

Who Can Help?

Reducing Vulnerability Caused by the Coronavirus Outbreak

This resource provides signposting for:

- Financial Support
- Physical & Mental Health
- Home Schooling
- Feeding the Family
- Avoiding Scams
- Helplines

None of us could have prepared for this. A month ago, we were meeting customers, planning events, organising promotions or booking holidays.

Now many of us are considering how to keep our families safe as well as diversify to keep our business afloat. We may have the added challenge of home schooling whilst working from home.

We are all getting a taste of what it feels like to be vulnerable. Adapting to change is a challenge, but support is available.

If you are extremely vulnerable, register here to gain access to support with food and medical supplies:

<https://www.gov.uk/coronavirus-extremely-vulnerable?fbclid=IwAR33b1P3Y7z0LzQc7OtZ1hipDxkynjmZu6lWe4mJlnx0t4ang19n0Tx8Og4>

Financial Support

New measures to protect businesses and employees are changing every day, so keep up to speed with daily news updates.

HMRC has opened a hotline for businesses affected by Coronavirus:

<https://www.gov.uk/government/news/tax-helpline-to-support-businesses-affected-by-coronavirus-covid-19>

Martin Lewis offers valuable information on the Money Saving Expert website. Information includes the banks who are offering payment holidays for those with mortgages or credit card loans. There is also information on support being offered by utility companies.

<https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/>

The Government has also put measures in place to protect renters from being evicted if they fall behind on payment.

<https://www.gov.uk/government/news/complete-ban-on-evictions-and-additional-protection-for-renters>

Check with your bank to see what support they are offering.

Some banks have agreed to cut fees on missed credit card payments, offer mortgage holidays and provide emergency access to savings on fixed term accounts.

Barclays -

<https://www.barclays.co.uk/coronavirus/#1>

Halifax -

<https://www.halifax.co.uk/helpcentre/coronavirus/#manage>

Santander -

<https://www.santander.co.uk/personal/coronavirus>

NatWest -

<https://personal.natwest.com/personal/support-centre/coronavirus.html>

Metro -

<https://www.metrobankonline.co.uk/coronavirus/coronavirus-personal-customers/>

HSBC –

<https://www.hsbc.co.uk/help/coronavirus/>

Paying the Bills

Energy Providers

The UK Government has agreed measures with Energy providers to support vulnerable people through this challenging time.

These measures include ensuring prepayment and pay-as-you go customers remain supplied with energy through challenging times and supporting all customers in financial distress. Please contact your provider to talk through your options.

<https://www.gov.uk/government/news/government-agrees-measures-with-energy-industry-to-support-vulnerable-people-through-covid-19>

The Priority Services Register

The Priority Services Register (PSR) is a free service provided by suppliers and network operators for customers in need.

It prioritises to those in need when emergencies arise – such as power or water cuts – as well as providing support with bills and energy advice.

<https://www.ofgem.gov.uk/consumers/household-gas-and-electricity-guide/extra-help-energy-services/priority-services-register-people-need>

Mobile Phone Providers

Mobile networks are removing data charges for access to online Coronavirus NHS services.

<https://www.gov.uk/government/news/mobile-networks-remove-data-charges-for-online-nhs>

If you have concerns about being able to afford to pay bills or invoices, the best approach is honesty. Contact the provider or supplier directly. Payment plans and other agreements can help cost to become manageable.

Physical and Mental Health

Social Distancing

The Government has introduced guidelines on social distancing and self-isolation.

Here is the link to the 'stay at home' guidelines:

<https://www.gov.uk/government/publications/covid-19-stay-at-home-guidance/stay-at-home-guidance-for-households-with-possible-coronavirus-covid-19-infection>

REMEMBER TO WASH YOUR HANDS REGULARLY AND THOROUGHLY





Getting outside and active is important for our physical and mental health. A good walk is not a high-risk activity and there are likely to be some lovely parks and footpaths close to home.

Public Health England currently states that going for a walk or exercising outside is allowed if you stay more than 2m from others.

Exercising at Home

If you are in self-isolation, there are plenty of home-based activities to keep you active.

