

Factsheet

Promoting independence, well being and health

BENEFITS AND FINANCIAL ADVICE FOR PEOPLE AFFECTED BY CORONAVIRUS



This factsheet was produced in April 2020. See website for latest version.

Contents

This guidance has been produced by the Money Advice Unit of Hertfordshire County Council to explain recent changes to benefits, introduced by the government in response to the COVID-19 outbreak. It also explains the changes in procedures that have been adopted by some organisations to comply with COVID-19 containment measures.

We have tried to ensure this information is correct at the time of writing (7 April 2020). The government is making announcements on an almost daily basis, so we will continue to regularly update this information. Check for the latest version on www.hertfordshire.gov.uk/benefits

Also see <https://commonslibrary.parliament.uk/insights/coronavirus-claiming-welfare-benefits>

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Whilst every effort has been made to provide accurate information, this factsheet is for guidance only and should not be considered an authoritative statement of the law.

Help and advice

For the full range of Money Advice Unit leaflets and factsheets, see www.hertfordshire.gov.uk/benefits

Citizens Advice offers free advice about benefits, housing, debt, employment rights, consumer rights and immigration issues. Many local advice agencies are closed to visitors due to the current COVID-19 containment measures but are operating a telephone advice services. 03444 111 444 www.hcas.org.uk and www.citizensadvice.org.uk/

Debt advice

Apart from Citizens Advice, these organisations offer free, independent advice to people who are experiencing difficulties:

National Debtline 0808 808 4000. www.nationaldebtline.org

Stepchange 0800 138 1111 www.stepchange.org

Jobcentre Plus

Access to jobcentres is limited, with members of the public only admitted if they are invited or directed to do so with a booked appointment. DWP's Visiting Service has suspended all routine face-to-face home visits but will be prioritising visits for customers who are most vulnerable, after a risk assessment in each case.

Important change on Universal Credit - 9 April 2020

Important announcement – <https://www.gov.uk/government/news/don-t-call-us-we-ll-call-you>

People making new claims for Universal Credit will no longer need to call the DWP as part of the process. Instead a bolstered frontline team will proactively call claimants if they need to check any of the information provided as part of the claim, as well as messaging them on their online journal to confirm details.

Once you've completed your online application, the DWP will call you if they need to check any of the information you've given them.

Already working through weekends, the DWP team will continue to make calls over the Easter bank holiday weekend, helping people complete their online claims. This change goes further, putting the emphasis on the DWP to follow up with claimants if more information is needed.

Anyone who is unable to get online can still call the DWP as normal

Appropriate measures to protect people from fraud have been put in place to safeguard the new process. DWP will never ask you for your bank details over the phone and people should never give out personal information unless they are sure it is DWP calling.

Support for workers sick, self-isolating or furloughed (laid-off)

The Coronavirus Job Retention Scheme

If an employer is unable to cover staff costs due to COVID-19, they may be able to access financial support from the government to avoid having to make redundancies.

If an employer intends to access the Coronavirus Job Retention Scheme, they must classify one or more of their employees as 'furloughed workers'. This means the workers are kept on the payroll, and must not undertake work for that employer. The employer will be able to contact HM Revenues and Customs to claim a grant of up to 80% of the employee's wages and staff costs, up to a maximum of £2,500 per month per employee. The employer can choose to use this scheme and also choose whether to fund the difference between this payment and the employee's salary or not.

Wages under the scheme will be backdated to 1 March and the scheme will be open for at least three months. Employees should note that there may be a delay in receiving the grant.

The government has also said it will pay employees' wages through the scheme if a business is forced to temporarily close because of the COVID-19 outbreak. If a person has already lost or left their job as a result of this crisis, they should contact their employer to see whether they can be reinstated and obtain furloughed worker status.

Employees who are unable to work because of caring responsibilities resulting from coronavirus (COVID-19) - such as needing to look after children - can be furloughed.

