



**WELCOME TO  
YOUR CHARITY**



**Lisa Colville**  
**Caring, Health and  
Wellbeing Partnership  
Manager**



## Our Vision...

Is a lifelong community of people offering effective support for each other when life takes a turn for the worse.



## We offer...

a range of services and support online and offline, both from ourselves and in partnership with a range of other specialist organisations.



## Key facts

- ▶ All serving, former or retired civil servants (and their dependants) can seek the Charity's help at any time
- ▶ There is no need to donate to be eligible for our help, (but it's great if you do and there are many ways you can)
- ▶ We are **NOT** a membership organisation

# Financial Support

- ▶ COVID-19 Measures
- ▶ Money Advice & Guidance Service
- ▶ Financial Assistance



## COVID-19 Response

Range of measures introduced to support households financially affected by the Covid-19 outbreak. Rapidly changing situation - information correct as of 9th July 2020.

If circumstances haven't changed, advice is to maintain all essential household payments and to continue to service consumer credit debts if possible.

If you are struggling or feel you may struggle in the future, contact our Money Advice & Guidance Service for further advice and support.

# Mortgages

- ▶ Mortgage payment holiday for up to three months (extended to six months)
- ▶ Agree reduced payments for a short period
- ▶ Implications of a payment holiday i.e. increased monthly payments or extended term
- ▶ No new possession claims issued & ongoing possession action on hold



# Rent

- ▶ Rent remains payable – no measures to allow for payment holiday
- ▶ If struggling contact landlord to discuss situation
- ▶ At least 12 weeks notice of intention to end a tenancy (up from 8 weeks).
- ▶ Buy to Let landlords can request a mortgage payment holiday for up to 3 (now 6) months.
- ▶ Universal Credit for help with Housing Costs / Discretionary Housing Payment

## Possession/Eviction

- ▶ Current housing possession claims, including those for eviction, postponed.
- ▶ Landlords should not issue new notices seeking possession.
- ▶ Housing Rights 028 9024 5640

# Rates

- ▶ Domestic Rates bills to be issued in June rather than April and payable by instalments up to March 2021
- ▶ Domestic Regional Rate frozen for 2020/21
- ▶ No new recovery action and current recovery action suspended.
- ▶ Make the Call service 0800 232 1271

# Utilities

## Gas and Electricity

- ▶ Disconnections currently suspended.
- ▶ Help to ensure prepayment meters can be credited
- ▶ Affordable payment plans

# TV Licence

- ▶ Over 75s continue to be entitled to free licence until 31st July.
- ▶ Contact centre closed
- ▶ Paypoint customers can make payments online using Credit/Debit Card or via automated telephone payment system 0300 555 0300
- ▶ No missed payment letters sent

# Money Advice

## Fines

- ▶ If you are having difficulty paying contact the Fine Collection and Enforcement Service 028 9072 8802

## Child Maintenance

- ▶ If arranged through Child Maintenance Service NI, changes, including loss of job / reductions in income, can be reported on 0800 232 1956

# Money Advice

## Student Finance NI

- Student Maintenance Grants may be assessed on parents / partners previous tax years income.
- If current income has reduced you can ask for a reassessment based on current years income (CYI)
- [www.studentfinancenl.co.uk/covid-19/](http://www.studentfinancenl.co.uk/covid-19/)

# Consumer Credit Debt

- ▶ “Payment deferrals” for up to 3 months on personal loans and credit cards
- ▶ Deferrals should not adversely affect credit rating
- ▶ First £500 interest free on arranged overdrafts
- ▶ One months deferment on Payday loans
- ▶ Other measures for different types of credit



# Motor Finance Agreements

- ▶ “Payment deferral” for up to 3 months
- ▶ accept a lower payment if the loss of income is partial.
- ▶ should not pursue guarantors

# DfC Debt Recovery

- ▶ Deductions for the recovery of Social Fund loans, overpayment of benefits and Tax Credit overpayments suspended for 3 months
- ▶ Voluntary payments and Direct Earnings Attachments also suspended

# Money Advice

## Individual Voluntary Arrangement

- ▶ Contact Insolvency Practitioner.  
Should agree to accept lower / Nil payments for short period

## Debt Management Plan

- ▶ Contact provider to arrange reduced payments.

# Financial Support

- ▶ Coronavirus Job Retention Scheme
- ▶ Self-Employment Income Support Scheme
- ▶ SSP/Contractual Sick Pay

# Financial Support

- ▶ Universal Credit
- ▶ New Style Employment and Support Allowance or Job Seekers Allowance
- ▶ Turn2Us [www.turn2us.org.uk/](http://www.turn2us.org.uk/)
- ▶ Make the Call 0800 232 1271

# Financial Support

- ▶ Discretionary Support
- ▶ Universal Credit Contingency Fund Grant
- ▶ Covid-19 Grant
- ▶ [www.nidirect.gov.uk/articles/extra-financial-support](http://www.nidirect.gov.uk/articles/extra-financial-support)

## Useful Links

- ▶ [www.nidirect.gov.uk/campaigns/coronavirus-covid-19](https://www.nidirect.gov.uk/campaigns/coronavirus-covid-19)
- ▶ <http://policyinpractice.co.uk/your-income-and-coronavirus-covid-19/>
- ▶ [www.foryoubyyou.org.uk/our-services/money-matters](https://www.foryoubyyou.org.uk/our-services/money-matters)
- ▶ [www.adviceni.net/](https://www.adviceni.net/)
- ▶ [www.fca.org.uk/coronavirus-support](https://www.fca.org.uk/coronavirus-support)

# Money Advice & Guidance Service

- ▶ We offer free, impartial and independent Money Advice to help bring unmanageable debt under control
- ▶ Experienced and qualified advisers
- ▶ Members of the Institute of Money Advisers
- ▶ Regulated by the FCA



# Money Advice & Guidance Service

- ▶ Prioritising payments
- ▶ Priority debts such as mortgage, rent, rates and fuel arrears, including advice on court action.
- ▶ Budgeting and managing money
- ▶ Setting up an informal reduced payment plan
- ▶ Legal options such as Debt Relief Orders, IVAs and Bankruptcy

# Financial Assistance

- ▶ Priority arrears and essential bills
- ▶ DRO and Bankruptcy Fees
- ▶ Financial grants
- ▶ Essential household items

Apply via [www.foryoubyyou.org.uk](http://www.foryoubyyou.org.uk) or  
telephone 0800 056 2424

Grants are subject to financial checks.

## Our other services...

- ▶ Financial Help
- ▶ Wellbeing & Mental Health Support
- ▶ Support for Carers
- ▶ Legal Advice
- ▶ Relationship Counselling



Find out more at...

**[foryoubyyou.org.uk](https://foryoubyyou.org.uk)**

0800 056 2424

[help@foryoubyyou.org.uk](mailto:help@foryoubyyou.org.uk)



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**The Charity for  
Civil Servants**

**THANK YOU**

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