**CORONAVIRUS AND WELFARE RIGHTS**

**LAST UPDATED 16.04.20**

PLEASE BEAR IN MIND THAT THINGS ARE CHANGING DAY BY DAY. I AM CONFIDENT THAT THE INFO  BELOW IS CORRECT AS OF THE DATE IT WAS LAST UPDATED BUT IT MAY HAVE CHANGED BY THE TIME THAT YOU READ IT. PLEASE REFER PEOPLE NEEDING SPECIFIC ADVICE AS NORMAL, DO NOT RELY ON THIS INFO STILL BEING CORRECT.

**JOBCENTRE APPOINTMENTS**

On the whole have been suspended for 3 months from 19/3/20 (but some appointments will still take place when there is no other way of assisting certain claimants). Only go to the Jobcentre if you have a specifically been told to attend, do not go for general advice and assistance.

Some face to face appointments will be replaced by telephone interviews and people should comply with any requirement to participate in telephone interviews. If someone has a telephone interview arranged, failure to participate may result in benefit being stopped or reduced. If they are too ill to participate or there is an emergency, they should try to let the Jobcentre know, ideally before the date of the call. If it is after, they will likely have to demonstrate ‘good cause’ for missing the telephone appointment, the same as is currently the case for missing face to face appointments.

**DWP PHONELINES**

Are currently a complete nightmare… A phone charger and infinite patience required. I can’t confirm this but have read in a couple of places that some/all UC call centres are only answering phones between 9.30am - 3.30pm. See below re. Tax Credits.

**TRIBUNALS**

It is very unlikely that anyone will have to attend a face to face tribunal over the next 3-6 months. Tribunals are going ahead as telephone hearings for now and may become video hearings in the future. Some hearings with existing dates are being cancelled and rearranged.

One problem is that for PIP, DLA and AA appeals there are only 4 phone lines available for conference calling. There are 3 panel members and the person appealing, so representatives will not be able to take part in the actual hearing whilst we are social distancing. If a claimant does not want to take part in a telephone hearing under these circumstances they may be able to postpone it for a face to face hearing but this will likely entail a further wait of at least 6 months (on top of the standard 18 month existing wait), maybe longer. Representatives can still send in written submissions and collect evidence for people.

A number of appeals that have been listed for oral hearings are also going to be decided by a judge alone just looking at the papers. So people may unexpectedly receive decision notices through the post. These will be ‘provisional decisions’ which need to be accepted by both parties (usually the claimant and the DWP) before they are issued as final decisions. If either party objects it goes back in the queue for a hearing (probably by telephone).

It remains to be seen how the new arrangements will affect appeal success rates but my instinct tells me it is likely to have a negative affect due to the psychological effect of distance between the tribunal and the person appealing.

**FIT NOTES**

People who have the symptoms of Covid 19 or are otherwise self-isolating should not attend their GP practice but may be able to contact it by telephone or online.

If you need to provide evidence to your employer that you need to stay at home due to having symptoms of coronavirus an Isolation Note can be obtained from [**NHS 111 online**](https://111.nhs.uk/covid-19). If you live with someone that has symptoms, an Isolation Note can be obtained from the [**NHS website**](https://www.nhs.uk/conditions/coronavirus-covid-19/self-isolation-advice/).

The government has asked employers to be flexible about the need for fit notes if you have Covid 19. However, ordinary Fit notes are still required for DWP benefit claimants with non-Covid 19 related illnesses. ESA fit notes can be uploaded online <https://www.gov.uk/send-fit-note> UC fit notes can be declared on your UC account.

**PIP, ESA AND UNIVERSAL CREDIT ASSESSMENTS**

All face to face assessments that people periodically have to go through have been suspended for at least 3 months from 17/3/20. Some assessments will go ahead by a telephone interview or by IAS/Maximus contacting claimants’ doctors, support workers, etc., and getting enough information.

If someone has a telephone interview arranged, failure to participate will likely result in benefit being stopped. If they are too ill to participate or there is an emergency, they should try to let the company doing the assessment know, ideally before the date of the call. If it is after, they will likely have to demonstrate ‘good cause’ for missing the telephone appointment, the same as is currently the case for missing face to face appointments.