Other recent changes to the guidance include that:

- apprentices can be furloughed in the same way as other employees and they can continue to train whilst furloughed;
- individuals can apply to the Scheme to access grants to furlough employees, such as nannies, provided they pay them through PAYE and they were on their payroll on or before 28 February 2020;
- employees on fixed-term contracts can be furloughed. Their contracts can also be renewed or extended during the furlough period without breaking the terms of the scheme; and grants can also be claimed for agency workers (including those employed by umbrella companies);

Where an employee has been furloughed, they are permitted to work for another employer, if contractually allowed, and this will not affect the grant that they can claim under the Scheme. For more information, see [Check if your employer can use the Coronavirus Job Retention Scheme](#)

The Self-Employed Income Support Scheme

On 26 March 2020, the government announced a scheme to support self-employed people affected by the COVID-19 outbreak. This scheme will allow self-employed people to claim a taxable grant worth 80% of their trading profits up to a maximum of £2,500 per month for the next 3 months.

A self-employed individual or a member of a partnership can apply if they:

- have submitted an income tax self-assessment tax return for the tax year 2018-19

- traded in the tax year 2019-20
- are trading when they apply to the scheme, or would be except for COVID-19
- intend to continue to trade in the tax year 2020-21 and have lost trading/partnership trading profits due to COVID-19

The applicant's self-employed trading profits must also be less than £50,000 and more than half of their income must come from self-employment.

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

Details of how to apply have not yet been published. The government has said that payments will not be made until June, but payments will be backdated.

Self-employed people, whose capital and current income is low enough, may be able to claim universal credit and/or a council tax reduction.

Self-employed people who are sick or self-isolating may be able to claim new style employment and support allowance, universal credit and a council tax reduction.

Other support may also be available:

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses>

New HMRC helpline 0800 024 1222

This is the new HM Revenues and Customs helpline for people who run businesses or are self-employed and are affected by the COVID-19 outbreak.

Welfare benefits information

The benefit system can appear very complex, especially to those claiming for the first time.

Benefits fall into 4 main categories – employer-paid; contribution-based; circumstances-based and means-tested.

A new claimant needs to check through those in order:

- can they get an employer-based benefit such as statutory sick pay?
- can they get a contributory benefit such as employment and support allowance or jobseekers allowance?
- are they due any circumstances-based benefit such as child benefit, carers allowance or personal independence payment?
- finally, if they don't get the above, or those aren't enough to live on, can they get means-tested help such as universal credit or council tax support?

See the MAU webpages for further information on all of the above – www.hertfordshire.gov.uk/benefits.

Statutory sick pay (SSP)

Employees who are too ill to work, or who are following government guidance to self-isolate, may be eligible for SSP from their employer, unless the employer has a more generous scheme in place. The amount is £95.85 per week from April 2020, but the employer may top this up with contractual sick pay. SSP can be paid for up to 28 weeks.

An employee on SSP may also be able to top up their income by claiming universal credit.

Statutory Sick SSP over the qualifying period must be £120 per week or more to qualify. Someone can still qualify if they only recently started work and have not received 8 weeks' pay yet. To check entitlement, visit www.gov.uk/statutory-sick-pay for more information

If an employee wishes to dispute a decision to refuse SSP, they should contact the Statutory Payments Disputes Team: 03000 560630.

From 13 March 2020, SSP is paid from the first day a person is sick with COVID-19 or self-isolating. The 3 “waiting days” are abolished but not for anyone claiming SSP for any other reason.

A person is classed as self-isolating if they:

- have symptoms of COVID-19 and have used the NHS111 online service and
- they have been told by a healthcare professional they have symptoms of COVID-19
- or they live with someone who has symptoms of COVID-19 and the above applies

A person is not self-isolating if they are only following government advice on social distancing by avoiding unnecessary travel, or self-diagnosing or if they are looking after children who are off school (unless a child has symptoms of COVID-19).

An employee does not have to provide a fit note for the first 7 days of sickness or self-isolation. After 7 days, people with COVID-19 symptoms and people who are self-isolating can get an isolation note online at <https://111.nhs.uk/isolation-note> which they can send to their employer.

