

There for You – helping UNISON members affected by COVID

As well as financial help in the form of **grants** along with our **COVID Response Fund**, UNISON's charity There for You, has produced the following information to help members who are struggling financially as a result of COVID.

Check your benefits – what help is available if your income is affected by COVID

If your income has changed or you need to self-isolate due to the coronavirus – whether you have the illness yourself or you need to care for someone as a result – the benefits that may be available to you depend on your situation.

https://www.entitledto.co.uk/help/coronavirus_help#se

UNISON's benefits calculator will help you find out what benefits you can claim

<https://unison.entitledto.co.uk/home/start>

If you're finding it difficult to repay your benefit overpayment or budgeting loan contact DWP Debt Management Contact Centre on 0800 9160647.

Debt worries? Turn to UNISON Debtline

Many members are currently struggling to make ends meet. Some are falling behind with payments on rent, mortgage, personal loans, credit cards etc. Call UNISON Debtline for free and confidential advice on **0800 389 3302** or for more information go to

<https://www.unison.org.uk/get-help/services-support/there-for-you/debtline-support/>

Claim tax relief

If your employer requires you to wear a uniform, wash or repair it yourself you may be able to claim a refund (backdated up to 5 years). For more information go to www.gov.uk/tax-relief-for-employees/uniforms-work-clothing-and-tools

You may be able to claim tax relief for additional household costs – for example heating, metered water bills, home contents insurance, business calls – if you have to work from home because of coronavirus (note you cannot claim tax relief if you choose to work from home).

You can either claim tax relief on:

- £6pw from 6 April 2020 – evidence of extra costs not required
- the exact amount of extra costs incurred above the weekly amount – evidence of receipts, bills will be needed
- You may also be able to claim tax relief on equipment you've bought such as a laptop, chair or mobile phone.

You'll get tax relief based on the rate at which you pay tax.

<https://www.gov.uk/tax-relief-for-employees/working-at-home>

Education & remote learning

Help for families in England

Data allowances on mobile devices to support disadvantaged children

<https://get-help-with-tech.education.gov.uk/internet-access>

<https://get-help-with-tech.education.gov.uk/about-increasing-mobile-data>

Help for families in Northern Ireland

Parents should contact their child's school for information about getting access to free wi-fi/mobile connectivity.

Help for families in Wales

Contact your child's school. The Welsh Government has made up to £3million available to support children who are digitally excluded.

Help with rent arrears due to COVID

Wales – Tenancy Saver Loan

<https://gov.wales/apply-loan-help-pay-your-rent-arrears-due-coronavirus>

Scotland – Tenant hardship loan

<https://tenanthardshiploan.est.org.uk/>

What's available in your area

To check on what help your council is offering:

You can check on the range of support offered by your council by going to <https://www.gov.uk/find-local-council>. What's available will depend on where you live.

Council tax arrears - your local authority may be able to help

All local authorities in England and Wales have help in place to support those in financial difficulty as a result of the Coronavirus. Help available will depend on individual circumstances but can include:

- Bill reductions for those on certain benefits or low income
- Payment holidays and payment plans

Use the link 'Find your local council' above.

Energy: Help with fuel costs

In addition to this year's Winter Fuel Grant programme, UNISON There for You has produced a guide containing lots of useful information on the different types of help and support available to those struggling to pay their fuel bills.

https://www.unison.org.uk/content/uploads/2018/10/25221_fuelcosts.pdf

Water: Worried about paying your water bill?

[Note: In Scotland and Northern Ireland water is charged differently to England and Wales and included within the council tax (Scotland) or rates (Northern Ireland) annual charge]

Currently water companies have halted debt collection visits although anyone in arrears may still be called. If you are in financial difficulties as a result of the Coronavirus, do get in touch with your provider as soon as possible. All companies have schemes in place to help customers who are struggling. Give them a call and find out what help is available or use the links below for more information. Some companies have charitable trusts and give grants to clear water debts.

| Name of company | Payment break | Arrears help | Charitable trust |
|--|---------------|--------------|------------------|
| Anglian Water https://www.anglianwater.co.uk/help-and-advice/water-care/extra-care-support/ | Yes | Yes | |
| Dwr Cymru https://www.dwrcymru.com/en/help-advice/covid-19/concerns-about-paying-your-bill | Yes | Yes | |
| Hafren Dyfrdwy https://www.hdcymru.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/here-to-help-scheme/ | Yes | Yes | Yes |
| Northumbrian Water https://www.nwl.co.uk/help/covid-19/ | Yes | Yes | |
| Severn Trent Water https://www.stwater.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/ | Yes | Yes | Yes |
| South West Water https://www.southwestwater.co.uk/need-help/ | | Yes | Yes |
| Southern Water https://www.southernwater.co.uk/account/help-paying-your-bill | Yes | Yes | |
| Thames Water https://www.thameswater.co.uk/help/account-and-billing/financial-support | | Yes | Yes |
| United Utilities https://www.unitedutilities.com/my-account/your-bill/difficulty-paying-your-bill/ | Yes | Yes | Yes |
| Wessex Water https://www.wessexwater.co.uk/your-account/help-paying | | Yes | |
| Yorkshire Water https://www.yorkshirewater.com/bill-account/help-paying-your-bill/ | Yes | Yes | Yes |

Other grant giving organisations

Look for funds that may be able to give you a grant or other types of help

www.turn2us.org.uk