<https://www.gov.uk/government/news/coronavirus-update-benefit-reviews-and-reassessments-suspended>

**EXISTING PIP, DLA, UC AND ESA CLAIMS**

From 24/3/20 the DWP has suspended instigating all new reassessments for 3 months for people already in receipt of these benefits. It seems that current payments will continue at the usual rate and no claims should just expire as they did previously for benefits like PIP. Where the reassessment process has already started, the assessments may continue by phone or other means (see above).

The 7 days waiting period for New Style ESA to be paid has been removed so people will be paid from the date of their claim.

The basic rate of UC has been increased by £20 p/w for the remainder of this tax year. Not everyone will receive the full increase due to means testing rules and the benefit cap. People will actually receive the increase from 06.04.20 onwards.

**RENEWAL FORMS FOR BENEFITS AND MEDICAL QUESTIONNAIRES, ETC**

For now I would suggest that people continue to complete and return any forms that have already been received unless directly told not to by the DWP section that issued the forms (i.e. not just somebody at the Jobcentre or Council or because they read something on the internet). If the form is late just write on it that you had difficulty getting help to complete the form on time because of coronavirus.

The PIP helpline has a recorded message saying that the ‘how your disability affects you form’ (PIP2) deadline has been extended for 3 months from the date that you received it (presumably it means the date on the letter accompanying the form).

It says that if you are currently receiving PIP and are expecting it to be reviewed soon, or if your award has an end date, PIP will contact you soon to say what happens next.

I am helping with/completing forms by telephone, videocall, email and post.

**DLA TO PIP TRANSFERS**

These have been suspended for 3 months. Young people don’t need to claim PIP when they turn 16 and will continue to be paid DLA past their 16 birthdays. For adults currently receiving DLA who have already received the letter inviting them to claim PIP it is likely that the deadline for doing so will be extended for 3 months. However, I would still advise that you contact PIP to confirm.

**MAKING A NEW CLAIM FOR UNIVERSAL CREDIT**

It has been widely reported that about 1 million new benefit claims were made over a 2 weeks period and that the system is struggling to cope. The online identity proving system (Verify) will not work for many marginalised people and alternative arrangements (either telephone ‘biometric questions’ or possibly face to face interviews) will have to be arranged. The DWP has stated that nobody needs to call UC to claim – if a telephone conversation is needed to finalise the claim (such as biometric questions) it will ring you.

It is theoretically possible to make a claim for UC by telephone if you are unable to use computers - 0800 3285644 – but this is likely to be extremely difficult at the moment, it is hard work at the best of times.

People also need to be prepared for the fact that UC will deduct any income received from work previously done but received after the claim has been made. So, for example, if you worked from 1st March – 15th March, claimed UC on 16th March but got paid your salary from your previous job  on 30th March, the wages received may take you out of entitlement for UC for another month. In that particular scenario, you would be waiting until 23rd May before you actually got paid UC.

People who have claimed UC within the last 6 months, earned too much to qualify for it for a time it but now think they are eligible for payment again, may face similar problems because of the complex way that the system works.

**MAKING A NEW CLAIM FOR NEW STYLE ESA**

This is a contributory sickness benefit for people unable to work due to ill health who have paid enough National Insurance contributions in the 2 tax years prior to the current benefit year (i.e. 2017-18 and 2018-19) with some exceptions when the rules are relaxed. It can be paid alongside or instead of UC. There has been confusion about how to make a claim for this as it previously necessitated attending the Jobcentre to do so.

The latest info I have is that you should call the UC number, 0800 3285644, to make the claim [choosing the option to claim NS ESA]. Dependent on staffing levels they will be given the option to complete the NSESAF1 form at that stage or if this will be for the local jobcentre to pick up to call customer to complete the form. The adviser will explain to the customer that it will take up to 30 minutes to do on the phone. If the customer agrees then they will continue. If the customer can’t manage this then a call back at a convenient time will be arranged. Appointments to call back to confirm identity, in order for the claim to proceed, should take about 10 days.

If you are already claiming UC and want to claim NS ESA alongside this, gov.uk is advising you to speak to your work coach rather than ring. Personally, I would notify my work coach AND also call the UC number anyway rather than just relying on a work coach getting back to you.

Gov.uk has been misleading as it includes NS ESA when encouraging people to make benefit claims online when in fact it is not possible to do so. It may become possible in the future.

If you claim NS ESA but it turns out that you have not paid enough NI contributions previously, you should nonetheless be awarded NI credits for the period you are ill or until you are assessed for Limited Capability for Work. You can potentially claim UC instead.