Employment and Support Allowance (ESA)

For details how to claim, see www.gov.uk/employment-support-allowance/how-to-claim

Workers, who are sick or self-isolating, and whose earnings are insufficient to qualify for SSP, may be entitled to new style ESA, if they have worked enough and paid, or been credited with, sufficient national insurance contributions. Self-employed people, who cannot claim SSP, may be due ESA instead.

From 13 March 2020 until 12 November 2020, claimants 'affected by COVID-19' do not have to serve 7 waiting days before they can be paid ESA and they do not have to provide fit notes or isolation notes to be treated as having limited capability for work. The regulations state that a person is affected by coronavirus disease (COVID-19) if they are:

- infected or contaminated with coronavirus disease or
- in isolation (because they have been advised to isolate by NHS 111 Online) or
- caring for a child or qualifying young person who is a member of the person's household and who is in isolation or infected with coronavirus disease

Since 24 March 2020, there will be no reassessments of ESA awards for 3 months. Claimants already undergoing a Work Capability Assessment will be contacted by the Centre for Health and Disability Assessments to discuss how the claim will proceed. ESA claimants are encouraged to contact the Jobcentre Plus if their health deteriorates and they believe they are entitled to the ESA support component.

New-style (or contributory) jobseeker's allowance (JSA) and universal credit (UC) if looking for work

For 3 months from 30 March 2020, jobseekers no longer have to look for work or be available to start work. JSA and UC claimants do not have any work search requirements placed upon them for this period and are not required to be able and willing to immediately take up paid work.

JSA claimants can have up to two 2-week periods of sickness and one 13-week extended period of sickness within any 12-month period, before losing entitlement to JSA. From 30 March 2020, these sickness periods do not include any time when a claimant is infected or contaminated with COVID-19, in isolation, or caring for a child or qualifying young person who is a member of the claimant's household.

Child benefit (CB)

If you did not claim CB in the past because you or your partner earned over £50,000 and did not want to be taxed on it, you can revoke that decision if your income has now fallen. Call 0300 200 3100.

HMRC has announced that parents of new-borns can claim child benefit without registering the birth while General Register Offices are closed as a result of the coronavirus (COVID-19) outbreak. First time parents will need to fill in Child Benefit Claim form CH2 and send it to the Child Benefit Office and should add a note to the claim if they have been unable to register the birth because of COVID-19. If people are already in receipt of child benefit, they can complete the form or add their new-born's details over the phone on 0300 200 3100.

Carer's Allowance (CA)

Carers retain their entitlement to CA during any temporary break in caring as a result of isolation due to infection or contamination with coronavirus, whether this applies to the carer or the person being cared for.

Disability Living Allowance, Personal Independence Payment and Attendance Allowance

Personal independence payment (PIP) claimants now have up to 3 months to return their PIP2 claim form after they have made their initial phone call to start the claim. But it is in their interest to complete and return it as soon as possible, as this will speed up the claim process. To get PIP, unless terminally ill, a person must have met the criteria for at least 3 months, and likely to meet it for 9 more, so it is not for short-term illness or disability.

Face-to-face assessments for all sickness and disability benefits have been suspended for the next 3 months, including those for any new claims. Assessments will either be paper-based or conducted over the phone.

If a PIP assessment has already taken place, this will continue to be processed. If an assessment has been scheduled, claimants will be contacted by the assessment provider to discuss how this will be taken forward.

If a claim is being made for someone terminally ill, the DWP has opened an e-mail facility to allow the relevant form (DS1500) to be e-mailed to them, rather than posted. The DS1500 will only be accepted if it sent in from a GOV.UK e-mail address however. Forms received from personal or non-GOV.UK e-mail addresses will not be accepted. The DWP already have a facility to receive the DS1500 from NHS.NET e-mail addresses.

The DS1500 should be sent to the following email address: pip.e-ds1500@dwpgsi.gov.uk

Universal Credit (UC)

UC is a means-tested benefit that is replacing tax credits, housing benefit, income support, and the income-related versions of ESA and JSA. It has a savings limit (£16,000) and people who live together as a couple have to claim and be assessed jointly, on a month by month basis. It can be paid on its own, or as a top-up to other benefits or earnings.

