



Queens
Cross
Housing
Association

Covid-19 Benefits Awareness Guide

Version 1, April 2020

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Introduction

Covid-19 has affected all of us in different ways and these are very uncertain times.

The association wants to give you as much support and guidance as it can right now and hope that this guide to benefits and income assistance can help clarify what's currently available.

Remember, although our offices are closed to the public, our Housing and Financial Inclusion Teams are still working should you need support.

You can contact us Monday to Friday, 9am to 5pm, on telephone number **0808 143 2002** or send us an email on **contactus@qcha.org.uk** and we'll get back to you.

1. If you are employed and not receiving any benefits, such as Universal Credit, Housing Benefit or Tax Credits:

Job Retention Scheme

If you have been laid off, you may be able to speak to your employer and ask them to employ you again and to put you onto the furlough scheme introduced by the Government. This is also called the Job Retention Scheme.

The Government introduced the furlough scheme to allow employers to continue to pay their staff up to 80% of their wage if they were unable to continue to cover staffing costs. This is capped at £2,500 per month (gross). Your employer may choose to make up the difference so you continue to receive 100% wage. But they don't have to.

To be eligible for furlough, you have to have been employed with your current employer as at 19 March 2020 and your employer has to have registered your employment with HMRC.

If you are furloughed, this will be for a minimum of 3 weeks and a maximum of 3 months from 1 March 2020 (but may be extended). *It is important to remember that you cannot carry out any work for your employer during the time you are furloughed.* Your employer should pay you as normal or tell you when your pay date will be and they will claim the money back from the Government.

To find out more about the Job Retention Scheme visit the Government website on: www.gov.uk/guidance/coronavirus-covid-19-what-to-do-if-youre-employed-and-cannot-work

* If you have an immigration status of *No Recourse to Public Funds* please see guidance note 8 in this booklet.

Universal Credit

Depending on your level of income you may be eligible for some Universal Credit on top of this. Universal Credit is a means tested benefit that takes your household income, savings and circumstances into account. Universal Credit can cover your living costs and housing costs.

To find out if you may be eligible for Universal Credit visit the Government website: www.gov.uk/universal-credit/eligibility

2. If you have been made redundant or are on a low income

Universal Credit

Depending on your household income you may be eligible to claim Universal Credit (UC).

Universal Credit is a means tested benefit that takes into account your household income. So, if you have a partner that is still working, their wages will also be taken into account.

The standard applicable amount for Universal Credit has been increased by £86.67 per month from 6 April 2020 for a period of one year.

Verifying your identity for UC

When you make an online application for Universal Credit you will be asked to verify your ID. If you have never done this before, the Government use websites such as the Post Office. If you cannot access these, as the demand has increased recently, don't worry, select the option to verify at your appointment and make sure you phone the number given to make an appointment.

Jobcentre staff will call you and ask you for documents and, if you don't have these, they should ask you simple questions to verify who you are. Jobcentre staff are in a similar position to most organisations just now and are not meeting people face to face. So you may find that this will increase the number of telephone calls or email/journal requests you receive from them.

Benefit in Advance Payments

When you have made your claim for Universal Credit and have verified your identity you can ask for a benefit in advance payment up to 100% of your entitlement.

This payment is an interest free loan provided by the Department of Work and Pensions (DWP) that you will have to pay back at 30% off of your initial payment and then the remainder over the next 11 months.

It is important to remember that this payment is a **loan** and to try to use it to help with your bills such as rent, council tax, childcare, food and fuel.

To find out more about Universal Credit, check your eligibility or claim online, visit the Government website www.gov.uk/universal-credit/eligibility If you don't have online access, you can phone 0800 328 5644 and choose option 2.

New style Jobseeker's Allowance

If you've worked over the past two to three years and have enough National Insurance Contributions, you may be eligible for the new style Jobseeker's Allowance (JSA).

The new style JSA takes into account the amount of national insurance contributions you have made in the last two to three years. If you have had long periods where you've been out of work, you may not be eligible.

To claim the new style JSA go online at <https://www.gov.uk/guidance/new-style-jobseekers-allowance> or telephone: 0800 055 6688.

Remember, if you claim the new style JSA you may also be able to claim UC, depending on your household circumstances. You can receive both benefits at the same time. UC will take into account what you are receiving for your new JSA and take this off your eligible UC entitlement.

3. If you are sick

If you are unable to work due to Coronavirus (Covid-19) you may be entitled to Statutory Sick Pay from your employer. Statutory Sick Pay will now be paid from the first day off instead of the fourth day. Being unable to work due to Coronavirus means that you have symptoms, or a member of your household has symptoms and you are having to self-isolate in line with Government guidance.