**UNIVERSAL CREDIT, SELF-EMPLOYED AND CAPITAL LIMITS DURING THE PANDEMIC**

If you have between £6,000 - £15,999 in capital (usually savings) the amount of UC you receive will be reduced. If you have £16k+ in savings you are not entitled to UC. Some self-employed people will have money saved up to pay tax liabilities that would ordinarily cause a reduction/exclusion from UC. It has not been confirmed by the DWP but on 15.04.20 the MSE website posted:

“As Dee tweeted me: [*"@MartinSLewis*](https://twitter.com/MartinSLewis)*I'm self-employed and put money aside to pay my tax, which put me over £16k. If I pay my tax now, would I be eligible under universal credit?"*And indeed this and many similar questions started me off checking what was possible.   
I discussed it with the Department for Work & Pensions, and we clarified a much better route. This is the written confirmation from a spokesperson, just confirmed: *"Most commonly, we'd expect people to have business assets in a business account, including savings for tax liability, which would not be counted towards their capital limit.*

*"However, if someone has money in their personal account to be used for business purposes, it won't be counted towards their capital, but they may be asked to prove that the money is for business purposes.*

To translate: if you've got savings to pay tax, put a note of this in your online UC journal, and tell them when they call, and it should be discounted from the calculations.”

For now it would be wise to treat this statement as unconfirmed and not rely on it.

**ATTENDANCE ALLOWANCE**(disability benefit paid to people of state pension age)

This information is from a trusted source (Age UK) but has not been made public by DWP yet so cannot be guaranteed:

“Indefinite awards are applicable to all new awards of Attendance Allowance. Customers who are due a Renewal will be identified by ourselves and will have their entitlement ‘knocked on’ i.e. awarded for an indefinite period without the requirement to complete/send a claim form.

The changes implemented are a temporary measure.”

Gov.uk just says that face to face assessments, when needed for AA claims, have been suspended and where awards are due to end, payments will continue at the existing rate.

**STATUTORY SICK PAY**

From 13/3/20, for people self-isolating due to having Coronavirus, this is payable from day 1 of illness for 7 days (rather than day 4) at £95.85 p/w. If you have top self-isolate due to being in a household where someone else has the virus, it is payable for 14 days.

SSP can be paid in total for up to 28 weeks. Only payable to people who are employed and off sick, not the self-employed, free lancers, sessional workers, or many gig economy workers. To qualify for SSP as an employed person you must be earning at least £120 p/w (an averaging system is used to determine earnings for those whose wage varies). SSP may be included in company sick pay (which can be more generous) or may be the only sick pay available, depending on who you work for.

From 16 March 2020, amendment regulations provide that anyone who is “isolating … to prevent infection or contamination with coronavirus, in accordance with guidance published by Public Health England, NHS National Services Scotland or Public Health Wales” is deemed to be incapable of work for SSP purposes.

This would NOT cover people who are unable to go to work due to it being closed, or people who are just ‘social distancing’ (i.e. leaving the house but keeping 2m away from anyone else) rather than self-isolating. They will have to claim something else (usually UC or New Style ESA, or the Job Retention/Income Support for the self-employed packages, see below).

Further details - <https://www.gov.uk/statutory-sick-pay>

From 16.04.20 Statutory Instrument 427/2020 adds those identified by the NHS as “extremely vulnerable” who are “shielding” following receipt of a letter advising them to do so are also eligible for SSP - <http://www.legislation.gov.uk/uksi/2020/427/made> It is unclear to me how this interacts with the advice that those who are shielding can be furloughed in light of Sunak’s Treasury Direction issued on 15.04.20 -

<https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/879484/200414_CJRS_DIRECTION_-_33_FINAL_Signed.pdf>

This appears to say that if you are eligible for SSP you cannot be furloughed which would mean that the “extremely vulnerable” are treated less favourably than everyone else.

**TAX CREDITS**

The basic element of Working Tax Credit has been increased £20 p/w to £3040 p/a. How much of this increase you actually receive will depend on the usual means testing and eligibility rules. You can continue to receive WTC for a period when off sick, get advice. HMRC has also stated that anyone whose hours have reduced due to the effects of coronavirus does not need to report this as a change of circumstances. However, we await clarification and regulations regarding this.

