



Foster carers financial support, Covid-19 pandemic in Wales June 2020

This information sheet brings together lots of the financial support/assistance available in Wales during the Covid-19 pandemic. The information below will be helpful for foster carers to know what options to explore for any financial help and support.

As with all the support and assistance, there is normally eligibility criteria and it will depend on your individual circumstances as to whether you will qualify or not.

If you do apply for support and assistance, always remember: Be very cautious about what information you give over the phone. Some scammers pretend to call from HMRC. **Never** give your password, banking PIN code or login details over the phone.

All the Welsh Government information and advice set out below can be found at:
<https://gov.wales/coronavirus>

Introduction

If you need any support, advice or have further questions, please get in touch with our Fosterline Wales advice line. Members and non-members can contact the free and confidential Fosterline Wales service for guidance on all fostering issues on 0800 316 7664 or email fosterlinewales@fostering.net. The service is available from Monday to Friday 9.30am – 12.30pm.

Please note that The Fostering Network has also developed an [online Coronavirus hub](#) with lots of useful resources, including the latest guidance and legislation. The hub includes The Fostering Network's advice on school closures, contact, short breaks (respite) and post-18 care for both foster carers and fostering services. The pages are being constantly updated, so do keep checking back.

If you are without placements as a result of the circumstances in your home, owing to the pandemic, before you consider the list below, you should consider requesting a weekly retainer from your agency for the weeks you are unable to consider a new placement. See page 12.

This information sheet covers the following:

- Self-employment income support scheme
- Universal Credit
- 'Bedroom tax'
- New style employment and support allowance (dependent on national insurance contributions)
- Mortgage payment holiday
- Credit Card/loan - temporary payment freeze
- Help with household bills - gas, electricity, water
- Council Tax
- Welsh Government 'financial support to individuals'
- Business bounce back loan scheme
- The Fostering Network's influencing activity - #fundfostercarers
- Bike to Work scheme
- Internet access, digital devices and support to provide remote education during the coronavirus (COVID-19) outbreak
- Organisations for further information

Self-employment income support scheme

The scheme will allow you to claim a taxable grant of 80% of your average monthly trading profits, paid out in a single instalment covering three months and capped at £7,500 in total. This is a temporary scheme, but it may be extended.

The grant does not need to be repaid but will be subject to income tax and self-employed national Insurance.

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

- you traded in the tax year 2018 to 2019 and submitted your Self Assessment tax return on or before 23 April 2020, for that year
- you traded in the tax year 2019 to 2020
- you intend to continue to trade in the tax year 2020 to 2021
- you carry on a trade which has been adversely affected by coronavirus

To work out your eligibility, HMRC will first look at your 2018 to 2019 Self-Assessment tax return. Your trading profits must be no more than £50,000 and at least equal to your non-trading income.

If you are not eligible based on the 2018 to 2019 Self-Assessment tax return, HMRC will then look at the tax years 2016 to 2017, 2017 to 2018, and 2018 to 2019.

To check eligibility

<https://www.tax.service.gov.uk/self-employment-support/enter-unique-taxpayer-reference>

Does the self-employment income support scheme apply to foster carers?

We have consulted with HMRC about this. Foster carers are required to register as self-employed and use Qualifying Care Relief to work out if they have any taxable profit from their fostering payments. Most foster carers do not have any profit from their fostering.

There is nothing that would specifically prevent a foster carer from being eligible for the government assistance. The amount payable will be based on the profits declared on the tax return form, so those who have claimed qualifying care relief and their fostering payments are below their calculated tax threshold they will not have declared any profit on their return, so there would be nothing payable to them.

Where a profit has been declared, the foster carer will have the same eligibility as any other self-employed person.

If you are eligible

HMRC will tell you the date you will be able to make your claim from and ask you to add your contact details.

If you can claim straightaway, you will also need your:

- Government Gateway user ID and password - if you do not have a user ID, you can create one when you check your eligibility or make your claim.
- UK bank details (only provide bank account details where a bacs payment can be accepted), including your bank account number, sort code and the name on the account.
- Your address linked to your bank account.
- You will have to confirm to HMRC that your business has been adversely affected by coronavirus.

To claim

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

From 4 May 2020, HMRC started contacting people who are eligible for the scheme. The scheme will start making payments in June.

Further information can be found

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

Universal Credit

Universal Credit is a means-tested benefit (based upon your level of income and savings) for people, both single and couples, of working-age, who are in or out of work, who are on a low to medium income, to help with living costs, children, housing costs and other needs.