If you need confirmation of this for your employer you don't have to contact your GP. You can get an isolation note from NHS 24 online if you have Coronavirus symptoms or if you are self-isolating due to a member of your household having symptoms. You can also access the isolation note at website address www.nhs.uk/conditions/coronavirus-covid-19/self-isolation-advice/

If you are not eligible for Statutory Sick Pay your employer should tell you this. You may have options to claim other benefits during this period.

New style Employment and Support Allowance

Just like the new style JSA mentioned above, if you have paid enough National Insurance Contributions in the last two to three years, you may be eligible for the new style Employment Support Allowance (ESA). Remember, if you have had periods where you have not worked, you may not be eligible.

New style ESA can be paid from the first day of your claim, instead of the seventh day. You can claim ESA online at www.gov.uk/employment-support-allowance/how-to-claim or, if you don't have online access, call 0800 328 5644.

Universal Credit

If you claim new style ESA, you may also be able to claim UC, depending on your household circumstances. You can receive both benefits at the same time. UC will take into account what you are receiving for your new style ESA and take this from your eligible UC entitlement.

If you are not entitled to new style ESA, you can claim UC (see Universal Credit above)

4. If you are Self Employed and not receiving benefits such as Universal Credit, Housing Benefit or tax Credits

If you are unable to continue self-employment because you have found yourself with no work, you may be eligible for the Self-Employment Income Support Scheme (SEISS), which includes members of partnerships.

This scheme has been introduced by the UK Government and will be administered by HMRC. If you are eligible for the scheme, HMRC will contact you by mid-May 2020. You do not have to contact them.

You will receive a grant of up to 80% of your profits and subject to your Income tax and National Insurance contributions. It is capped at £2,500 per month and available for three months though this may be extended.

Indications from the UK Government are that this scheme will not be available until June 2020.

In the meantime, depending on your household income, savings and circumstances, you may be eligible to claim Universal Credit (see above).

Please bear in mind that, if you claim Universal Credit now and are eligible for SEISS, this will be taken into account as income. What we are unsure of is how the DWP will do this. They may take this as one payment, which will more than likely stop your entitlement to UC for a period of time, or they may backdate the entitlement based on the money you receive, which may cause an overpayment of UC that has to be paid back.

Unfortunately the UK Government has not issued further guidance on this. Once we are aware of this we will update you as we know this is important for you to consider when you are deciding what to do next.

Please see further information on the self-employment assistance at: www.businesssupport.gov.uk/self-employment-income-support-scheme/

The Scottish Government has confirmed support for individuals who are recently self-employed and therefore do not meet the criteria for the UK Self-Employment Income Support Scheme e.g. those who became self-employed in the 2019/2020 tax year.

We believe that the Newly Self-Employed Hardship Fund will be administered by Local Authorities and Enterprise Agencies and should be open for applications from newly self-employed people facing hardship by the end of April 2020 and will start awarding grants of £2,000 in early May.

More information will be announced by the Scottish Government on how to apply, and will be updated on their website: <https://www.gov.scot/coronavirus-covid-19/>

If you are unable to continue your self-employment due to Coronavirus, you can claim Universal Credit for personal allowance and housing costs. This could be because you have symptoms or are self-isolating in line with Government guidelines or because a household member has symptoms.

The minimum income floor will not be applied for the duration you are having to self-isolate.

5. If you already receive benefits

If you are employed and are furloughed, your hours are cut or you are off sick and receiving Statutory Sick Pay then you should contact Glasgow City Council to have your Housing Benefit and Council Tax reduction re-assessed, as this may increase.

You do not have to contact HMRC regarding your tax credits for this temporary change, unless your change is more permanent.

To contact Glasgow City Council about your Housing Benefit claim you can do this online at www.glasgow.gov.uk/ben

There is an updated article from the Child Poverty Action Group on Tax Credits and coronavirus that is helpful and can be found at: askcpag.org.uk/content/201050/tax-credits-and-coronavirus

If you are self-employed and receiving Tax Credits and or Housing Benefit you should also contact Glasgow City Council.

If you are currently receiving Universal Credit and are having to self-isolate, make sure you update your journal to notify DWP of this so that they are aware of the change in your circumstances.

Whether you receive Jobseeker's Allowance or Universal Credit as a jobseeker, DWP have advised that you will not be expected to look for work during this time.

If you receive Employment and Support Allowance or Personal Independence Payment DWP have advised that they are not carrying out any reviews on claims for a three month period. This means you should not have to worry about your benefits stopping during this period.

If you had a review ongoing before mid-March and have a form to complete, our Financial Inclusion Team can give you advice on how to complete this at home. If you are not comfortable doing this or can't access the advice provider you normally attend, you can phone DWP and they will discuss an extension with you.

Please remember that every organisation is affected by Covid-19 and reduced staffing so it may take longer for you to get through to them.

