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COVID 19 - Employment & Finances

Many people will understandably be worried about paying their mortgage, rent and other bills, as a result of the Coronavirus outbreak. The following key sources of information may be useful:

Statutory Sick Pay (SSP):

You can get £94.25 per week Statutory Sick Pay (SSP) if you're too ill to work. It's paid by your employer for up to 28 weeks. If you are staying at home because of COVID-19 you can now claim SSP. This includes individuals who are caring for people in the same household and therefore have been advised to do a household quarantine. To check your sick pay entitlement, you should talk to your employer, and visit <https://www.gov.uk/statutory-sick-pay>

Universal Credit (UC):

Whether you are currently in or out of work, or if you are on a low income and affected by the economic impacts of COVID-19, you will be able to access the full range of the welfare system, including Universal Credit. If you have COVID-19 or are staying at home, you are now able to claim Universal Credit, and if required can access advance payments upfront without needing to attend a job centre. If you are not eligible to receive sick pay you can apply for Universal Credit and/or the new New Style Employment and Support Allowance:

<https://www.understandinguniversalcredit.gov.uk/coronavirus/>

Mortgage and Help to Buy holidays:

If keeping up with your bills is proving to be a challenge, banks and building societies have agreed to offer those struggling a three-month 'holiday', allowing customers a temporary break from having to make mortgage payments during this time. You should speak to your mortgage lender first and online where possible, as phone lines are likely to have huge backlogs. For those who are self employed, the Welsh Government has introduced a 3-month interest payment holiday if you are on Help to Buy mortgage. The UK Government has also announced a 3-month mortgage payment holiday.

Help with utility payments:

Ofgem has put together a series of advice pages for individuals who may be struggling to pay for their energy, having difficulty topping up their prepayment meter, or who may be in a vulnerable situation. It covers managing your energy if you are self-isolating at home, such as prepayment energy meter top ups or what to do if you have an energy issue, and information on what to expect from your supplier: <https://www.ofgem.gov.uk>

Debt advice:

The Citizens Advice Bureau can help with debt problems, how to avoid losing your home and getting your finances back on track <https://www.citizensadvice.org.uk/debt-and-money/>



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