

## Useful links

### Universal Credit

<https://www.gov.uk/apply-universal-credit>

### Eligibility

You may be able to get Universal Credit if:

- you're on a low income or out of work
- you're 18 or over (there are some exceptions if you're 16 to 17)
- you're under [State Pension age](#) (or your partner is)
- you and your partner have £16,000 or less in savings between you
- you live in the UK

#### **If you live with your partner**

Your partner's income and savings will be taken into account, even if they are not eligible for Universal Credit.

#### **If you're 18 or over and in training or studying full-time**

You can make a new Universal Credit claim if any of the following apply:

- you live with your partner and they're eligible for Universal Credit
- you're responsible for a child, either as a single person or as a couple
- you're disabled and entitled to Disability Living Allowance (DLA) or Personal Independence Payment (PIP) and have limited capability for work
- you're [in further education](#), are 21 or under and do not have parental support, for example you're estranged from your parents and you're not under local authority care

#### **If you're 16 or 17**

You can make a new Universal Credit claim if any of the following apply:

- you have limited capability for work or you have medical evidence and are waiting for a Work Capability Assessment
- you're caring for a severely disabled person
- you're responsible for a child
- you're in a couple with responsibility for at least one child and your partner is eligible for Universal Credit
- you're pregnant and it's 11 weeks or less before your expected week of childbirth
- you've had a child in the last 15 weeks
- you do not have parental support, for example you're estranged from your parents and you're not under local authority care

#### **If you're studying full-time**

You can also make a claim if you're in full-time further education and any of the following apply:

- you do not have parental support
- you have limited capacity for work and you're entitled to Personal Independence Payment (PIP)
- you're responsible for a child
- you're in a couple with responsibility for a child and your partner is eligible for Universal Credit

## Free School Meals

<https://www.bury.gov.uk/freeschoolmeals>

From year 3 onwards free school meals are only available if you get one of the following:

- Universal Credit - and your earned income is less than £7,400 a year, after tax and not including any benefits
- Income Support
- income-based Job Seekers Allowance
- income-related Employment Support Allowance
- Child Tax Credit, providing you do not get Working Tax Credit, and your annual gross income is less than £16,190
- guarantee element of State Pension Credit
- support under part VI of the Immigration and Asylum Act 1999

If you get Working Tax Credits you will not be eligible unless you are receiving the four week 'run on' payment after stopping work.

Free school meals are available for pupils at local authority maintained primary and secondary schools, including academies. They are not available for children at private or independent schools. They are also available for eligible households with:

- children at local authority maintained nurseries, providing they receive education before and after lunch
- students aged between 16 and 19 who go to Elms Bank Specialist Arts College sixth form
- students who receive Income Support or Income-based Jobseekers Allowance in their own right

### Apply for free school meals

Please use the form below to apply if you live:

- in Bury Council's area and your child attends a school either in or outside the borough
- in Manchester Council's area and your child attends a school in Bury

You will need yours and your partner's National Insurance numbers or National Asylum Support Service numbers.

When you apply, we will check with the Department for Work and Pensions or HM Revenues and Customs that you are receiving a qualifying income. If they confirm you are eligible, we will let your child's school know. If we cannot confirm your income we will ask you provide proof of it to us.

### Self Employed

<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

### Claim a grant through the coronavirus (COVID-19) Self-employment Income Support Scheme

Use this scheme if you're self-employed or a member of a partnership in the UK and have lost income due to coronavirus (COVID-19).

The online service you'll use to claim is not available yet. HMRC will aim to contact you by mid May 2020, and will make payments by early June 2020.

This scheme will allow you to claim a taxable grant worth 80% of your trading profits up to a maximum of £2,500 a month. It will be available for 3 months, but may be extended.

The grant will be subject to Income Tax and National Insurance contributions but does not need to be repaid.

You can make a claim for [Universal Credit](#) while you wait for the grant, but any grant received will be treated as part of your self-employment income and may affect the amount of Universal Credit you get. Any Universal Credit claims for earlier periods will not be affected.

If you receive the grant you can continue to work or take on other employment including voluntary work.

If you have other employment as a director or employee which is paid through PAYE your employer may be able to get support [using the Job Retention Scheme](#).

### **Who can claim**

You can claim if you're a self-employed individual or a member of a partnership and you:

- have submitted your Self Assessment tax return for the tax year 2018 to 2019
- traded in the tax year 2019 to 2020
- are trading when you apply, or would be except for coronavirus
- intend to continue to trade in the tax year 2020 to 2021
- have lost trading profits due to coronavirus

You will need to confirm to HMRC that your business has been adversely affected by coronavirus.

HMRC will as usual use a risk based approach to compliance.

Your trading profits must also be no more than £50,000 and more than half of your total income for either:

- the tax year 2018 to 2019
- the average of the tax years 2016 to 2017, 2017 to 2018, and 2018 to 2019

If you have not submitted Self Assessment tax returns for all 3 years find out [how we will work out your eligibility](#)

**If you have not submitted your Self Assessment tax return for the tax year 2018 to 2019, you must do this by 23 April 2020 or you will not be able to claim.**

### **United Utilities**

<https://www.unitedutilities.com/my-account/your-bill/difficulty-paying-your-bill/how-we-can-help/>  
**COVID-19 (Coronavirus) – A Message to Our Customers**

We know that this is a difficult time for everyone and you may be worried about not being able to pay your water bill. We have lots of support available to help any customers who are struggling but as you can imagine we are experiencing very high call volumes.

