

Your income and Coronavirus (COVID-19)

See what support you might get

If your income is affected by Coronavirus (COVID-19) you may be able to claim Sick Pay or benefits to support you through this period. Your income may be affected due to working less, no longer working, self-isolating, or caring for someone who is sick.

Many employees and self-employed people will be protected during this period as the Government has offered a package of support to businesses.

More information here: www.gov.uk/coronavirus

Help for your situation

1. If you are employed

If you are ill or self isolating

From 28 September 2020, if you are on a low income and are required to self-isolate, you will be eligible for a Test and Trace Support payment of £500 if you meet **all** the following criteria:

- You have been told to stay at home and self-isolate by NHS Test and Trace, either because you have tested positive for coronavirus or have recently been in close contact with someone who has tested positive
- You're employed or self-employed
- You're unable to work from home and will lose income as a result of self-isolating
- You're currently receiving at least one of the following: Universal Credit, Working Tax Credit, income-based Employment and Support Allowance, income-based Jobseeker's Allowance, Income Support, Housing Benefit, Pension Credit

If you meet all the above criteria, **apart from being in receipt of the mentioned benefits**, and will face financial hardship as a result of not being able to work while you are self-isolating, you could still be eligible for a **£500 discretionary payment**.

The scheme will run until 31st January 2021 and you can contact your local authority to find out how to apply.

If you fall into any of the following categories, and if your average pay is above £118/week, then your employer will pay you Sick Pay:

- You are too ill to work
- You are self-isolating because you or someone you live with has Coronavirus symptoms
- You are self-isolating because you've been notified by the NHS or public health authorities that you've come into contact with someone with Coronavirus
- Someone in your 'support bubble' (or 'extended households' if you live in Scotland or Wales) has Coronavirus symptoms

This applies whether you have a full-time, part-time or zero-hours contract. If your household income is low, and you have less than £16,000 in savings, you may qualify for Universal Credit and Council Tax Support to top-up your Sick Pay.

You can also get SSP if **both** of the following apply:

- You live or work in an area with local restrictions in place, including advice to 'shield' (take extra precautions to reduce contact with others)
- You've been advised to shield because you're at very high risk of severe illness from coronavirus

You cannot get SSP if you're self-isolating after entering or returning to the UK and do not need to self-isolate for any other reason.

If you are ill or self-isolating and you do not qualify for SSP as your income is below £118/week, you may be able to claim new-style ESA. If your household income is low and you have less than £16,000 in savings, you may qualify for Universal Credit and Council Tax Support to top-up your new-style ESA.

More information on these benefits is available below.

Use our Benefits Calculator to see how much you may get: betteroffcalculator.co.uk/free

If you are not ill but your income is low

If your household income is low and you have savings below £16,000, you may qualify for Universal Credit and Council Tax Support.

If you receive Universal Credit and have other income less than £7,400 (excluding benefits), you can receive free school meals for your children. Whilst children are not at school these may be paid in the form of vouchers and are worth £15/week per child. You need to apply for these.

More information on free school meals is here <https://www.gov.uk/apply-free-school-meals>

More information on these benefits is available below.

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If your employer cannot keep you on due to COVID-19

Many employees will be protected during this period as the Government has offered a package of support to businesses to help them to retain staff.

This support is called the **Coronavirus Job Retention Scheme**.

The Coronavirus Job Retention Scheme (CJRS), also known as the furlough scheme, was extended by the government on 1st November 2020. You can be furloughed full time (as before) or work some days but not others. You will receive full pay for the days you work and your employer will receive furlough payments from the Government to assist with paying you at least 80% of your wages (up to a limit of £2,500/month pro-rata) for the days you are furloughed. Your employer can claim for you to be furloughed if you were employed, and on their payroll, on 30th October 2020. Your employer will still have to pay National Insurance and pension contributions. The extension of the furlough scheme has been confirmed until **31st March 2021**. The amount your employer might be asked to contribute is due to be reviewed in January 2021.

If you were working, and on your employer's payroll on 23rd September 2020, but have subsequently been made redundant or stopped working you can be re-employed (by the same employer) and placed on the furlough scheme.

There are some rules about who is eligible for this scheme.

- The scheme can apply to any worker paid through PAYE with a bank account in the UK.
- If you are in receipt of sick pay or maternity pay, your rights to these benefits remain the same.
- If you have a set salary the 80% is based on your salary
- If your earnings vary (eg it is based on hours worked), then the grant will be based on 80% of your earnings for the same month in 2019, or your average earnings in 2019/20.

- If you have started a new job since April 2020, and your pay varies, the grant will be based on 80% of your earnings from the start date of your employment or 6 April 2020 (whichever is later) and the day before your furlough period begins.
- In calculating your salary, your employer can include additional regular payments that they are obliged to pay (e.g. they are in your contract). This includes wages, past overtime, fees and compulsory commission payments. However, discretionary bonus (including tips) and commission payments and non-cash payments are excluded.

If you **lose your job** and have paid sufficient National Insurance (N.I.) contributions in the preceding two years, you may be eligible for new-style Jobseekers Allowance. You can get new-style Jobseekers Allowance even if your partner is working or you have savings over £16,000.

If you have **less than £16,000 in savings** and your household has low income you may qualify for Universal Credit and Council Tax Support. You can apply for this if you are out of work, working, or furloughed. You should apply the day after you receive your last payment from your employer or as soon as possible after this. If you apply before you receive your last payment from your employer then your wages will be taken into account for the first month and you may not receive support for the first month.

