general advice about:</p> <ul style="list-style-type: none"> • Reclaiming the costs of Statutory Sick Pay (SSP) • Business Rates (See below) • Business Interruption Loan Scheme • Bank of England buying short term debt from companies • Self-employed or own a business • Tax and Her Majesty's Revenue and Customs' (HMRC) Time to Pay service • Pubs or restaurants who want to operate as a takeaway • IR35 delayed reforms • Businesses making an insurance claim

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Topic	Provider	Service / Information
	<p data-bbox="654 561 1070 593">HM Government Information</p> <p data-bbox="654 641 1016 673">www.gov.uk/coronavirus</p>	<p data-bbox="1164 561 2016 632">This links to more specific information available for businesses including:</p> <ul data-bbox="1164 641 2128 1248" style="list-style-type: none"><li data-bbox="1164 641 1680 673">• Coronavirus Job Retention Scheme<li data-bbox="1164 679 1760 711">• Deferring VAT and Income Tax payments<li data-bbox="1164 718 2033 788">• Statutory Sick Pay relief package for small and medium sized businesses (SMEs)<li data-bbox="1164 794 2110 865">• 12-month business rates holiday for all retail, hospitality, leisure and nursery businesses in England<li data-bbox="1164 871 2123 941">• Small business grant funding of £10,000 for all business in receipt of small business rate relief or rural rate relief<li data-bbox="1164 948 2128 1018">• Grant funding of £25,000 for retail, hospitality and leisure businesses with property with a rateable value between £15,000 and £51,000<li data-bbox="1164 1024 2105 1094">• The Coronavirus Business Interruption Loan Scheme offering loans of up to £5 million for SMEs through the British Business Bank<li data-bbox="1164 1101 2051 1171">• A new lending facility from the Bank of England to help support liquidity among larger firms, helping them bridge coronavirus disruption to their cash flows through loans<li data-bbox="1164 1177 1639 1248">• The HMRC Time To Pay Scheme

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Topic	Provider	Service / Information
Concerned about not being able to pay your tax?	HMRC Tax helpline The helpline number is 0800 0159 559 Website: www.gov.uk/government/news/tax-helpline-to-support-businesses-affected-by-coronavirus-covid-19	HMRC has a set up a phone helpline to support businesses and self-employed people concerned about not being able to pay their tax due to coronavirus (COVID-19).
Need advice about business debt?	Business Debtline Telephone 0800 197 6026 Telephone lines are open Monday to Friday 9am to 5.30pm. Website: www.businessdebtline.org/S/Pages/default.aspx	Telephone advice and web-based information for people who are self-employed.

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Topic	Provider	Service / Information
<p>Are you a larger firm wanting to access Covid Corporate Financing Facility (CCFF)?</p>	<p>Bank of England - Covid Corporate Financing Facility (CCFF)</p> <p>Website: www.bankofengland.co.uk/news/2020/march/the-covid-corporate-financing-facility</p>	<p>The Bank of England has information for larger firms who want to consider applying for the joint HM Treasury and Bank of England lending facility, named the Covid Corporate Financing Facility (CCFF). The facility is designed to support liquidity among larger firms.</p>
<p>Are you a smaller firm wanting to access Coronavirus Business Interruption Loan Scheme?</p>	<p>British Business Bank - Coronavirus Business Interruption Loan Scheme</p> <p>Website: www.british-business-bank.co.uk</p>	<p>Coronavirus Business Interruption Loan Scheme (CBILS) managed by the British Business Bank plc can support smaller firms with a wide range of business finance products, including term loans, overdrafts, invoice finance and asset finance.</p>
<p>Want to contact Newham Chamber of Commerce?</p>	<p>Newham Chamber of Commerce</p> <p>Website: www.newhamchamber.com</p>	<p>The Newham Chamber of Commerce is an organisation which provides practical information to member local businesses, who enable businesses to discuss mutual problems. They are issuing emails to all members about the current crisis and updates from the Council about things like rates.</p>

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Profiteering in Newham	Competition and Markets Authority (CMA) Website: www.gov.uk/government/organisations/competition-and-markets-authority	<p>The Competition and Markets Authority (CMA) has urged retailers to behave responsibly and said that it would consider any evidence that companies may have broken competition or consumer protection law. The CMA is creating a taskforce which will:</p> <ul style="list-style-type: none">• Scrutinise market developments to identify harmful sales and pricing practices as they emerge.• Warn firms suspected of exploiting these exceptional circumstances – and people’s vulnerability – through unjustifiable prices or misleading claims. The CMA has already contacted traders and platforms regarding excessive pricing of hand sanitiser.• Take enforcement action if there is evidence that firms may have breached competition or consumer protection law and they fail to respond to warnings.