Taken from

<https://www.gov.uk/government/publications/la-welfare-direct-bulletins-2020/la-welfare-direct-42020>

“HM Revenue and Customs (HMRC) colleagues have advised they will be updating their advice by 20 April 2020 relating to Working Tax Credit (WTC). In the meantime, current advice for claimants is as follows:

* claimants are advised not to update their working hours if they have reduced due to COVID-19, as HMRC are treating this as a temporary and exceptional change
* claimants should continue to report changes in income and increases in hours worked in the normal way – they must also continue to tell HMRC if their childcare has stopped, reduced or increased
* if, after 8 weeks, claimants have not returned to their normal hours they should search [GOV.UK](https://www.gov.uk/coronavirus) for the most up-to-date advice”

The Tax Credits helpline number has changed to 0800 024 1222 and is open Mon-Fri 8am-4pm.

**SANCTIONS**

Some benefit sanctions, generally the shorter ones, can be lifted by contacting the Jobcentre and asking for them to be lifted. The info I have is:

‘Anyone currently in the open-ended part of a lowest or low level sanction for any sanctionable benefit will have any contact with DWP, for any reason, treated as compliance with the requirement, thus ending the open-ended part of the sanction. For UC claimants a journal message would count as contact. The fixed period part of lowest and low level sanctions and medium and high level sanctions (which don’t have an open-ended component) are not affected.’

Again, this is complex for people to understand so seek advice if affected.

**DEBT RECOVERY**

Recovery by deduction from benefits of overpayments, Social Fund loans and Tax Credit debts managed by Debt Management will be suspended. This action will commence immediately but an IT solution will need to be implemented to stop some deductions for Debt Management. Also:

• The recovery of Advances by deduction from Universal Credit payments will continue.   
• Local Authorities will suspend referral of Housing Benefit overpayments.   
• The transfer of Tax Credit debt from HMRC has already been suspended.   
• Recovery from estates will temporarily cease.

Some recovery may continue, such as Council Tax arrears and rent arrears. This is a complex area and some people might find that some deductions end but new ones start. Seek advice if unsure. The DWP press release - <https://www.gov.uk/government/news/recovery-of-benefit-overpayment-suspended>

**CHILD BENEFIT**

Calderdale and Kirklees Register offices are currently closed for registering births. Ordinarily you need to register the child’s birth before you can claim Child Benefit. HMRC are advising that this is not currently necessary and to claim Child Benefit as normal but add a cover letter explaining that the Registry Office is closed and it will process the claim without registration. This should also then lead to the award of a Child Element in UC.

**HOUSING BENEFIT/HOUSING COSTS IN UC**

Will be going up slightly in private tenancies from 6/4/20. The new rates for Halifax are as follows:

Shared accommodation - £70.50 p/w, £306.30 pcm

1 bed need - £86.30 p/w, £374.90 pcm

2 bed need - £103.50 p/w, £444.99 pcm

3 bed need - £120.82 p/w, £524.99 pcm

4+ bed need - £149.50 p/w, £650 pcm

For Kirklees:

Shared accommodation - £56.50 p/w, £245.51 pcm

1 bed need - £85.00 p/w, £369.30 pcm

2 bed need - £103.56 p/w, £444.99 pcm

3 bed need - £126.58 p/w, £550.00 pcm

4+ bed need - £162.25 p/w, £705.01 pcm

At time of writing, the Bedroom Tax remains in place and the Benefit Cap will swallow up some families increase anyway so this is a meaningless gesture for some. I have not heard of any plans to relax Bedroom Tax rules for households who have to use a previously ‘spare’ room to rehabilitate from Covid 19 separate from the rest of the household but one can only hope...

Exemptions to the Shared Accomodation rate (generally applied to single people under 35 with some exceptions) are being extended to include rough sleepers aged 16-24, care leavers up to age 25 and victims of domestic abuse and human trafficking. Details to follow when available.

**COUNCIL TAX**

The recent Budget gave Local Authorities a £500 million Council Tax hardship fund. Most LA’s have recently issued CT bills but in light of the budget announcement they may be withdrawn and reissued with a lower bill as the government is strongly suggesting that £150 is knocked off all bills of people receiving CT Support/Reduction (that exceed £150, people whose bills are lower than this will not get a rebate). Councils are not allowed to restrict this reduction to people who have been affected by Covid 19, it is designed for everyone in receipt of CT Support/Reduction.