Workers, who are sick or self-isolating, and whose household income and capital are low enough, may qualify for UC. UC can also be paid on top of SSP or new style ESA. Workers, including the self-employed, who have been laid off or who have had to reduce their hours, may also qualify for UC if their household income and capital are low enough.

Claiming UC can be done by creating an on-line account <https://www.universal-credit.service.gov.uk> or exceptionally via the phone 0800 328 5644. The demand on the DWP is huge and delays are inevitable. Claimants are no longer required to attend face-to-face meetings with work coaches. Jobcentres remain open, but with a very limited service, and will continue to support people who do not have access to (or are unable to use) a phone or go online.

See page 3 above for the latest information on claiming UC.

Citizens Advice have a Help to Claim service for UC on 0800 144 8444 or www.citizensadvice.org.uk/about-us/contact-us/contact-us/help-to-claim

For 3 months from 30 March 2020, out-of-work UC claimants do not have any requirements placed upon them to look for work and are not required to be able and willing to immediately take up paid work. This will avoid people being 'sanctioned'.

From 13 March 2020, UC claimants 'affected by COVID-19' (see page above on ESA) do not have to provide fit notes or isolation notes to be treated as having limited capability for work. The process will be the same as that used for ESA also. Self-employed claimants are no longer required to attend an interview with a case manager at the start of their claim to determine whether they are 'gainfully self-employed'.

Minimum Income Floor is a notional level of self-employed earnings used to calculate the UC award. It is used by DWP when the actual net profit from self-employment is lower than the Minimum Income Floor figure. This has now been temporarily removed, which means the claimant's *actual* self-employed earnings are used in the calculation of UC, even if they are low (or zero) due to the COVID-19 outbreak.

How much will you get?

The monthly standard allowance of UC has been increased for one year. The change takes effect from the first assessment period ending on or after 6 April 2020. Assessment periods are based on whatever date the person applies for UC and run for a calendar month. The new monthly rates are:

£342.72 for a single claimant aged under 25;
£409.89 for a single claimant aged 25 or over;
£488.59 for joint claimants both aged under 25;
£594.04 for joint claimants where either is aged 25 or over.

You then add:

- extra amounts for children and young people in non-advanced education (all children born before April 2017, or any born April 2017 onwards who are the 1st or 2nd children in the family)

- an extra amount if the claimant or partner has limited capacity for work due to ill-health and can't do work-related activity either such as go on training courses
- an amount for being the carer of a disabled person
- housing costs, which generally means rent as no help is available with mortgage interest except as a loan (and only then if not working at all and after 9 months on benefit). Rental amount may be capped if in private sector or reduced due to 'spare bedrooms' in social sector. If someone can't pay their rent, or the full amount, they should check their [rental rights](#) which have been reinforced to prevent evictions. They may also be able to claim a discretionary housing payment (see below).

From the total of the above, DWP take into account 63% of any earnings and most other benefits being received, except child benefit and disability-related benefits. Parents and people who have limited capacity for work can earn up to a certain amount before the 63% deduction kicks in.

Any UC due when those two sets of figures are compared (what you need to live on and what you already have) is paid around 5 weeks after the date of claim. The claimant can immediately ask for a repayable advance payment however, to see them through those first weeks.

Note – Any existing child tax credit or housing benefit will stop if universal credit is claimed and will not re-start afterwards, although a claimant may still be entitled to some universal credit instead at that point.

Pension credit (PC)

To get PC, the claimant has to be over pension age. If part of a couple, they BOTH need to be over pension age. If one of them is under pension age, and they need help with rent or to replace lost or reduced earnings, they would need to claim UC.

Working tax credit (WTC) and child tax credit (CTC)

No new claims can be made for tax credits. However, if a person is already getting CTC, and is working, they may be able to add WTC to it if their income has fallen. This would be as an alternative to claiming universal credit, and people should seek advice as to which is the best option for them. Adding WTC may not result in a quick increase in payments.

