

# Paragon Housing Association Limited

## Coronavirus & Benefits Information: Version 3 - 23/04/20

Please note that this information is changing regularly as the government makes new announcements. We will aim to keep it as up to date as possible. There are links in the document that will take you to sites providing other information.

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### If you are self-isolating:

If you need to self-isolate because you have coronavirus, coronavirus symptoms, someone in your household has coronavirus symptoms, or you have been told to self-isolate by a doctor or NHS 111 then you may be able to access the following support:

**If you are an employee** earning an average of £118 a week (£120 from April 2020) and you cannot work because you are self-isolating, then you may be eligible for [Statutory Sick Pay \(SSP\)](#) of £94.25 a week (£95.85 from April 2020) from your employer from the first day you are off sick. Please note that some employers may have more generous contractual sick pay schemes – please check with your employer.

If you have been advised to shield - stay at home because you're clinically at high risk of severe illness from coronavirus - then you can be eligible for SSP. Your employer will also have the option of putting you on furlough. Please see 'If your

employer has been forced to temporarily close or operations have been severely affected by coronavirus' for more information.

You may also be eligible for other help – please see 'Other Financial Help Available' below.

**If are self-employed or an employee not eligible for Statutory Sick Pay** and you cannot work because you self-isolating, then you may be eligible to claim [New Style Employment and Support Allowance \(ESA\)](#). New Style ESA eligibility is based on your national insurance contribution record; this means that to qualify you will normally need to have been working within the last 2 to 3 years and have paid (or been credited with) class 1 or class 2 national insurance contributions. Your savings and capital (or your partner's savings, capital and income) are not taken into account when claiming New Style ESA.

To claim New Style ESA please see [www.gov.uk/guidance/new-style-employment-and-support-allowance#how-to-claim](http://www.gov.uk/guidance/new-style-employment-and-support-allowance#how-to-claim) for information.

If you are not eligible for New Style ESA or need help with your rent or other living costs, then please see the section below on 'Other Financial Help Available'.

If you have reached [state pension age](#) then you will not be able to claim New Style ESA. Please see the section below on 'Other Financial Help Available'.

[If your employer has been forced to temporarily close or operations have been severely affected by coronavirus:](#)

The government has announced a [Coronavirus Job Retention Scheme](#) which will allow employers to access support to continue paying part of their employees' salary if those employees would have otherwise been laid off due to coronavirus. The scheme will be open for at least 4 months starting from 1 March 2020 & is open to all UK employers whose operations have severely been affected by coronavirus provided they had created and started a PAYE payroll scheme on or before 19 March 2020, have enrolled for PAYE online and have a UK bank account.

This scheme will pay up to 80% of retained worker's usual monthly wage costs, up to a cap of £2,500 a month. It is up to employers whether they pay more than this. The scheme can assist employers to pay employees on any type of contract (including full-time, part-time, agency and flexible or zero-hour) provided the employee was on the employers PAYE payroll on or before 19 March 2020. Employers who receive public funding for staff costs, if that funding is continuing, are expected by the government to keep paying staff as normal. The scheme also covers employees who were employed and on payroll as of 28 February 2020 but who were made redundant or stopped working for the employer after that and prior to 19 March 2020, if the employer re-employs them and puts them on furlough.

In order to apply, your employer will need to contact HMRC. Your employer will have to reassign your employment status as a 'furloughed worker' to qualify. Your employer should write to notify you of this. The scheme is open to applications from 20 April 2020.

Whilst you are on furlough, your employer cannot ask you to do any work that makes money or provides services for your employer's organisation or any linked or associated organisation. However, you can take part in volunteer work or training. You can also work for another employer provided you are contractually allowed. Whilst you are on furlough you still have the same rights at work.

If you are placed on furlough, you must be furloughed for a minimum period of 3 consecutive weeks. When you return to work, you must be taken off furlough. Your employer can put you on furlough multiple times, but each separate instance must be for a minimum period of 3 consecutive weeks.

For more information about this scheme please see [www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme](https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme)

If you are on a low income whilst awaiting a payment or once payment has been received, then you may also be eligible for other help – please see 'Other Financial Help Available' below.

### If you are self-employed & have lost all of your work:

The government has announced a [Self-employment Income Support Scheme](#) to assist people who are self-employed and have lost work due to coronavirus. The scheme allows qualifying self-employed people to claim a taxable grant worth 80% of their trading profits, up to a maximum of £2,500 a month, for 3 months (may be extended if required).

