

Support for families, parents or single people in crisis

There is a lot of information and support available to help you at this time but we know that it can sometimes be difficult to navigate through it all.

If you are in any doubt, contact the Citizens Advice Bureau on 01628 674842 – their trained staff will discuss your particular situation and advise you on the best options for you.

Financial support

Universal Credit - Universal Credit is a new means-tested benefit designed to simplify the welfare system. It combines six benefits into one single payment to help you meet your basic living costs.

If you're unemployed, off work due to sickness or on a low income you could be eligible for Universal Credit. Whether you work for an employer, are self-employed, have recently been furloughed or made redundant or you've had a reduction in wages, you can still apply. You can find out more or get advice about Universal Credit via the following:

- Royal Borough of Windsor and Maidenhead – visit our website <https://www.rbwm.gov.uk/home/council-tax-and-benefits/benefits/universal-credit> for information on how to claim.
- Citizens Advice Maidenhead - visit their website at <https://maidenheadcab.org.uk/> or telephone: 01628 674842
- Jobcentre plus – for support on Jobseekers Allowance, Incapacity Benefit, Employment and Support Allowance and Income Support, visit their website at www.gov.uk/contact-jobcentre-plus or telephone: 0845 604 3719
- Jobseekers eligibility – to find out if you are eligible, visit their website at <https://www.gov.uk/jobseekers-allowance/eligibility>

Paying bills – some utility companies are offering support to their customers during this time so it's worth checking with your utility bill providers about any support they can offer you. For example, some water companies are encouraging households with immediate or short-term issues with paying their bills, to get in contact as soon as possible so that they can receive help. Contact your individual supplier to see what support is available to you.

Childcare costs - unfortunately, you won't be able to claim extra benefits if you're self-employed and need to take time off work to look after your children while the schools and nurseries are closed. You may want to check with your employer to see whether they offer childcare schemes, it is important you check your contract of employment in all cases. You can only get help with childcare costs if you're using a registered childcare provider, rather than caring for your children yourself. Schools and childcare providers will continue to

provide support for all essential workers during this crisis. You can get more advice on the government website at <https://www.gov.uk/help-with-childcare-costs>.

Employment & Support Allowance (ESA) – you might be eligible for ESA if you or your child is unwell or self-isolating due to coronavirus which is affecting how much you can work, and you are unable to claim Statutory Sick Pay and you're not claiming for Jobseekers Allowance. More information can be found on the Government website <https://www.gov.uk/employment-support-allowance> or via Citizens Advice Bureau at <https://maidenheadcab.org.uk/>.

Help with rent or mortgage payments

Rental payments

As a tenant you should continue to pay your rent and abide by all other terms of your tenancy agreement to the best of your ability.

If your ability to pay rent has been affected, it's important to have a conversation with your landlord at the earliest opportunity. Rent levels agreed in your tenancy agreement remain legally due and you should discuss with your landlord if you are in difficulty.

If you do fall into financial difficulty due to a change in your employment or earnings for example, the government has a strong package of financial support available to tenants. You can access further information and advice by visiting Citizens Advice Maidenhead <https://maidenheadcab.org.uk/>.

As part of this support it may be that you qualify for Universal Credit. The housing element of Universal Credit can be used to cover rent to a private landlord or for social housing. To find out more about Universal Credit visit <https://www.gov.uk/universal-credit>.