- It is a welfare benefit administered by the Department for Work and Pensions (DWP)
- Means-tested
- Not taxable
- For working age people who are in or out of work
- Fostering is not treated as being in work or self-employment
- All fostering payments are disregarded as income

It replaces six existing means-tested benefits (known as legacy benefits):

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Housing Benefit
- Working Tax Credit

- Child Tax Credit

You cannot receive Universal Credit if your capital (for example savings, investments and so on) is above £16,000. Your income level needs to be sufficiently low in order to be entitled to Universal Credit. Generally, as your income increases the amount of Universal Credit you receive decreases.

You are normally only able to claim Universal Credit online (with telephone claims possible in limited circumstances and face-to-face assistance in exceptional cases, or when offered by Citizens Advice Wales as part of a Help To Claim Service – freephone 08000 241 220 or access a webchat through <https://www.citizensadvice.org.uk/wales/> Please note that there is no paper claim form.

In order to be entitled to Universal Credit, you must satisfy certain basic rules:

- You are aged 18 or over (although some 16 and 17 year olds can claim).
- You are under pension age
- You are not in education (except in certain circumstances).
- You are resident in Great Britain.
- You accept a claimant commitment.

Universal Credit is made up of a 'basic allowance' plus various additional elements, depending on your individual circumstances, and will depend on the income and circumstances of all household members.

Universal Credit 'basic' allowance **plus** Universal Credit 'additional elements':

- Child element (for a foster carer's dependent children, this does **not** include any foster children)
- Childcare costs element
- Limited capability for work and limited capability for work-related activity elements
- Carer element
- Housing costs element

Universal Credit: 'special rules for foster carers'

- **Foster carer couples must nominate a 'lead carer'**. The 'lead carer' is only required to attend work-focused interviews at most and has no other work-related requirements. The other foster carer has all the work-related requirements that apply in his/her circumstances i.e. look for work if unemployed; prove that they have limited capacity for work if unable to work owing to ill-health etc.
- **Single foster carers caring for a foster child aged under 1 have no work-related requirements whatsoever**
- **Single foster carers with a child aged 1 to 15 years of age are only required to attend work-focused interviews.** They do not have any other work-related requirements until the child reaches 16. They will then be required to look, and be available, for work.
- **Where a single or lead foster carer is between placements, then as long as they show evidence of an intention to continue fostering, they will be allowed a continuous and unbroken period of eight weeks before full work search and availability requirements are applied.** This is more generous than the income

support/JSA rules that exist under legacy benefits, when a carer is expected to look for work as soon as the placement ends if no other child is in placement.

- In exceptional circumstances and where there is evidence* – **when a foster carer is caring for a fostered child who is 16 or 17 and needs full-time care, the foster carer is only required to participate in work-focused interviews and have no other work-related requirements**, until the child reaches 18 or the placement ends, whichever comes first.
- In exceptional circumstances and where there is evidence* – **when a foster carer couple are caring for a child or children who need full-time care by two adults – both foster carers are only required to participate in work-focused interviews and no other work-related requirements**.

** there is no definitive list of evidence which is deemed acceptable, this allows there to be flexibility rather than it being restrictive. A DWP decision maker will use the available evidence (as provided by the foster carer) to decide whether the carer or partner has shown sufficient evidence that care needs are such that it would be unreasonable to expect the foster carer or partner to be able to carry out work related requirements. A key piece of evidence a foster carer could provide is something in writing from their fostering service, which states the carer or partner cannot work, together with the reasons.*

Foster payments are not on the list so, therefore, should be ignored when Universal Credit is worked out. Foster carers are not treated as self-employed either, so 'minimum income floor' does not apply.

DWP staff working on Universal Credit are not always fully familiar with the special rules that relate to fostering (and, unfortunately, some social workers are not either), so errors do get made. If you are told something different to the above information, seek advice from Fosterline Wales (see page 1).

Those foster carers who already claim 'legacy benefits' will need to seek welfare benefit advice (from Citizens Advice Citizens <https://www.citizensadvice.org.uk/wales/>) because making a claim for universal credit is likely to cause their legacy benefits to stop with immediate effect.

For more information

<https://www.gov.uk/self-employment-and-universal-credit>

<https://www.turn2us.org.uk/Benefit-guides/Foster-carers-and-benefits/Can-I-claim-Universal-Credit>

'Bedroom tax'

Changes to housing benefit from April 2013 introduced the 'under occupancy' rules to tenants in social housing (local council and housing association tenants) and it also now applies to privately rented accommodation, who are in receipt of housing benefit or Universal Credit - housing element. This is most referred to as the 'bedroom tax'. The rules mean that instead of covering the full rent, the amount of housing benefit paid (under 'legacy benefits') or the Universal Credit housing element will be based on an assessment of the number of bedrooms the household needs.