<https://www.nhs.uk/live-well/exercise/easy-low-impact-exercises/>

Many personal trainers are now offering free Facebook Live and YouTube exercise sessions.

<https://www.standard.co.uk/lifestyle/wellness/selfcare/best-youtube-yoga-classes-a3825101.html>

<https://www.goodhousekeeping.com/health/fitness/a31792038/coronavirus-live-stream-workout-classes/>

<https://www.thebodycoach.com/blog/pe-with-joe-1254.html>

The Spring is ideal for working in the garden or planting window boxes with herbs and flowers. Could you help an elderly neighbour by mowing their lawn?

Home Schooling

Nothing will help us to appreciate the fantastic work that teachers and school support teams do more than being forced to home school.

This is the situation that parents now face. Some schools have provided work, but there are also free resources online. The following may be helpful:

<https://www.twinkl.co.uk/resources/covid19-school-closures>

https://shop.scholastic.co.uk/homelearning?fbclid=IwAR078ImGROIs9RKdE_XM8Yaotz7RksRwtEb0nOTB47GgV40RPqu7qOBjHS4

<https://freddiesmummyuk.com/homeschooling-websites-uk/>

Check your local Council website for additional resources.



This may well become the greatest test of patience. Remember:

- This is not their fault
- Learning takes many different forms
- Do the best you can
- Children will need support to cope with the current uncertainties too

Feeding the Family

Supermarkets and the government are working hard to ensure there is a continuous supply of food, products and medical supplies for everyone.

In order to reduce the effects of panic buying and stockpiling, many supermarkets are limiting the number of items purchased.

As well as operating different opening hours, major supermarkets are offering dedicated opening hours for the elderly, vulnerable and key workers (including NHS staff).

Please check with your supermarket for further details.

Smaller and independent shops are often well stocked and need local support, so consider visiting these instead.

REMINDER: Please only purchase what you need and avoid stockpiling. This ensures that everyone has access to food and medical supplies.

If you can help family and neighbours by preparing a few more meals than usual, you could make all the difference.

If affording food is now a problem, help may be available from your local food bank. Find out your nearest foodbank here:

<https://www.trusselltrust.org/>

Contact them to find out how to qualify for support.

Did your children qualify for free school meals?

The Government has provided guidelines for school to continue to offer free school meals or food parcels to those students who are eligible.

They are developing an approach to provide support through supermarket and shop vouchers.

<https://www.gov.uk/government/publications/covid-19-free-school-meals-guidance/covid-19-free-school-meals-guidance-for-schools>

Avoiding Scams

Government advice to socially distance or isolate is likely to put elderly and vulnerable people at risk of scams. If it seems too good to be true, it probably is.

<https://www.bbc.co.uk/news/uk-51964507>

BEWARE OF:

- Unusual or unfamiliar emails about coronavirus with attachments or links.
- Letters or flyers in the post asking something of you, for example, donations. Only give money to registered charities
- Phone calls from supposed research groups asking for personal or financial details
- Buying from unknown companies online. If possible, use a credit card when shopping online as this provides some protection on your purchases
- Strangers (especially those not from your street or neighbourhood) offering help with errands, shopping or collecting prescriptions. Don't give your bank card or cash up-front.

Further Information and Helplines

In these unprecedented times, it is important to stay up-to-date with reliable sources of information.

Use these 3 websites for good, accurate, intelligent up-to-date information.

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

<https://www.nhs.uk/conditions/coronavirus-covid-19/>

<https://www.bbc.co.uk/news/health>

Look out for local community groups, business organisations, neighbours and volunteers who are providing help.

HELEN PETTIFER
TRAINING

Helplines

If you need any support during this here are some useful numbers and websites:

NHS Call 111
<https://111.nhs.uk/covid-19>

Samaritans Call 116 123
<https://www.samaritans.org/>

Domestic Abuse 0808 2000 247
<https://www.nationaldahelpline.org.uk/>

Women's Aid
<https://www.womensaid.org.uk/>

Mind 0300 123 3393
<https://www.mind.org.uk/>

Calm 0800 585858
<https://www.thecalmzone.net/>

StepChange (Debt Advice) 0800 138 1111
<https://www.stepchange.org/>