Workers already receiving WTC can continue to receive it for 28 weeks, while they are off work and claiming SSP or new style ESA. Workers already in receipt of WTC have been notified via their online account that they do not have to report a drop in working hours due to the COVID-19 outbreak.

The basic element of WTC will increase by a further £1040 over the planned annual uprating from 6 April 2020. This increase will apply for one year. The WTC basic

element for 2020/21 will be £3040. HMRC's [tax credits calculator](#) was updated on 6 April 2020.

Bereavement

Social Fund funeral payments are available from the DWP, based on the income of the claimant. Apart from the cost of a basic funeral, the previous £700 cap for the discretionary element has been increased to £1,000 for all deaths on or after April 8th. For more details about this and the bereavement support payment, see <https://www.gov.uk/after-a-death>

Housing benefit (HB)

No new HB claims can be made by people of a working age – help with rent comes through UC instead. However, if you already get HB and your income has fallen or stopped, you would be due more benefit. This would be as an alternative to claiming UC, and people should seek advice as to which is the best option for them.

Local Housing Allowance (LHA) rates for UC and HB

LHA rates are used to calculate the maximum amount of rent that can be covered by HB and the housing costs element of UC, for claimants who live in privately rented accommodation. The rates will increase for 12 months from 1 April 2020. See the LHA website for rates and further information: <https://lha-direct.voa.gov.uk/>

Benefit cap

Some benefit claimants have a £20k a year (£23k in London) 'cap' placed on their total benefit income. See <https://www.gov.uk/benefit-cap> and seek advice if this applies to you

Discretionary Housing Payments DHP)

The government has announced an additional £40m in funding for councils to spend on DHPs for people who are struggling to pay their rent or other housing costs. To apply for a DHP, a claimant must be receiving HB or the housing costs element of UC.

They should apply to their local district or borough council. Each council has its own online application page. If the tenant is turned down, they should seek advice from an independent advice agency.

Council tax

People may be able to get help with their council tax by claiming help from their district or borough council. Help with council tax is available either through means-tested support or various reductions, exemptions and discounts. People who have claimed UC or other benefits should make a simultaneous application for support.

A £500 million Hardship Fund has also been made available to local authorities, to provide council tax relief to vulnerable people and households affected by COVID-19.

To apply for this assistance, the applicant must be getting means-tested council tax support from the local authority. The application process will be similar to that for a DHP. Applicants will have to provide details of household circumstances, income and expenditure.

Benefit appeals and tribunals

There are new processes in place for all benefit tribunals, as HM Courts and Tribunals Service (HMCTS) make their services coronavirus-compliant. In ESA appeals (and the similar UC appeals), HMCTS will list all cases before a triage panel. If the appeal can be allowed, then the panel will issue a decision. The appellant can still apply for the decision to be set aside if unhappy. The matter would then be listed for a telephone hearing (see below) and all options will be available to the next Tribunal, including disallowing the appeal. Those appeals that the triage panel feel unable to allow on the papers will be listed for telephone hearings.

A similar process will be adopted for appeals where the judge sits alone, such as HB, tax credits and JSA.

All PIP, DLA and AA appeals will be sifted by a salaried judge in the first instance, who may allow the appeal on their own, either in whole or in part; or direct a hearing with a reduced composition of Tribunal members.

There will be no face-to-face hearings during the current situation. Where an appeal cannot be fairly and justly allowed 'on the balance of probabilities on available evidence', judges are advised that they should consider whether to:

- make directions to obtain further evidence (although obtaining GP records or any other evidence is probably not an option during this crisis); or
- arrange a remote hearing when a hearing needs to be held, either online or by telephone or video, using the normal panel composition where practicable.

Free school meals

Under normal circumstances, schools are not expected to provide free school meals to eligible children who are not attending due to illness or if the school is closed. However, during the COVID-19 outbreak the government expects schools to continue to provide support to these pupils if the school is closed or only open to certain groups.