For example:

- A household made up of one adult and one child, will be entitled to two bedrooms (one for the adult, and one for the child).
- A household comprising a couple and three children, will be entitled to bedrooms depending on the ages and gender of the children - one bedroom for a couple, one bedroom for any other single person aged 16 or over, one bedroom for two children of the same gender (aged up to 15 years) or two children of different genders (aged 0-9 years), one bedroom for each child who can't share.

For foster carers, one bedroom for fostered children is exempt from the 'bedroom tax'. However, any additional bedroom used by a fostered child will be treated as in excess of the bedrooms needed for the household. Because of this, a foster family is almost certain to be 'under occupying' and to have a reduction in housing benefit or Universal Credit - housing element, by the following amounts:

- Under occupying by one bedroom - reduces housing benefit/Universal Credit - housing element paid by 14% (of the reference rent)
- Under occupying by more than one bedroom - reduces housing benefit/ Universal Credit - housing element paid by 25% (of the reference rent)

The changes will not affect anyone who is of state pension age - their housing benefit will be unchanged.

Local authorities can make **Discretionary Housing Payments (DHP)** to support tenants who are struggling to meet their rent (often because they are on low incomes, in receipt of housing benefit etc).

Foster carers who are affected by housing benefit/ Universal Credit - housing element, reductions owing to under occupancy, will need to apply to the local authority housing benefit department for DHP. Because the payments are 'discretionary' each local authority housing section will have to decide how to treat applications from foster carers.

Further details from Shelter Cymru

<https://sheltercymru.org.uk/get-advice/paying-for-housing/housing-benefit-and-council-tax-reduction/discretionary-housing-payments/>

We have included the 'bedroom tax' in this information sheet because those foster carers making a claim for Universal Credit will want to make sure the under occupancy rules are applied correctly and the fostering household has been allocated one spare bedroom which will not be treated as under-occupied.

New style Employment and Support Allowance (ESA) if you cannot foster because you are sick or having to self-isolate

If you are self-employed you **cannot** claim Statutory Sick Pay. Foster carers are required by HMRC to register as self-employed for tax and national insurance purposes.

If you have paid enough national insurance contributions, you might be able to claim new style Employment and Support Allowance (ESA) if you are ill.

The government has said you will now get paid from the first day of the claim, rather than after eight days.

You can get new style ESA on its own or at the same time as Universal Credit. You might also be able to claim elements of Universal Credit if you need help with other costs for children or housing if you and your partner or spouse have savings of less than £16,000. Their income will also be considered as part of the claim.

If you apply for and are awarded both benefits, the new style ESA you are paid will reduce your Universal Credit payment by the same amount.

UK Government

How to claim, 'new style' Employment and Support Allowance (ESA): step by step. You might be eligible if you have a disability or health condition that affects how much you can work.

<https://www.gov.uk/how-to-claim-new-style-esa>

More detailed information about New Style Employment and Support Allowance (ESA) for stakeholders and claimants.

<https://www.gov.uk/guidance/new-style-employment-and-support-allowance-detailed-guide>

Turn 2 Us

Advice from the charity on the new name for Contributory Employment and Support Allowance (ESA). Almost all new claims for Contributory ESA are now claims for New Style ESA. You can get New Style ESA on its own or at the same time as Universal Credit.

<https://www.turn2us.org.uk/Jargon-buster/New-Style-Employment-and-Support-Allowance>

Mortgage payment holiday

Homeowners who are struggling financially because of the pandemic can apply for a mortgage payment holiday. Mortgage holidays started in March, allowing people to defer payments without affecting their credit rating and that respite from payments would end for the first applicants in June. Homeowners will now be able to extend their mortgage payment holiday for a further three months. The Treasury has advised homeowners if they are able to still pay their mortgages then they should continue to do so.

The deferred payments will still have to be paid back later, so mortgage customers will face higher bills once the mortgage payment holiday comes to an end.

The Financial Conduct Authority (FCA), said that if customers could afford to restart mortgage payments "it is in their best interests to do so".

A payment holiday may not be the right choice for everyone, and borrowers should only apply if they need one. We would strongly advise foster carers to contact their lender to discuss their situation further and what options are available to them.

