



Benefits & Finance FAQ

Detailed below are some common questions asked during the COVID-19 pandemic, along with some additional sources of support. Please check links regularly for any changes.

<https://new.enfield.gov.uk/services/your-council/enfield-response-to-covid-19/>

I have lost my job/my pay has been reduced/ I have been advised not to come to work.

If you are already in receipt of benefit

- Universal Credit – Please update your Online journal by signing into your Universal Credit account to inform them of your change in circumstance.
- Housing Benefits – Email Revs@enfield.gov.uk informing them of the change in your circumstance. **Please remember to include your reference number in the subject line. For example <XXXXXXX>**
- Working / Child Tax Credits – Please report change of circumstances that affect your Tax Credits via : <https://www.gov.uk/changes-affect-tax-credits>

Extra Government help in place from 06/04/2020

- For those currently receiving Working Tax Credit, this will be increased by an extra £20 per week and will be disregarded from Housing Benefit or Universal Credit calculations (**Your Housing Benefit / Universal Credit will not be reduced by adding this increase**).
- Standard allowance will increase from April.



- Local Housing Allowance will increase so that private renters receiving Housing Benefit or Universal Credit will get more help to pay rents where the rents are currently above the current Local Housing Allowance rates set for 2020/21.

If you are not in receipt of any benefits

You may be entitled to the following:

- **Universal Credit** If you are of working age and need help to meet your day to day living needs including your rent, claim Universal Credit. Please use the following link <https://www.gov.uk/how-to-claim-universal-credit> to obtain step by step information on making a claim.
- **Pension Credit** to help with living costs if you and a partner are of pensionable age, link <https://www.gov.uk/pension-credit> to obtain information on making a claim. Whether this is awarded or not but you need help to pay rent and / or Council Tax you can claim Housing Benefit and Council Tax Support at <https://new.enfield.gov.uk/services/benefits/housing-benefit-and-council-tax-support/#1>
- **Council Tax Support** You can claim Council Tax Support at <https://new.enfield.gov.uk/services/benefits/housing-benefit-and-council-tax-support/#1>
- **New Style JSA & ESA**

If you have paid enough class 1 National Insurance contribution's you can find information and make a claim at www.gov.uk/guidance/new-style-employment-and-support-allowance for New style Employment Support Allowance if you are ill or have a health condition. This can be claimed alongside Universal Credit.

New style Jobseekers Allowance can be claimed if you are actively seeking work www.gov.uk/guidance/new-style-jobseekers-allowance



Changes to DWP Benefits and claims process

- When making a claim for Universal Credit the DWP have made some changes
<https://www.understandinguniversalcredit.gov.uk/coronavirus/>
- **Statutory Sick Pay**
Changes have been made to Statutory Sick pay following the Corona Virus pandemic for more information at
www.gov.uk/employers-sick-pay

Employees / Employers / Self-employed

- Coronavirus Job Retention Scheme - UK workers of any employer who is placed on the Coronavirus Job Retention Scheme can keep their job, with the government paying up to 80% of a worker's wages, up to a total of £2,500 per worker each month. This will be backdated to 1 March and will be initially open for 3 months, to be extended if necessary. being delivered by HMRC and will be available in the coming weeks. For more information visit.
www.gov.uk COVID 19 guidance for employees – employers and businesses.
- The government have put a package together of support for businesses and individual's
<https://www.gov.uk/government/publications/support-for-those-affected-by-covid-19/support-for-those-affected-by-covid-19>

I am renting my home / I have a mortgage/ what if I am struggling to pay

- Mortgage Holidays – if affected by Coronavirus - Homeowners and Landlords can apply for a 3-month payment holiday by contacting their mortgage provider.
- Council Housing – if your client is not entitled to benefit and rent their home from the London Borough of Enfield. please email
rent.council.housing@enfield.gov.uk



- If they are already in receipt of Housing Benefit or the Housing Element of Universal Credit please follow links above notify the relevant authority of a change in circumstances.

I cannot pay my debts/worried about paying

- If you are struggling to paying Loans or other non-priority debts due to Covid 19, please contact your lender for support.
- You can also obtain advice from organisations such as.
Step Change – www.stepchange.org
National Debt line – <https://www.nationaldebtline.org>

I have no recourse to public funds

Advice can be found on the following link

<http://www.nrpfnetwork.org.uk/pages/home.aspx>

Other Help

Isolated at home and need some practical support – see ‘Enfield Stands Together’ Community Hub

<https://new.enfield.gov.uk/services/your-council/enfield-stands-together/>

<https://www.facebook.com/252946378095154/posts/2940922629297502/?d=n>

Healthy Start Food Vouchers

Healthy Start vouchers can help you buy some basic foods such as milk, fresh and frozen vegetables and infant formula milk. You may qualify for free vitamins if you're pregnant and receive benefits; you have a child under four years old and receive benefits; or you're pregnant and under 18. Apply for the voucher here at

<https://www.healthystart.nhs.uk/>



Universal Infant Free School Meals

Children who receive Universal Infant Free School Meals may be entitled to a free school meal under this scheme. If you haven't previously done so, it is important that you register your child as eligible for free school meals to ensure you receive support for food provisions. The Pupil Benefits Team determines entitlement of free school meals for children attending full time education. Please ask at your child's school or contact Pupil Benefits on 020 8379 5367 or email freeschoolmeals@enfield.gov.uk

During School closures if children are entitled to free school meals you will need to contact with the school to confirm what provisions have been put in place.

You are a keyworker and need childcare

Some PVI settings are currently open for children of keyworkers and vulnerable children

Key workers whose children are not in a setting can approach one of the open providers to register for a place.

A list of all settings supporting key workers and vulnerable children is available on the website below and will be updated periodically:

<https://new.enfield.gov.uk/if/>

Self-isolating and cannot get out to top-up gas or electric?

If you contact your provider and explain you are self-isolating, the provider will top you up free of charge with two weeks' worth of gas or electric.

- British Gas 0333 202 9802
- EDF 03330 200 5100
- EON 0345 052 000
- N Power 0800 073 3000
- Scottish Power 0800 027 0072
- SSE 0345 026 2658