This scheme is available to people who are self-employed or members of a partnership, and who have submitted an Income Tax Self-Assessment tax return for the tax year 2018/19, who have traded in the tax year 2019/20 and are still trading when they apply (or would be except for coronavirus) and who have lost trading/partnership trading profits due to coronavirus.

In order to qualify, you must have self-employed trading profits of less than £50,000 and more than half of your income must come from self-employment. HMRC will calculate the grant payable by averaging your profits from the tax years (if available) 2016/17, 2017/18 and 2018/19. The amount payable is capped at £2,500 a month for 3 months (may be extended if required). HMRC will pay the grant directly into your bank account in one instalment.

**If you have not submitted your Income Tax Self-Assessment tax return for the year 2018-19, you must do this by 23 April 2020.**

You do not need to apply for the grant, HMRC will contact you if you qualify and will invite you to apply online. You will only access this scheme through GOV.UK. If someone text, calls or emails claiming to be from HMRC, saying that you can claim financial help or are owed a tax refund and asks you to click on a link or give information such as your name, credit card or bank details, it is a scam.

HMRC is urgently working to deliver the scheme; grants are expected to start to be paid out by beginning of June 2020. For more information about the scheme, please see [www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme](http://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme)

If you are on a low income whilst awaiting a payment or are not eligible for the scheme, please see the section below on 'Other Financial Help Available'.

**If you have lost your job or ceased self-employment:**

**If you have lost your job or decided to cease self-employment and are looking for work**, then you may be able to claim [New Style Jobseeker's Allowance \(JSA\)](#).

New Style JSA eligibility is based on your national insurance contribution record; this means that to qualify you will normally need to have been working within the last 2 to 3 years and have paid (or been credited with) class 1 national insurance contributions to qualify. Your savings and capital (or your partner's savings, capital and income) are not taken into account when claiming New Style JSA.

To claim New Style JSA, please see [www.gov.uk/guidance/new-style-jobseekers-allowance#how-to-claim](http://www.gov.uk/guidance/new-style-jobseekers-allowance#how-to-claim) for information.

If you are not eligible for New Style JSA or need help with your rent or other living costs, then please see the section below on 'Other Financial Help Available'.

If you have reached [state pension age](#) then you will not be able to claim New Style JSA. Please see 'Other Financial Help Available' below.

**If you have lost your job or decided to cease self-employment and are unable to work due to ill health**, then you may be able to claim [New Style Employment and Support Allowance \(ESA\)](#). New Style ESA eligibility is based on your national insurance contribution record; this means that to qualify you will normally need to have been working within the last 2 to 3 years and have paid (or been credited with) class 1 or class 2 national insurance contributions. Your savings and capital (or your partner's savings, capital and income) are not taken into account when claiming New Style ESA.

To claim New Style ESA please see [www.gov.uk/guidance/new-style-employment-and-support-allowance#how-to-claim](http://www.gov.uk/guidance/new-style-employment-and-support-allowance#how-to-claim) for information.

If you are not eligible for New Style ESA or need help with your rent or other living costs, then please see the section below on 'Other Financial Help Available'.

If you have reached [state pension age](#) then you will not be able to claim New Style ESA. Please see the section below on 'Other Financial Help Available'.

## OTHER FINANCIAL HELP AVAILABLE

If you are working age or have a partner who is working age and you are out of work or on a low income & have capital of under £16,000, then you may be eligible for [Universal Credit \(UC\)](#). This is a monthly benefit which can help with both living and rent costs. It can be claimed online at [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit).

When you claim Universal Credit you will have to wait 1 month and 7 days until your first payment. If you need money to last you until your first payment, then you can apply for a repayable short term advance once your claim has been verified - this is a loan which is repaid through deductions from your ongoing UC payments.

Please note that making a claim for UC will **stop & replace** any Tax Credits, Housing Benefit, Income Support, Income-based ESA or Income-based JSA that you receive. If you get one or more of these benefits, then you should report your change in circumstances to the relevant benefits office. Please also see the section below on 'Other Changes to the Benefits System'. If you are unsure which benefit you would be better off claiming, then please contact us. Please note that you cannot claim UC if you are in receipt of a Severe Disability Premium.

If you are already receiving Universal Credit, then you should put a note on your journal advising your work coach that you are self-isolating. Please also see 'Other Changes to the Benefits System' below.

If you have reached [State Pension Age](#) & do not have a partner who is working age then you will not be eligible for Universal Credit or New Style ESA/JSA, but instead you may be eligible to claim [Pension Credit](#) for help with living costs and/or [Housing Benefit](#) for help with your rent. Pension Credit can be claimed by contacting 0800 99 1234. Housing Benefit can be claimed from your local Council.