The date for homeowners to apply to extend their mortgage holidays has also been extended, with customers able to apply until the end of October, so if someone applied for one then, it would take them through to January.

Mortgage payment holidays are not 'free money'. You will have to make up the shortfall afterwards. It means that your mortgage bill will be slightly higher when you resume paying, and they will be higher still if you extend for another three months. Mortgage rates are relatively low, and the cost is spread over 25 years, so hopefully the increase will be bearable. Lenders will be expected to contact customers affected by the extension, to discuss the options available to them.

Any mortgage holiday **MUST** be agreed with your lender first. To take a mortgage payment holiday, whatever you do, do not just stop your direct debit or standing order. This means you need to contact your lender and make a formal agreement.

Foster carers should contact their lender for more information about a mortgage payment holiday. A lot of banks and lenders are experiencing huge enquiry volumes, so it is worth looking on their website first of all for more information.

Welsh Government

Welsh Government guidance for homeowners

<https://gov.wales/homeowners-coronavirus>

Help to Buy – Wales repayment holiday form: coronavirus (COVID-19)

<https://gov.wales/help-buy-wales-repayment-holiday-form-coronavirus-covid-19>

[Problems paying your mortgage during the coronavirus pandemic](#)

<https://gov.wales/problems-paying-your-mortgage-during-coronavirus-pandemic>

Dewis Cymru

Helps you find local money and debt advice services

<https://www.dewis.wales/>

Money Advice Service

Free and independent money advice on mortgage payment holidays

<https://www.moneyadviceservice.org.uk/en/articles/mortgage-payment-holidays>

Money Saving Expert

Free and independent money advice on mortgage payment holiday

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

Credit card/loan three-month payment freeze

Banks are helping customers who are struggling to repay personal loans and credit cards, by offering a payment freeze of up to three months for people whose income has been affected by the pandemic.

The payment freeze covers several borrowing options including:

- credit cards
- store cards
- personal loans
- guarantor loans
- logbook loans
- home collected credit
- loans from Community Development Finance Institution's (CDFIs)

- some Credit Union loans

These lenders would have to be regulated by the Financial Conduct Authority (FCA) for these rules to apply.

It does not cover buy now pay later arrangements and high-cost short-term credit, such as payday loans, or some car finance deals, like hire purchase or Personal Contract Purchase (PCP).

Taking advantage of a temporary payment freeze because of coronavirus will not affect your credit rating. However, it is important you get this agreed with your lender or credit card provider **before** stopping any payments.

You have until 9 July 2020 to request a payment holiday. If it is granted, you won't need to pay anything towards your loan or credit card for up to three months from the date it's granted.

It is unlikely you will need to prove you are struggling to make payments, to qualify for the temporary payment freeze. Most lenders are not asking for proof that your finances have been affected by coronavirus, they are taking your word for it.

You will still be charged interest during the temporary payment freeze (unless you have a 0% interest credit card). This means you may likely end up paying slightly more overall. So, think carefully if this is the right option for you and if you can continue to make payments, it is best to keep doing so.

Foster carers should contact their lender for more information about a credit card/loan payment freeze. A lot of banks and lenders are experiencing huge enquiry volumes, so it is worth first looking on their website for more information. Some banks have a form you must complete which is available to download on their website and email back to them, without having to speak to anyone on the phone.

You can find more information at the following links:

Money Advice Service

Free and independent money advice on loans and credit cards

<https://www.moneyadviceservice.org.uk/en/articles/coronavirus-and-your-money#help-with-loans-and-credit-cards>

Money Saving Expert

Free and independent money advice on loans and credit cards

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

Help with household bills - gas, electricity and water

If you are struggling with everyday household bills such as gas, electricity and water, there may be help and support available. Do not sit and struggle, contact the utility company to ask what help and support might be available to you. A lot of the support available includes payments breaks and adjusting a payment plan.

More information can be found at the following links:

Money Advice Service

Free and independent money advice.

<https://www.moneyadviceservice.org.uk/en/articles/coronavirus-and-your-bills>

Money Saving Expert

Free and independent money advice for those who might not be able to pay gas or electricity bills

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

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

Council Tax

Many councils are offering some sort of support with Council Tax, depending on your circumstances.

