

This information sheet is to assist Ochil View tenants who may be affected by the Covid-19/ Coronavirus pandemic. Please do not hesitate to contact us if you require assistance with any of the undernoted topics.

Are you vulnerable and require assistance?

Both Clackmannanshire and Fife Councils have set up community support services for those in need of a helping hand with food, shopping, prescriptions, finances, personal care or anything else because of coronavirus.

If you, or someone you are aware of, is struggling you can contact them at:

Clackmannanshire – 01259 452275 / communitysupport@clacks.gov.uk

Fife – 0800 9520330 / covid.communityhelpline@fife.gov.uk

Have you had a reduction in your income?

If you have any illnesses other than Covid-19, disabilities, savings or have been made redundant please contact our Tenancy Sustainment Team using the details at the bottom of the page.

If you are self-isolating or currently have Covid-19:

You may be entitled to either company sick pay or Statutory Sick Pay. This should be from day one of your illness or period of self-isolation. If you are on Statutory Sick Pay you may be entitled to claim [Universal Credit](#). If you have a partner then their income will be taken in to account for Universal Credit purposes. If you have any children over 21 years old living at home then this may also affect any Universal Credit claim.

Please contact your Housing Services Officer to let us know about the change. We can also complete a Benefit Check to see if you would be entitled to Universal Credit, as well as providing help to claim.

For more information: www.gov.uk/universal-credit/

To apply: www.universal-credit.service.gov.uk/

If you have had your hours reduced:

Depending on how your hours have reduced you may be entitled to [Universal Credit](#) to top up your income. As above, your partner's income (if any) will also be taken in to account, and any children over 21 years old living at home may also have an effect.

Please contact your Housing Services Officer to let us know about the change. We can also complete a Benefit Check to see if you would be entitled to Universal Credit, as well as providing help to claim.

Contact Ochil View Housing Association:

Phone -

07857 650038 / 650040 / 650042

Email -

customerservices@ochilviewha.co.uk

Information Correct at 08/04/2020

STAY AT HOME 

PROTECT THE NHS 

 **save lives**

Public Health Advice on Covid-19 can be found at
nhsinform.scot/coronavirus

If you have been placed on furlough:

The UK Government has introduced a scheme allowing employers to claim 80% of the wages of their employees up to a maximum of £2,500 per month for the first 3 months. This allows employees to be placed on furlough without worrying about income or employment.

The employer is the only one who can request this – individual employees cannot. The scheme is open from 28 Feb 20 and anyone who has been laid off after that date can still be covered, assuming the employer makes the request.

Food Parcels

Ochil View's Tenancy Sustainment Team is a referring agency for both [The Gate food bank](#) in Alloa and [The Trussell Trust food bank](#) in Dunfermline.

If you are in crisis you could get a referral for a Food Parcel. Please note that both The Gate and The Trussell Trust will only accept referrals and will not give food parcels to 'walk-in' clients.

The Gate food bank: www.the-gate-charity.org/what-we-do/foodbank/

The Trussell Trust food bank: www.trusselltrust.org/get-help/find-a-foodbank/dunfermline/

Loans and Debt

Under new legislation introduced by the UK and Scottish Governments, there are additional protections available to those who have Loan payments or have other Debts. Creditors will not be able to take debt recovery action against individuals for six months (increased from six weeks) and the limit of one moratorium period per year will be overturned.

New Financial Conduct Authority measures (from 09 Apr 20) include:

- Banks will be required to offer a temporary payment freeze on loans and credit cards where consumers face difficulties with their finances as a result of coronavirus, for up to 3 months
- Customers who have been affected financially by coronavirus and already have an arranged overdraft will be able to borrow up to £500 at a 0% interest rate, for up to 3 months
- Customers who use any of these temporary measures **will not** have their credit report affected

The 3 main UK credit reference agencies have agreed that a temporary payment holiday with a lender will not affect consumers' credit reports. This applies to mortgages, credit cards and other unsecured loans. No missed payments will show on a consumer's report. Existing arrears will show but new ones incurred as a result of coronavirus will not (if agreed with the lender).

It is important to note that for payment breaks/reduced payments not to be shown on the credit report, they must be approved by the lender in order to become "authorised changes". If not approved, they will show as "unauthorised" and will negatively affect credit score.

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