I cannot find any information on Calderdale’s website yet but one councillor has told me that this scheme has been adopted and is being applied automatically. Calderdale has stated that it is not deferring anyone’s Council Tax bills for this year (however, this may be viewed as fettering it discretion if subject to legal challenge). IF it choses to reduce everyone’s bills by £150 this will result in the following scenarios for people on benefits:

* For band A Council Tax payers in Calderdale receiving a Single Person Discount for living alone and receiving maximum Council Tax Reduction (81%) their bill for the year will be about £22.

* For band A Council Tax payers in Calderdale NOT receiving a Single Person Discount but receiving maximum Council Tax Reduction (81%) their bill for the year will be about £80.

The full guidance issued to LAs is here <https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/874867/COVID-19_Council_Tax_Hardship_Fund_Guidance.pdf>

Further information on Calderdale Council Tax (including its Hardship Fund)

<https://www.calderdale.gov.uk/v2/sites/default/files/Your-Council-Tax-Bill-2020-21-explanatory-notes.pdf>

Kirklees generally gives a maximum of 80% CTR but this rises to 100% if you receive the Severe or Enhanced Disability Premiums or are a lone parent of a child under 5. Detailed guidance for the Kirklees CTR scheme is here (despite the date on it):

<https://www.kirklees.gov.uk/involve/publisheddoc.aspx?ref=saoq7re5&e=892>

See also  <https://www.kirklees.gov.uk/beta/council-tax/pdf/council-tax-booklet.pdf>

**TENANTS**

The Coronavirus response extends the notice period private landlords need to give to end most tenancies from 2 months to 3 months. From 27.03.20 possession proceedings in the courts have been suspended for 3 months to prevent evictions during the emergency. But it offers no protection for tenants after the temporary measures expire, when many will likely still be in financial difficulty.

People who have rent arrears in private tenancies and/or landlord disputes will be extremely vulnerable to illegal eviction at this time as the few services that are there to protect them will be operating at reduced capacity and highly stretched. Anyone threatened with illegal eviction or violence by their landlord should call the police. The Protection from Eviction Act makes illegal eviction a criminal offence (although many police officers are not aware of this or may try to claim that it is a civil matter).

Further help and guidance can be obtained from:

Calderdale Housing Options Service

housingoptions@calderdale.gov.uk.

**01422 392460**.

* **Kirklees Council Housing** Solutions Service,
* Huddersfield Customer Service Centre, Civic Centre 3, Market Street, Huddersfield, HD1 2YZ.
* Dewsbury Customer Service Centre, Walsh Building, Town Hall Way, Dewsbury, WF12 8EQ.
* 01484 221350.
* Out of hours emergency service (24 hours a day) 01484 414933

<https://www.kirklees.gov.uk/beta/housing/end-of-private-tenancy-eviction-or-landlord-problems-housing-advice.aspx>

Fusion Housing advice service (Kirklees and Wakefield only)

<https://www.fusionhousing.org.uk/Our-Services/housing-advice/>

Shelter

<https://england.shelter.org.uk/get_help>

<https://england.shelter.org.uk/housing_advice/coronavirus>

0808 800 4444

**HEALTH COSTS**

For people entering the benefits system for the first time in particular, the eligibility rules for things like free prescriptions are incredibly difficult to understand. An aggressive policy of fining people by the NHS Business Authority combined with the farce of UC not appearing on the forms as a reason for eligibility for the last 7 years, has made this much worse.

The fundamental advice is that receipt of New Style ESA and UC do NOT automatically qualify all people for free prescriptions and dental care, etc. Some people will qualify some will not. To check if you qualify for full costs:

<https://www.nhsbsa.nhs.uk/nhs-low-income-scheme/hc2-certificates-full-help-health-costs>

and for partial help

<https://www.nhsbsa.nhs.uk/nhs-low-income-scheme/hc3-certificates-limited-help-health-costs>

The claim form that needs filling in is here

<https://www.nhs.uk/NHSEngland/Healthcosts/Documents/2016/HC1-April-2016.pdf>

**PEOPLE WITH MORTGAGES**

Will be offered 3 month payment holidays if they are struggling to meet payments during the pandemic. Some info can be found here <https://www.which.co.uk/news/2020/03/coronavirus-how-to-apply-for-a-three-month-mortgage-payment-holiday/>

and

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

**CALDERDALE COUNCIL COVID 19 PLAN**

Can be found here <https://www.calderdale.gov.uk/v2/sites/default/files/Calderdale-Council-Response-to-COVID19-10-point-plan.pdf>

**UTILITY BILLS**

There is some useful info on these sites particularly regarding pre-pay meters:

<https://www.ofgem.gov.uk/coronavirus-covid-19/coronavirus-covid-19-and-your-energy-supply>

<https://www.moneysavingexpert.com/news/2020/03/energy-firms-move-to-help-customers-unable-to-top-up-due-to-coro/>

**GRANTS**

Some info on grants currently available for organisations and individuals

<https://www.grantsonline.org.uk/coronavirus.html>

(Currently closed) but was offering £500 grants to individuals who lose 50% of their income due to coronavirus, may reopen <https://www.turn2us.org.uk/get-support/Turn2us-Funds/Turn2us-Coronnavirus-Grant-Fund-closed>

For the homeless <http://frontlinenetwork.org.uk/news-and-views/2020/04/vrf-emergency-fund-launched/>

**FREE SCHOOL MEALS**

Free school meals are not normally provided when schools are closed or pupils are off sick. However, during the pandemic Local Authorities have been asked to put arrangements in place to continue providing support to children who normally receive FSMs.

**Parents should be aware that there are various scams around free school meals operating at this time, particularly one asking to email your bank details to receive the FSM equivalent.**If you are unsure, contact the school directly.

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

Calderdale’s website states:

“Free school meals are continuing and are either provided by schools as packed lunch meals or via supermarket vouchers.

DfE published new guidance on the 31 March 2020. Schools will apply for vouchers on behalf of parents for use in term time. Schools will be able to:

* Order a single voucher to the value of £15 each week for every child eligible for benefits-related free school meals who is not attending school.
* Set a weekly £15 rolling voucher.
* Combine funding where a family has more than one child eligible for benefits-related free school meals.

Once this is confirmed schools will be able to:

* Send an 'eCode' directly to the parent or carers of the pupils(s) eligible for free school meals. They will need to choose an eGift card from a range of supermarkets.
* Select an eGift card on the parent or carers behalf and print and post it to them.”

Kirklees continued to operate its FSM scheme over the Easter holidays but it is not known if this will continue over half-term/summer holidays. Further info from Kirklees

<https://www.kirklees.gov.uk/beta/schools/free-school-meals.aspx#apply>

**BANK OVERDRAFTS, CREDIT CARDS, LOANS, FINANCE, ETC**

Since 14.04.20, all banks have had to offer free overdrafts up to £500 for 3 months. Some are applying it automatically, others you have to apply. See MSE website for details by individual banks and lenders. <https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/?utm_source=MSE_Newsletter&utm_medium=email&utm_term=14-Apr-20-50602161-3300&utm_campaign=nt-hiya&utm_content=16#loanhelp>

Also,

* Lenders are encouraged to give three-month payment holidays to card and loan customers whose finances are affected by coronavirus.
* You must request a payment holiday before 14.07.20. If it's granted, you won't need to pay anything towards your loan or credit card for up to the next three months from the date it's granted.
* You'll still be charged interest during the payment holiday which means you will probably end up paying more over the course of the loan.
* Lenders need only give the payment holiday if it's a deemed to be a suitable solution. If not, the lender can refuse you a payment holiday. However, it should then work with you to find a more suitable solution, such as directing you to debt help, setting up a longer-term repayment plan or waiving interest and charges.

The Financial Conduct Authority guidance on this

<https://www.fca.org.uk/consumers/coronavirus-information-personal-loans-credit-cards-overdrafts>

**FURTHER INFO - FURLOUGH, ETC.**

I will try to get some reliable information about furloughing and the 80% wage guarantee as it becomes available. You must have been employed as of 19.03.20

( <https://www.gov.uk/government/news/furlough-scheme-cut-off-date-extended-to-19-march> )  to take advantage of the furlough scheme. The scheme has not yet opened as of 16.04.20 but guidance says that it expects to do so at the end of April.

The latest guidance on the **Coronavirus Job Retention Scheme**is <https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme> and here <https://www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme>

The latter states that people who have two jobs can continue to work in one whilst being on furlough in the other, so long as your employment contract allows you to work elsewhere. Or you can be furloughed in both jobs. The furlough period is currently for a minimum 3 weeks – maximum 3 months, although this may be extended.

There is a suggestion elsewhere (not confirmed) that if you get another job outside of your normal (furloughed) job hours, you can continue to benefit from furlough. This is not confirmed.