Our [struggling to pay form](#) will allow you to access our support in the same way you would by calling us. Where possible we would encourage you to use the form and we will respond as soon as we can. If you're not able to complete the form then please give us a call on 0800 072 6765.

In the meantime you can still update your account, tell us you are moving and set up a direct debit by [visiting our online services](#).

### **British Gas**

<https://www.britishgas.co.uk/the-source/making-a-difference/a-helping-hand/the-ways-we-can-help>

If you're finding it difficult to pay your energy bills, we may be able to help you get back on track. From grants, to spreading out the payments, we have customer advisers here to help. We try to support anyone struggling to make ends meet. You don't always have to be a British Gas customer to benefit.

If you or someone close to you is finding it difficult to cope with their finances, then get in touch. Here's a couple of the ways we can lend a helping hand.

### **The British Gas Energy Trust**

This is an independent charity set up in 2004 to help anyone struggling with bills.

Grants are available to help those who are eligible:

- Clear domestic gas and electricity debts owed to British Gas or any other utility supplier
- Boiler repairs or replacements

[To apply for a grant](#), please visit the British Gas Energy Trust website or call 01733 421060

### **Phased repayments**

If you're a British Gas customer and you are struggling to pay your energy bill, just let us know and we'll see if we can help you. We have customer service advisers ready to talk through your options. If you or someone you know has multiple debts, and you're finding it tough to stay on top of monthly payments, independent money advice agencies can also offer guidance. Step Change Debt Charity or Citizens Advice can provide you with a plan to get you back on track.

If you're worried about debt, get in touch to find out how we could help.

### **Council Tax**

<https://www.bury.gov.uk/index.aspx?articleid=15315>

### **Coronavirus (COVID-19) - support with your Council Tax**

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The coronavirus outbreak is having a significant impact on residents of the borough and many people are contacting us to say they are struggling to pay Council Tax. If you are still able to make payment as shown on your last bill, it's important that you do this.

### **If you cannot pay your Council Tax this month**

#### **Can you claim Council Tax Support?**

If your household has a low income you may be able to get Council Tax Support.

If you have claimed Universal Credit, you need to claim help with your Council Tax separately from us. You can make a claim even if you're waiting on the outcome of other benefits such as Universal Credit.

#### **Council Tax Hardship Fund for low income households**

The government has promised up to £150 to help low income households with their Council Tax. You may qualify if all of the following apply:

- you are entitled to Council Tax Support
- you are of working age
- there is a shortfall between your Council Tax Support and the amount of Council Tax you are charged

You do not have to apply for this extra benefit. We will issue new bills to eligible residents in April.

### **Other ways we can help**

If you're not eligible for Council Tax Support we may be able to agree a special payment plan. This will depend on your circumstances and may take the form of:

- moving your instalment date
- increasing the number of your instalments from 10 to 12, if you haven't already done so - this can reduce the amount you have to pay each month
- deferring a month's payment

### **Contacting us**

Our Contact Centre is receiving high levels of calls, and we are focusing on helping residents who need essential services.

If you need to get in touch please use the eform. We will come back to you as promptly as possible.

If you do have to ring you may find that you have to wait longer than normal. Thank you for your patience. We will continue to adapt our processes as the situation evolves.

### **Bury Community Hub**

Bury Council has set up five community hubs throughout Bury to target help and support for those residents most vulnerable to coronavirus (COVID-19).

What are the Bury Community Hubs?

Bury Council is working with organised voluntary groups and local volunteers to provide support and arrange delivery of food and medical supplies.

The hubs cover five areas: Bury North, Bury South, Bury West, Prestwich and Whitefield. They will pro-actively identify and reach out to vulnerable people, but people can also contact the hubs direct. Who can access support?

Anyone living in the Borough of Bury without a support network who meets one or more of the following criteria:

- has received a letter from the NHS advising them that they are in the most vulnerable group and should be shielded;
- is aged 70 or over AND HAS UNDERLYING HEALTH CONDITIONS;
- is otherwise socially or economically vulnerable.

What support is available from the Bury Community Hubs?

During the coronavirus outbreak the network is here to help those who do not have support to source food and medical supplies or access hardship grants.

The hubs are here to help

Support can be requested from Bury Community Hubs either online or by phone.

- Online: [Request help from Bury Community Hubs](#)
- Phone: 0161 253 5353 (7 days a week, 9am to 5pm).

**Is there any other help available from the government?**

The government's GOV.UK web site is regularly updated with information about all the measures being taken to support people through the coronavirus pandemic. These are being updated daily as new measures are announced.

Visit [Gov.uk - Coronavirus](#) for more information.

**Martin Lewis**

Check out latest news and advice from money saving expert Martin Lewis

<https://www.moneysavingexpert.com/?msclkid=226939b0c98a18528dc767299a8fd3fa>