

CORONAVIRUS AND BENEFIT INFORMATION

This information is correct on 14/05/2020. As with all Coronavirus Updates, the official guidance changes regularly so it is important to check government sources or seek advice

The following pages provides some advice for tenants regarding benefits and the impact of the Coronavirus. Please contact us if you need more information or direct assistance with claiming.

If you are an existing benefit claimant some of these issues might apply to you:

- Face to face health reassessments were suspended for 3 months from 17th March and this continues to be the case. Your benefit will continue to be paid until alternative arrangements are made. You do not need to do anything. The DWP will contact you to discuss what happens next.
- People receiving Universal Credit, Income Support, JSA or ESA do not have to attend jobcentre appointments until further notice. You should check www.gov.uk for guidance on when this will change.
- If your fit note is about to expire you do not need to worry about this. You do not need to provide a new fit note at the moment. The DWP extended all fit notes from April so your benefit will continue to be paid. They say they will be in touch with you about this in due course.
- If you normally have work search and availability requirements for JSA or Universal Credit and are showing symptoms of coronavirus or are self-isolating, let your workcoach know and you will be treated as being sick and have those requirements removed for a period of sickness.
- If you are already in receipt of Universal Credit you should continue to check your journal regularly and maintain contact with the DWP this way. Changes to your income will result in a change to the amount of Universal Credit paid at the end of your assessment period.
- If you are self-employed and claiming Universal Credit the minimum income floor (MIF) will not apply if your business is affected by the economic impact of the virus or if you have symptoms or are self-isolating. This means you may get more Universal Credit automatically.
- The basic personal allowances for Universal Credit were increased in April because of the coronavirus crisis as well as a cost of living increase so if you were already on Universal Credit or claiming Tax Credits you should have seen an increase in your benefit payment to reflect that. You should be aware that this big increase in allowance is likely to only be for this year and you will probably see a reduction again next year.
- The DWP have suspended deductions from benefit for such things as benefit overpayments or loans, but these deductions will be reinstated again at some point in the future so you should keep that in mind so it does not come as a shock when deductions start up again.

As our office working hours are restricted to 10AM to 3PM with only a skeleton staff, the phone lines are very busy so please contact the welfare rights officers by email at the following addresses:

moira@hillheadhousing.org or morag@hillheadhousing.org

Or call them directly on 0141 776 8630/8631

If you need to make a new claim for benefits you might find these points helpful

- If you have to claim contribution based ESA or Universal Credit (UC) because you are not able to work as a result of illness or self-isolation, the DWP will not expect you to hand in sick-lines.
- If you have had a down-turn in work, and have to make a new claim for UC or ESA due to coronavirus symptoms or you are self -isolating, the government have stated that the usual 7-day waiting period will be suspended, so you can be paid your benefits from day one.
- If you have claimed UC, you will not need to attend the Jobcentre and you can request a **benefit advance** (this is an interest-free loan which is repayable)
- If you have had to make a new claim for UC, you do not need to call the helpline to make a verification appointment at the local Jobcentre. Instead, the DWP will call you. This means you may get a call from an '0800' number, or an unknown/private number. Please make sure you answer this.
- If you have worked and paid national insurance in the past few years, you could be entitled to **contribution based ESA** if you are sick or self-isolating, or **new style JSA** if you lose your job completely. This can be paid even if you have a partner who is still earning a good wage. Universal Credit, on the other hand, will count all savings and your partner's earnings and you might not get it. You can contact the welfare rights officers for advice on this.
- You can claim new style JSA online at <https://www.gov.uk/guidance/new-style-jobseekers-allowance> if you think it applies to you.
- If you have recently claimed a health related benefit such as Personal Independence Payment (PIP) you may wait some time for a decision as all personal health assessments have been suspended for the time being.



TAX CREDITS -You should be aware that any claim for Universal Credit (UC) will end any existing tax credit or housing benefit claims you have so if you are currently receiving these benefits seek advice about what is best for your own circumstances before making a claim for UC. A lot of people have claimed UC without realising this happens and find themselves potentially worse off. Please seek advice if you are not sure.