Schools unable to provide meals for delivery or collection can use the national voucher scheme to provide eligible children with a weekly £15 voucher, which can be redeemed at Morrisons, Tesco, Sainsbury's, Asda, Waitrose and M&S. See

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

Help with fuel costs

People can get advice about what to do if they are struggling to pay their energy bills from the Citizens Advice website:

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/struggling-to-pay-your-energy-bills/>

The Government and energy suppliers have [agreed to new emergency measures to help prepayment customers](#) during the pandemic, including posting cards loaded with emergency credit to those who are self-isolating, adding discretionary credit to meters, and allowing users to nominate someone to top up for them.

Utility companies have also provided information and advice for individuals and families struggling to pay their bills during the COVID-19 outbreak e.g.

British Gas <https://www.britishgas.co.uk/business/coronavirus-update>
EDF <https://www.edfenergy.com/coronavirus-advice>
EON <https://www.eonenergy.com/coronavirus-update.html>
Npower <https://www.npower.com/help-and-support/coronavirus/>

All water companies are halting debt collection visits and are not applying for any new court orders during the current crisis.

Benefit debt recovery

DWP has stopped recovery action associated with benefit overpayments, tax credits debt, and social fund loans – but NOT advance payments.

In a recorded message on its Debt Management telephone line (0800 916 0647, Option 3), the DWP says that due to the coronavirus (COVID-19) outbreak - *'... we are stopping recovery action associated to benefits overpayments, tax credits debt being managed by DWP, and social fund loans for a temporary period. We will no longer start to recover any new debts and will be suspending repayment of any debts already being recovered. If you currently make repayments through a bank standing order, please contact your bank to cancel your arrangement'*

Frequently asked questions

There are some helpful frequently asked questions on covid-19 and benefits at www.askcpag.org.uk/content/201126/coronavirus-and-benefits-q-and-a

DWP guidance

[Coronavirus \(COVID-19\): what to do if you're already getting benefits](#)

[Coronavirus \(COVID-19\): what to do if you're self-employed and getting less work or no work](#)

[Coronavirus \(COVID-19\): what to do if you were employed and have lost your job](#)

[Coronavirus \(COVID-19\): what to do if you're employed and cannot work](#)

Whilst every effort has been made to provide accurate information, this factsheet is for guidance only and should not be considered an authoritative statement of the law. Please see www.hertfordshire.gov.uk/benefits for updates to this factsheet.

Thanks to Suffolk County Council and CPAG for some of the information shown above. Any errors however are the responsibility of the Money Advice Unit.

Further help and advice

DWP

Universal credit helpline

0345 600 0723

Online information:

www.gov.uk/universal-credit

www.understandinguniversalcredit.gov.uk

Citizens Advice (CA)

0344 4111 444

Online information:

www.adviceguide.org.uk

Information about local CA and opening times:

www.hcas.org.uk

CA Help To Claim Service for Universal Credit citizensadvice.org.uk/helptoclaim or 0800 144 8 444

How you can contact Hertfordshire County Council

Our website

Information about adult social care – find about care services, day centres and apply online for meals on wheels or a Blue Badge. You can also comment, compliment and complain.

www.hertfordshire.gov.uk/adults

Hertfordshire Directory

Find national and local community groups, charities, services and activities

www.hertfordshire.gov.uk/directory

HertsHelp

Independent information and advice on local community services and care funding

Telephone: 0300 123 4044

Minicom: 0300 456 2364
Email: info@hertshelp.net

Contact us

For information on how to get care and support

Email: contact@hertfordshire.gov.uk

Telephone: 0300 123 4042

Textphone: 0300 123 4041



[British Sign Language \(BSL\) video interpreting service](#) available

Monday to Friday 8am-6pm.

Drop in

To your local library – see www.hertfordshire.gov.uk/libraries

If you are worried that you or someone you know is at risk of abuse or neglect

Call us on 0300 123 4042 (24 hours a day)

If you need help to understand

Call 0300 123 4042 if you would like help to understand this information or need it in a different format. You can also ask to speak to someone in your own language.

Calls to 0300 cost no more than a national rate call to a 01 or 02 number

This information is correct at time of print. It is for guidance only and is not an authoritative statement of the law.