Such support could include:

- Payment holidays and payment plans
- Bill reductions if you are on universal credit, other benefits or a low income

Check with your council to find out what it is offering. Help with Council Tax has always been available to those in receipt of welfare benefits or on a low income. Some councils specifically help foster carers with the cost of Council Tax. It does not matter if you own your own home or rent, or whether you are employed or not. All can apply. What you get will depend on several factors, such as:

- where you live (each council runs its own scheme)
- your circumstances (e.g. income, number of children, benefits, residency status)
- your income, including savings, pensions and your partner's income
- if children live with you
- if other adults live with you

Postponing debt collection on outstanding bills

All councils are postponing council debt collection or enforcement for payments of outstanding bills for the foreseeable future. So, if you are already in arrears (or you're about to go into arrears) the council **cannot** send bailiffs round or call you up to try to collect the debt.

More information about help with Council Tax.

Money Saving Expert

Free and independent money advice on considering requesting a Council Tax 'holiday'

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

Welsh Government ‘financial support to individuals’

At the bottom of this page <https://gov.wales/jobs-skills-financial-support> see a description of a variety of ‘financial support for individuals’ options

Discretionary Assistance Fund (DAF)

Provides two types of grants which you do not need to pay back.

- Emergency Assistance Payment (EAP). A grant to help pay for essential costs, such as food, gas, electricity or clothing after an emergency.
- Individual Assistance Payment (IAP). A grant to help you or someone you care for live independently in their home or a property that you or they are moving into.

<https://gov.wales/discretionary-assistance-fund-daf>

Business Bounce Back Loan scheme

The scheme helps small and medium-sized businesses to borrow between £2,000 and up to 25% of their turnover. The maximum loan available is £50,000.

The government guarantees 100% of the loan and there will be no fees or interest to pay for the first 12 months. After 12 months the interest rate will be 2.5% a year.

The length of the loan is six years, but you can repay early without paying a fee. No repayments will be due during the first 12 months.

You can apply for a loan if your business:

- is based in the UK
- was established before 1 March 2020
- has been adversely impacted by the coronavirus

HMRC has confirmed foster carers are taxed as self-employed individuals and other than being eligible for some additional relief (the Qualifying Care Relief), the tax system considers them in the same way as any other self-employed individual and their taxable profit is reported on the same pages as any other self-employed individual.

HMRC itself does not have a definition of a business and wouldn’t necessarily make a distinction but that might be different for the banks so, we suggest that if there is doubt that the individual should contact the bank issuing the loan.

So, potentially foster carers can access the Business Bounce Back Loan scheme, just like any other self-employed person – it depends on the individual bank they approach. However, the applicant (i.e. the foster carer) may need to have a business account in order to apply.

We would be cautious advising a foster carer to go down this route. It is a loan and will have to be paid back. For foster carers it might create more money problems than it fixes. Although foster carers are required to register as self-employed, strictly speaking they are not ‘running a business’ like other self-employed businesses selling goods and services, where the loan is helpful to bridge the gap until they are able to start trading again.

<https://www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan>

The Fostering Network's influencing activity - #fundfostercarers

The Fostering Network has had an increasing number of queries from foster carers concerned about their fostering finances during the Covid-19 crisis. These fall into three groups:

- Those foster carers with coronavirus who, temporarily, can no longer care for their fostered child(ren)
- Those who have to self-isolate for 12 weeks because they are in the very vulnerable category
- Respite foster carers who are unable to offer respite placements as a result of the social distancing requirements

The Fostering Network believe that foster carers who fall under these categories should be paid a retainer at this time by their fostering service, to ensure consistency of financial support. We believe fostering services should be able to draw down from a central government fund to pay for these retainers. We are currently talking to governments across the UK about our proposal and will keep our members updated.

We believe this should happen because the employment status of foster carers is ambiguous. Foster carers are only classified as self-employed for tax and national insurances purposes and, therefore, fall through the gaps in all the government's financial support packages announced to date. The recent announcement for self-employed persons is not helpful for many foster carers because they use Qualifying Care Relief and most foster carers are below the threshold and have no taxable profit from their self-employment.

To ensure continued capacity within the foster care workforce and continuity of care for children the fostering service is best placed to administer the retainers for their foster carers, but it should be funded centrally. We do not feel the responsibility should be held by foster carers, who are looking after children on behalf of the state.

It is also the case that foster carers are taking on extra responsibilities, such as home schooling currently.

Fostering services, could consider alternative ways to use the skills and expertise of respite carers, for instance:

- redeployed, with appropriate virtual training and support, to be short-term foster carers and also emergency placements
- used to buddy up with a foster family to offer peer support in a range of ways, e.g. doing shopping
- planning 'lessons' for foster carers home schooling
- playing games online, reading a book to children in foster families
- providing a listening ear and peer support to foster families

We would urge the Governments of the UK to explore the provision of an increase in the level of financial support given to foster carers to take into account these additional duties.

