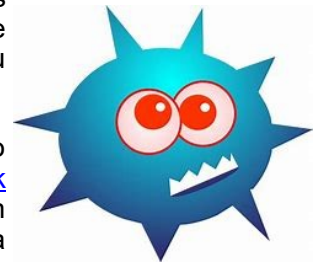




Covid-19 & Benefits

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

- Face to face health reassessments were suspended from 17th March and this continues to be the case. Instead, the DWP are now carrying out phone assessments in many cases. You will receive a letter with the time and date you can expect a phone assessment if this applies to you
- 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. However conditionality has been reintroduced, meaning that your work coach can ask you to carry out a commitment, and if you fail to do this without good case, you can be sanctioned.



If you have been sanctioned, please contact the welfare rights officers for further assistance.

- You are once again required to provide fit notes if you are not fit for work and claiming benefits. If your fit note is about to expire you can send one via the internet at www.gov.uk/send-fit-note or by mail to **FREEPOST DWP ESA 26**. The DWP will be in touch with you to say when you need to provide them with a new fit note. If you are in receipt of Universal Credit they will put a 'to do' on your journal.
- 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 Work Coach 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 automatically 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 may see a reduction again next year.**
- The DWP have reinstated deductions from benefits for such things as overpayments or loans, so your award may be reduced suddenly. **If you are experiencing financial hardship, please contact the welfare rights officers for further assistance.**



If you find yourself in a 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.

New to claiming Benefits?

- If you have to make a new claim for contribution based ESA or Universal Credit (UC) because you are not able to work as a result of illness or self-isolation, from 10/07/2020 the DWP expect you to submit a fit note.
- From 22/07/2020, if you have had to claim UC and were in receipt of income based JSA, income based ESA, or Income Support immediately before your UC claim, then you will be entitled to a 2-week 'run-on' of your benefit whilst your UC claim is being set up. You should be paid the same amount of benefit during these two weeks, and payments will be made automatically.
- 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 that is repayable and will be deducted from your ongoing benefits.
- 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 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 face-to-face personal health assessments have been suspended for the time being. However, you may be invited to attend a telephone assessment.



ALREADY GETTING TAX CREDITS OR HOUSING BENEFIT AND THINKING OF CLAIMING UC?



You should be aware that any claim for Universal Credit (UC) will end any existing tax credit or housing benefit claims you have. 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.



HM Revenue
& Customs

Please seek advice if you are not sure.

Employed or Self-Employed?

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. From August onwards employers are being asked to contribute increasing amounts to the furlough scheme and you may be expected to go in to do some work while still being furloughed for the rest of the week. Your employer should keep you informed of what to expect.

When the furlough scheme comes to an end it is expected that some people will lose their jobs altogether and will then need to claim benefits. Please let us know if this is happening to you so that we can advise you of the best course of action.

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 70% of your profits (up to a total of £6,570). If you do not have 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 if you are registered with them as self employed. Emails are currently being sent out to people affected and applications for the second round of grants are open online from 17/08/2020 until 19/10/2020. 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>

The government has also made some 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:

- Since 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 is no longer payable to people who are staying at home on government advice (shielding) from 01/08/2020. This is in line with the government's relaxation on shielding, and more information about this can be found here: <https://www.gov.scot/publications/covid-shielding/>
- 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.

Child Trust Funds- is your 18 year old due a lump sum from the Government?

Child Trust Funds (CTFs) were originally set up for children born between 1 September 2002 and 2 January 2011 where a live Child Benefit claim was in place in the UK. The CTF provided them with a pot of money which would be available when the child reached 18. This was intended to encourage them to save. Approximately 6 million CTF accounts were opened during this time. The earliest recipients of these funds will be able to claim from September 2020. People can find out whether they have a CTF and where it is held, at <https://www.gov.uk/child-trust-funds/find-a-child-trust-fund>



New Job Payment TV Licenses for 75+

The Scottish Government introduced the new Job Start



Social Security Scotland
Tèarainteachd Shòisealta Alba

Payment to help young people who have been unemployed for 6 months or more with the costs of starting their new job– for example a travel pass, childcare, buying work clothes etc.

The one off grant payment of £250 (£400 if you have a child of your own) is available for young people aged between 16-24 years old, who have been unemployed for at least 6 months, and have started a new job (or been offered a job) on or after 17/08/2020.

You also have had to have been claiming UC, Income Support, or income-based ESA/JSA.

Visit mygov.scot/job-start-payment to apply online or call freephone on **0800 182 2222** to complete an application over the phone or to request a paper application form.

TV Licenses are no longer automatically free for people over the age of 75.

In August 2020, the BBC introduced a new scheme that offers some over 75 households a free TV Licence. You can get a free TV Licence if:

- You, as the licence holder, are 75 years or older AND
- you, or your partner living at the same address, receive Pension Credit.

If you currently have a free TV license because you are over 75, you should be contacted by TV licensing explaining how to apply for a new license.

If you are unsure if you are getting Pension Credit, you can call the Pension Service on 0800 731 0469 .

Alternatively, you can speak to the Welfare

Rights Officers who will be able to check your eligibility to pension credit and help you apply.



Moira & Morag- Still Here to Help!

These past few months have been very strange indeed. And whilst you might have gotten fitter doing P.E with Joe! or been getting to grips with Zoom, one thing stays the same; the Welfare Rights Service is still here.

While we're not in the office during the lockdown, we've been working from home, trying to help everyone with their benefits– whether that's making new claims, filling in forms, or even representing tenants at their benefit appeals. The work never stops for us, even though we're not at our usual desks.

In addition to our usual Welfare Rights work, we've been working on various grant applications to help tenants who have been affected by the lockdown and Covid-19. We've been helping tenants apply for emergency funds for gas & electricity, issuing food vouchers and even helping some families get online for school work!

Until we're back in the office, the Welfare Rights Team can be contacted via:

Moira		Morag	
Direct Dial	0141 776 8630	Direct Dial	0141 776 8631
Mobile	07561611573	Mobile	07766264372
Email	moira@hillheadhousing.org	Email	morag@hillheadhousing.org