6. Other benefits that might help

Scottish Welfare Fund

The Scottish Welfare Fund is administered by Glasgow City Council for Glasgow residents.

For now Community Care Grant applications have been suspended. However, if you or your family are in a crisis situation and on a low income, you can claim a Crisis Grant. This can be done online at www.glasgow.gov.uk/swf

Council Tax Reduction

If your income has reduced, you can apply for a Council Tax reduction. If you already receive some reduction, make sure you report your lower income and provide proof of this to Glasgow City Council. You can report a change or apply for a Council Tax reduction online at www.glasgow.gov.uk/counciltax

Discretionary Housing Payment

If you still have a shortfall when it comes to paying your rent, whether you receive Universal Credit Housing Costs or Housing Benefit, you can apply for a Discretionary Housing Payment (DHP). If you are affected by the under occupancy charge (Bedroom Tax) or Benefit Cap you can also apply for DHP. For more information visit Glasgow City Council's website at www.glasgow.gov.uk/dhp

Social Security Scotland Benefits

Social Security Scotland have introduced a number of benefits in the last year that you may be entitled to depending on your household circumstances. These include:

- Best Start Grants and Best Start Foods
- Funeral Support Payment
- Carer's Allowance Supplement
- Young Carer's Grant

For more information on these grants, find out if you are eligible or apply, visit www.mygov.scot/benefits/ or call 0800 182 2222.

Foodbank Referrals

Queens Cross Housing Association work in partnership with Glasgow North West Foodbank to provide referrals for food parcels and emergency food parcels depending on your circumstances. To find out if you can access a referral or emergency food parcel, call us on 0808 143 2002 or email contactus@qcha.or.uk

We are also working in partnership with Community Central Halls and Woodlands Community Development Trust to provide tenants in need with community meals and emergency grocery provision. Association staff can refer you for this so just get in touch with us, we'll assess your current situation and refer you on.

7. Students

Normally students are not eligible to claim Universal Credit. There are some exceptions such as:

- You are responsible for a child. You must have a child that is under 16, or 16-19 in full-time non-advanced education;
- You are ill/disabled. You must have limited capability for work (assessed by the DWP) and also receive a Disability Living Allowance (DLA) or Personal Independence Payment (PIP). * If you have not yet been assessed as having limited capability for work, the DWP is likely to refuse your UC claim. You should claim new-style (contributory) ESA on a credits-only basis to have your limited capability for work assessed;
- You are under 21 (or are 21 but were under that age when you started your course) on a full-time non-advanced course and are without parental support (see box, below) e.g. you are estranged from your parents or living away from them in other specified circumstances;

- You are a single foster parent (this includes some single kinship carers), or you are in a couple, both of you are students, and one of you is a foster parent;
- You are over pension age (this is age 65, and due to reach 66 in October 2020) and your partner has not yet reached that age;
- You have taken time out of your course because of illness/disability or caring responsibilities and have now recovered or your caring responsibilities have ended, and you are not eligible for a grant or loan;
- You have a partner who is not a student, or who is a student and one or both of you fit into one of the groups above.

If you have been working while studying you may be eligible for the Job Retention Scheme and should speak to your employer.

If you are self-isolating and have paid enough National Insurance Contributions your employer should pay you Statutory Sick Pay.

For more information on students and Universal Credit visit CPAG website on: cpag.org.uk/scotland/welfare-rights/universal-credit-and-students

8. If you have No Recourse to Public Funds

Where a person has come from abroad and is classed as having *No Recourse to Public Funds* they are unable to access specified welfare benefits which is classed as public funds.

There is however some help you may still be entitled to during this time.

If you meet the criteria for the Job Retention Scheme noted above, your employer can place you onto this regardless of your immigration status. The Government website states *Grants under the scheme are not counted as 'access to public funds', and you can furlough employees on all categories of visa.*

If you are off work sick or self-isolating and you have paid enough National Insurance Contributions you should be entitled to Statutory Sick Pay from your employer.

If you do not qualify for Statutory Sick Pay you may be able to claim the new style Employment and Support Allowance, if you meet the criteria noted above.

Other benefits that you may be entitled to include:

- New style Jobseeker's Allowance
- Maternity Allowance
- Statutory Maternity Pay
- Guardian Allowance
- Bereavement Support Payment
- Retirement Pension.

We would always advise you to check with your immigration adviser before claiming any benefits to ensure you do not jeopardise your conditions of living in the UK.

For more information on No recourse to Public Funds, visit:
www.nrpfnetwork.org.uk

We hope this information helps you to find your way through existing and new benefits. For any questions:

Call us 0808 143 2002

Email contactus@qcha.org.uk

You can also contact Glasgow's Advice & Information Network (GAIN)

www.gain4u.org.uk