<https://www.thefosteringnetwork.org.uk/sites/www.fostering.net/files/content/financialimpactofcoronavirusforfostercarers.pdf>

<https://www.thefosteringnetwork.org.uk/advice-information/coronavirus-covid-19/coronavirus-covid-19-our-influencing-activity#Foster%20carer%20finances>

Bike to work scheme

Foster carers ask if they would qualify for a 'bike to work' scheme following the government's announcement urging people to walk or cycle to work if possible.

Sadly, though whilst there will be a big uptake on the cycle to work scheme, again foster carers get the short straw owing to being self-employed rather than employed by their fostering service. The self-employed are unable to operate a cycle to work scheme (they can't even claim mileage on eligible business travel by bicycle, unlike limited company directors or employees who are able to), but a limited company with any number of employees can offer their staff a scheme.

Internet access, digital devices and support to provide remote education during the coronavirus (COVID-19) outbreak

On 29 April 2020 the Welsh Minister for Education announced support for 'digitally excluded' learners in Wales <https://gov.wales/extra-3-million-pounds-support-digitally-excluded-learners-wales>. You should, therefore, expect the children's social worker to make enquiries about the local authority allocation of this fund and then to advocate that your looked after child should fall within the eligibility category to receiving funding for the purchase of laptops, tables, etc.

In addition, when schools re-open, head teachers should also be approached regarding the allocation of this fund.

Organisations for further information

The Fostering Network

Please note that The Fostering Network has developed an [online Coronavirus hub](#) with lots of useful resources including the latest guidance and legislation. The hub includes The Fostering Network's advice on school closures, contact, short breaks (respite) and post-18 care for both foster carers and fostering services. The pages are being constantly updated, so do keep checking back.

Welsh Government Coronavirus guidance

This is the main page with many links

<https://gov.wales/coronavirus>

Vulnerable children

<https://gov.wales/vulnerable-children-and-safeguarding-coronavirus>

Education safeguarding

<https://gov.wales/education-safeguarding-guidance-coronavirus>

Children's social care services

<https://gov.wales/childrens-social-services-during-covid-19-pandemic-guidance-0>

Coronavirus: help and information for people in Wales

<https://seneddresearch.blog/2020/03/17/coronavirus-constituency-support/>

Guidance on shielding and protecting people defined on medical grounds
<https://gov.wales/guidance-shielding-and-protecting-people-defined-medical-grounds-extremely-vulnerable-coronavirus-0>

UK Government

This is the main page with many links

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

Money Advice Service

Free and independent money advice on money and finance

<https://www.moneyadvice.service.org.uk/en>

Citizens Advice Bureau Wales

Free and independent money advice on a wide range of subjects

<https://www.citizensadvice.org.uk/wales/>

Turn2Us

Free and independent money advice on benefits, with a benefits calculator

<https://www.turn2us.org.uk/>

Money Saving Expert

Free and independent advice on money and all things finance

<https://www.moneysavingexpert.com/#coronavirus>

Step Change

Free and independent debt information and advice

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

Financial Conduct Authority

The UK finance regulation authority

<https://www.fca.org.uk/coronavirus-support>

ACAS

Gives employees and employers free, impartial advice on workplace rights, rules and best practice <https://www.acas.org.uk/>

Gingerbread

Charity for single parent families. We provide expert advice and practical support

<https://www.gingerbread.org.uk/covid-19-response/>

Shelter (housing)

Charity for people in housing need by providing free, independent, expert housing advice

<https://sheltercymru.org.uk/>

Fosterline Wales

Available Monday to Friday 9.30am to 12.30pm

Telephone 0800 316 7664 or email fosterlinewales@fostering.net

If you need any support, advice or have further questions, please get in touch with our Fosterline Wales advice line. Members and non-members can contact the free and confidential Fosterline Wales service for guidance on all fostering issues.

Fosterline Wales offers bilingual advice, information and support to everyone involved in foster care in Wales. This includes foster carers, social workers and other members of the fostering team. We can help with all aspects of fostering, from how to become a foster carer, to your allowances and income tax, as well as how to deal with allegations.

The Fostering Network's stress support service is open Monday to Friday 9.00am to 5.00pm on 01384 885734. This is a Fostering Network membership service on the same number as the legal advice line. Just ask for the stress support service when you ring and they will make a referral for you.

Contact details

For further information on this, please contact Maria Boffey, Head of Operations.
maria.boffey@fostering.net

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