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If you are currently still employed or self-employed, you may find this helpful

The government has made changes to Universal Credit and Statutory Sick Pay (SSP) for those who may be sick or have to self-isolate due to the virus.

This includes:

- From 13/03/2020, people who cannot work due to coronavirus and are eligible for Statutory Sick Pay can get it from day one, rather than from the fourth day of their illness
- Statutory Sick Pay will be payable to people who are staying at home on government advice, not just those who are infected. You do not need to go to your doctor for a sick note.
- The government have set up an online service to get an 'isolation note' for your employer if you have to miss work for more than 7 days. (a self certificate should cover you for those first 7 days) . These isolation notes can be obtained via the NHS website at <https://111.nhs.uk/isolation-note>
- After answering a few questions, an isolation note will be emailed to you If you don't have an email address, you can have the note sent to a trusted family member or friend, or directly to your employer. The service can also be used to generate an isolation note on behalf of someone else so contact us if you need help with this.
- Self-employed claimants on Universal Credit who are required to stay at home or are ill as a result of coronavirus will not have a Minimum Income Floor (MIF)(an assumed level of income) applied for a period of time while affected. As said before, if you have a down turn in business due to coronavirus the MIF should not apply in that case either.

Job Retention Scheme - Furlough

The government have recently announced they will continue to help employers pay up to 80% of your wages through the '**furlough**' scheme. This scheme is being extended until October 2020, but you may need to go back to work before then depending on future **Scottish Government** advice. Your employer is responsible for claiming this funding from the government. You don't need to do anything, but should keep in touch with your employer about it.

To qualify for this you must have been on your employer's payroll on or before 19/03/2020 to be eligible and your employer must have submitted details to the Govt by that date. If you were an employee on or before 28/02/2020, but were made redundant or stopped working before 19/03/2020 you can still qualify if your employer re-employs you and then puts you on 'furlough'.

Self Employed Income Support Scheme

There is a similar scheme for **self-employed workers** who have been impacted. It is known as the Self-Employed Income Support Scheme(SEISS) The UK government announced that a monthly average of your earnings, based on your last three tax returns, will be used to provide you with 80% of your profits (up to a total of £2,500 per month). If you do not have

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three years of tax returns, your average is based on the number of years you have submitted. There is some misinformation around that suggests you need to have been self-employed for 3 years and this is not correct.

You will have to apply for this grant yourself, but HMRC should contact you directly about this. Emails are currently being sent out to people affected and applications for the grant have opened online from 13th May. Updates to this can be found at <https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

To qualify for the SEIS scheme above you must have been registered as self-employed and submitted a tax return for the financial year 2018/19, continued to be self-employed in 2019/20 and plan to continue this year. If you started your self-employment after April 2019 you will not be eligible for this scheme.

HOWEVER, the Scottish Government have set up a scheme which you may be able to access if you do not satisfy the above rules. Details can be found here <https://www.gov.scot/news/lifeline-support-for-business-confirmed/> or check out East Dunbartonshire's website for details on how to apply. It is called the Newly Self Employed Hardship Fund and you can apply here <https://www.eastdunbarton.gov.uk/special/address-finder?nid=230351>



WARNING- If you receive texts, calls or emails claiming to be from HMRC, offering financial help or a tax refund and asking you to click on a link or to give personal information, it is a scam. You should email it to phishing@hmrc.gov.uk and then delete it.

Lastly, if you find yourself in a real crisis with no money to meet your immediate needs you can claim a CRISIS GRANT by contacting the local council welfare fund team on 0300 1234510 or contact your housing officer or welfare rights team as we might be able to provide a small amount of financial assistance.

Remember, any decision made in relation to your benefit can still be challenged through mandatory reconsideration and appeals if necessary so ask for help if you are refused benefit or are not happy with a decision. Whilst there are delays with appeals at the moment we are still able to help with the process.



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