Mortgage payments

If you're struggling to meet your mortgage repayments, there are some options available to you including:

- **Mortgage payment holiday** - if you're having difficulty meeting your mortgage payments, you should speak to your lender and see whether a mortgage payment holiday is right for you. A mortgage payment holiday is when your monthly mortgage repayments are paused for a set period. Under the government's policy, you can apply for a payment holiday of up to three months.
- The mortgage payment holiday won't affect your credit rating and it could save you from going into arrears. However, it's vitally important that you contact your lender to request a payment holiday, and don't simply cancel your monthly direct debit. If you cancel the direct debit, this will be considered a missed payment which would then be registered on your credit file, potentially affecting your chances of re-mortgaging or borrowing further in the future. For more information or to find out if you're eligible, contact your lender.
- **Support for mortgage interest** – if you've already taken a mortgage holiday or are looking for other options, you could apply for 'support for mortgage interest' (SMI). The SMI will provide you with help towards interest payments on your mortgage or loans you've taken out for certain repairs and improvements to your

home. It's paid as a loan, which you'll need to repay with interest when you sell or transfer ownership of your home.

You usually need to be getting, or treated as getting, a qualifying benefit such as Universal Credit or Jobseeker's Allowance to be eligible for SMI. For more information, visit the government website at <https://www.gov.uk/support-for-mortgage-interest>.

- **Universal Credit** – if you qualify for Universal Credit, the housing element can be used to cover the interest on your mortgage in the form of a loan called 'support for mortgage interest'. Click here to find out more about Universal Credit <https://www.gov.uk/universal-credit>.
- **Council Tax Reduction Scheme** - we provide support to residents who are suffering financial hardship and are struggling to pay their council tax. The scheme is assessed by individual circumstances and you can find more information on our [Housing benefit and council tax support webpage](#). To have a discussion with one of our contact centre representatives or to find out whether you qualify for the scheme, please call 01628 683800. You can also use our benefits calculator to find out how much you are entitled to: <https://rbwmclaims.teamnetsol.com/>
- **Council Tax Hardship Fund** – There is support available for families struggling to pay their council tax. Families will not need to apply for this, and any discount will automatically be posted to your council tax account.

Homelessness

If you are homeless or threatened with homelessness, you can contact the housing options team by emailing housing@rbwm.gov.uk for advice and assistance. Alternatively, you can call the housing duty team on 01628 683803 Monday-Friday 9am - 5pm.

If you become homeless outside of these hours you can contact the council's Emergency Duty Team on 01344 786543.

If you see a rough sleeper you can also call 0300 500 0914 or visit Streetlink at <https://www.streetlink.org.uk/> giving the details of the rough sleeper and they will notify the relevant local authority.

Support from foodbanks

- **Maidenhead Foodshare** – Maidenhead foodbank provides food, including fresh food and fruit & vegetables, to individuals and families who are unable to afford a proper meal every day for themselves or their children.

There are two ways to get help from them:

- you can contact one of their 60 organisations who can identify if the foodbank is appropriate for you and if so, they will issue you with a voucher for delivery of food directly to your home. Visit <https://www.foodshare.today/>.
- if you have an urgent need for food and can't wait for a voucher, you can leave a message on the emergency helpline on 01628 262711.

- **Windsor Foodshare** – Windsor foodbank provides non-perishable food on a short-term basis to local families and individuals who would otherwise be going hungry. To receive their help you need to be referred by one of the people or organisations listed on their website at <https://www.windsorfoodshare.org.uk/>.
- **School meal vouchers** - the Department for Education has put in place a scheme to provide food vouchers for eligible children so they can continue to access free school meals where the pupil is not currently able to attend school. If you are eligible for this scheme you need to speak to your child's school to confirm that they have submitted a request for school meal vouchers on your behalf. You can check your eligibility for the scheme here <https://www.gov.uk/guidance/coronavirus-covid-19-accessing-food-and-essential-supplies>.

Support for families

Family Hub Service

In May 2021, the new Family Hub Service replaced the previously known Youth Service, Children's Centres and Family Resilience Teams with the aim of providing a whole family approach to supporting our children, young people and families. For more information visit:

<https://rbwm.afcinfo.org.uk/pages/community-information/information-and-advice/family-hub-service/about-the-family-hub-service>

Website: www.rbwm.gov.uk/ **Telephone:** 01628 683800

Email: customer.service@rbwm.gov.uk