An informative article on the scheme, discussing some of the problems agency workers etc., may encounter can be read here <https://uklabourlawblog.com/2020/03/31/not-legislating-in-a-crisis-the-coronavirus-job-retention-scheme-part-2-by-michael-ford-and-alan-bogg/>

Martin Lewis has also published a quick guide that appears to be accurate

<https://www.moneysavingexpert.com/content/dam/FurloughNTKs.pdf>

Sunak’s announcement re. the **Self-employment Income Support Scheme** on 26.03.20 guidance: <https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

To be eligible you must:

* have submitted a Self-Assessment tax return for the tax year 2018-19
* traded in the tax year 2019-20
* are trading when making an application, or would be except for COVID-19
* intend to continue to trade in the tax year 2020-21
* have lost trading/partnership trading profits due to COVID-19

 Self-employed trading profits must also be less than £50,000, and more than half of their income comes from self-employment.

You will receive government support at 80% of averaged earnings. The deadline for filing tax returns for 2018-19 has been extended to 23.04.20 If you have 3 years worth of tax returns your income will be averaged over all 3 years, if you have 2 years over 2 years and if just the 2018-19 year, over that year only. Anyone who has not previously filed a tax return will not be able to benefit from the scheme, so if you have only recently become self-employed you will have to claim benefits to replace lost income.

The self-employed can continue to earn and qualify for support, although I am not yet clear exactly how this will work. It is expected that it will be June before the money starts to come through. If you have claimed UC whilst waiting for this support to come through, it will likely be taken into account when determining how much (if any) UC you receive but the specifics of how this will work have not yet been published. It is likely that money from the scheme will count as earned income in the Assessment Period that it is received (so a 63% taper applied).

Limited information is available at <https://www.businesssupport.gov.uk/self-employment-income-support-scheme/>

For people who do not qualify there may be help available through Business Interruption Loans – about half way down this page <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-through-the-coronavirus-business-interruption-loan-scheme>

There are reports that banks are not being particularly helpful when approached about business interruption loans and that many are closed/difficult to contact.

**NO RECOURSE TO PUBLIC FUNDS**

Certain immigrants are granted leave to remain in the UK on the proviso that they have ‘no recourse to public funds’ (NRPF) which excludes them from claiming most (but not all benefits). It is possible to ask for this condition to be lifted and the Home Office is allegedly looking ‘sympathetically’ at these requests. I do not provide immigration advice but the following information may be of use to people with NRPF:

How to apply for a lifting of NRPF - <https://www.gov.uk/government/publications/application-for-change-of-conditions-of-leave-to-allow-access-to-public-funds-if-your-circumstances-change> (it seems to be limited to those who have been granted Leave to Remain on grounds of Private or Family life).

News re a court case to be heard on 6th May challenging the NRPF condition - <https://dpglaw.co.uk/home-office-agrees-a-rethink-of-no-recourse-to-public-funds-policy-in-light-of-coronavirus-following-todays-high-court-legal-challenge/>

Children of people with NRPF can now access Free School Meals - <https://dpglaw.co.uk/free-school-meals-extended-to-thousands-more-children/>

Testing and treatment of Covid 19 is exempt from NHS charging - <https://www.gov.uk/government/collections/nhs-visitor-and-migrant-cost-recovery-programme>

(Certain other treatment, including HIV treatment is also exempt but associated conditions that may arise from it, are not).

The Coronavirus Job Retention scheme guidance explicitly states that it does not count as public funds. The Self-employed Income Support scheme guidance is silent on this point.

There are a couple of articles which go into more detail:

<https://www.freemovement.org.uk/coronavirus/#No_recourse_to_public_funds_UPDATED_9_April>

<https://commonslibrary.parliament.uk/research-briefings/cbp-8888/>

The following links may also be useful (any advice contained is the responsibility of the organisation that provided it):

<https://www.calderdale.gov.uk/v2/coronavirus/community-support>

<https://www.kirklees.gov.uk/beta/advice-support-and-sharing/covid-19-community-response.aspx>

<https://disabilitypartnershipcalderdale.org/category/coronavirus/coronavirus-local-support/>

<https://www.rightsnet.org.uk/covid19>

<https://askcpag.org.uk/publications/-216847/benefits-and-coronavirus>

<https://www.which.co.uk/news/coronavirus/>

<https://england.shelter.org.uk/housing_advice/coronavirus>

<https://www.citizensadvice.org.uk/health/coronavirus-what-it-means-for-you/>

<https://www.gov.uk/government/publications/la-welfare-direct-bulletins-2020/la-welfare-direct-42020>

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

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