If you get UC or Housing Benefit that does not cover your rent in full then you may be able to claim additional help from your local Council's [Discretionary Housing Payment scheme](#).

You may also be eligible to claim Council Tax Reduction from your local Council to help with your Council Tax bill.

If you need emergency help to pay for essentials like food, gas or electricity due to coronavirus, you could apply for a Crisis Grant from the [Scottish Welfare Fund](#). This is a scheme run by your local Council which provides support to people in crisis and to people who need help to live independently in the community. It pays out two types of grant – a crisis grant and a community care grant. The grants are available to people who have no other way of paying for what they need. As they are grants,

they do not need to be paid back. You can find contact details for how to apply with your local Council on [mygov.scot](http://mygov.scot).

If you have no food and no way to pay for this then we may be able to refer you to a local food bank. Please contact us.

**LOCAL COUNCIL CONTACT INFORMATION** – to apply for **Council Tax Reduction (CTR), Housing Benefit (HB) or Discretionary Housing Payment (DHP)** you can (depending on your Council) either download a form or apply online. Please click on the relevant hyperlink below. You can also phone your Council to request a form:

Falkirk Council	01324 506999	<a href="#">CTR</a>	<a href="#">HB</a>	<a href="#">DHP</a>
Clacks Council	01259 450000	<a href="#">CTR</a>	<a href="#">HB</a>	<a href="#">DHP</a>
Stirling Council	01786 233210	<a href="#">CTR</a>	<a href="#">HB</a>	<a href="#">DHP</a>

## Other Changes to the Benefits System

### Changes to Jobcentre appointments:

People receiving benefits do not have to attend jobcentre appointments for three months, starting from Thursday 19 March 2020. You may still need to complete interviews over the phone. You will continue to receive your benefit as normal during this period, but all requirements to attend the jobcentre in person are suspended.

**You should not attend the jobcentre unless directed to do so for an exceptional purpose.**

### Changes to health assessments:

The Department for Work & Pensions (DWP) has taken the precautionary decision to temporarily suspend all face-to-face assessments for health and disability-related benefits in order to reduce the risk of exposure to coronavirus. If you already have an assessment arranged, you do not need to attend. Your assessment provider will contact you to discuss your appointment and explain the next steps to you.

If you have made a claim for Personal Independence Payment (PIP), Employment & Support Allowance (ESA), Universal Credit or Industrial Injuries Disablement Benefit (IIDB) but do not have a date for an assessment, you do not need to do anything. You will be contacted shortly by telephone or letter to let you know what will happen next.

If you are already receiving PIP, ESA, Universal Credit or IIDB you will continue to receive your current payments as normal. If you have made a new claim or wish to make a new claim, DWP will continue to take claims for all benefits.

### Changes to how much you'll get:

From 6 April the government is increasing the standard allowance in Universal Credit and the basic element in Working Tax Credit by £20 a week for one year. This will apply to all new and existing Universal Credit claimants and to existing Working Tax Credit claimants.

### If you are self-employed:

If you are self-employed and claiming Universal Credit, and are required to stay at home or are ill as a result of coronavirus, the Minimum Income Floor (an assumed level of income) will not be applied to for a period of time whilst you are affected.

From 6 April the requirements of the [Minimum Income Floor](#) will be temporarily relaxed for all Universal Credit claimants and will last for the duration of the outbreak. New claimants will not need to attend the jobcentre to demonstrate gainful self-employment.

### Changes to your earnings if you are in receipt of Universal Credit:

If you are in work and already claiming Universal Credit, and are staying at home on Government advice, you should report this in the usual way via your online journal. If this means you are working fewer hours, the amount of Universal Credit you receive will adjust as your earnings change.

### Recovery of benefit overpayments

The DWP has temporarily paused the recovery of benefit overpayments, social fund loans, and tax credit debts for a period of 3 months. Repayment of Universal Credit advances are not included in this and recovery will continue as normal. For more information please follow this [link](#).

### For more information

<https://www.understandinguniversalcredit.gov.uk/coronavirus/>

### Contact Us

We are here to help

If you are not sure what to claim, then please contact us.

Telephone: 01324 878050 (this is the number to use while the office is closed in response to the Coronavirus Public Health situation)

Email [enquiries@paragonha.or.uk](mailto:enquiries@paragonha.or.uk)

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Paragon Housing Association Limited  
Invergrange House  
Station Rd  
Grangemouth  
FK3 8DG  
Scottish Charity Number SC0363262