If you receive Universal Credit and have other income less than £7,400 (excluding benefits), you can receive free school meals for your children. Whilst children are not at school these may be paid in the form of vouchers and are worth £15/week per child. You need to apply for these.

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2. If you are self-employed

If you are ill or self-isolating or looking after a child who is ill or self-isolating

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- You have been told to stay at home and self-isolate by NHS Test and Trace, either because you have tested positive for coronavirus or have recently been in close contact with someone who has tested positive

- You're employed or self-employed
- You're unable to work from home and will lose income as a result of self-isolating
- You're currently receiving at least one of the following: Universal Credit, Working Tax Credit, income-based Employment and Support Allowance, income-based Jobseeker's Allowance, Income Support, Housing Benefit, Pension Credit

If you meet all the above criteria, **apart from being in receipt of the mentioned benefits**, and will face financial hardship as a result of not being able to work while you are self-isolating, you could still be eligible for a **£500 discretionary payment**.

The scheme will run until 31st January 2021 and you can contact your local authority to find out how to apply.

You may qualify for business support through the **Self-Employed Income Support Scheme**. Support will be provided as a taxable grant. This will be based on your last 3 years' profit (or less if your self-employment is less than 3 years).

There will be a third grant extension to cover the period 1st November 2020 to 31st January 2021. This will provide recipients with 80% of average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £7,500 in total. Claims can be made online from 30 November 2020. HMRC will provide full details and guidance about claiming in due course.

There has been confirmation of a fourth grant which will cover the period 1st February 2021 to 30th April 2021 but the amounts are yet to be determined.

Eligibility criteria for the third and fourth grants so far remain the same as the first two (see below). You can claim for the third and fourth grants even if you did not claim for the first two.

There are some rules about who will qualify.

- You must have submitted a self-assessment tax return for the year 2018/19. The deadline for this was October 2019, but was extended to 23 April 2020 for those that missed it. You will not be eligible for support under this scheme if you did not return your self-assessment return by this date. This is because HMRC will use these details to contact you about the grant scheme.
- You must have been trading as self-employed in the tax year 2019-20, are trading when you apply, or would be except for COVID-19, and intend to continue to trade in the tax year 2020-21.
- If you became self employed after April 2019 you will not be eligible for this scheme.

- If you pay yourself a salary or dividends through your company you are not eligible for this scheme but may be able to get assistance through the Coronavirus Job Retention Scheme if you are paid through PAYE.
- You must have reduced trading profit due to COVID-19.
- Your trading profits are less than £50,000/year in 2018/19 (or average less than £50,000/year in the three years 2016 - 2019)
- Self-employment must make up more than half of your income. Income includes benefit income. HMRC state that they will look at: income from earnings, trading profits, property income, dividends, savings income, pension income, miscellaneous income (including social security income)

You do not need to apply as you will be contacted by HMRC if you qualify and will be asked to fill in a form. Payment will go straight into your bank account.

If you are not eligible for this grant, you will still be able to access other government support, including benefits and business support grants.

<https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/>

If you are ill or self-isolating, and have paid sufficient NI contributions in the last two financial years, you may qualify for **new-style ESA**.

If your household income is low whilst you wait for a grant, or if you do not qualify for a grant, and you have less than £16,000 in personal savings, you may qualify for **Universal Credit** and **Council Tax Support**. If your savings are above £16,000 but these consist of personal savings plus amounts put aside for tax or VAT, you can still qualify for UC as long as your non-business savings are below £16,000. In general, the DWP would expect cash put aside in your business to be in a separate business account. If this is not the case and these amounts are held in a personal account, you will need to let the DWP know the amounts that are business related.

You should apply for Universal Credit the day after you receive your last payment from your employer or as soon as possible after this. If you apply before you receive your last payment from your employer then your wages will be taken into account for the first month and you may not receive support for the first month.

If you receive Universal Credit and have other income less than £7,400 (excluding benefits), you can receive free school meals for your children. Whilst children are not at school these may be paid in the form of vouchers and are worth £15/week per child. You need to apply for these.

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- You must have been trading as self-employed in the tax year 2019-20, are trading when you apply, or would be except for COVID-19, and intend to continue to trade in the tax year 2020-21.
- If you became self employed after April 2019 you will not be eligible for this scheme.
- If you pay yourself a salary or dividends through your company you are not eligible for this scheme but may be able to get assistance through the Coronavirus Job Retention Scheme if you are paid through PAYE.
- You must have reduced trading profit due to COVID-19.

- Your trading profits are less than £50,000/year in 2018/19 (or average less than £50,000/year in the three years 2016 - 2019)
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If you are not eligible for this grant, you will still be able to access other government support, including benefits and business support grants.

More information here:

<https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/>

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More information on free school meals is here <https://www.gov.uk/apply-free-school-meals>

More information on these benefits is available below.

Use our Benefits Calculator to see how much you may get: betteroffcalculator.co.uk/free

3. If you are paying rent

The Government has previously announced measures to ensure that eviction proceedings against private renters could not cannot be started until September 2020.

As it stands, the government has not given any indication that it will re-introduce the eviction ban due to the second national lockdown. However, any notices seeking possession served after 29 August 2020 must give at least a 6 month notice period. This notice period can be shorter in extreme situations such as domestic violence, anti social behaviour, or over 6 months worth of rent arrears.

You are still liable for your rent and should pay if you can. You will need to make arrangements for repayment of any outstanding rent with your landlord at the end of COVID-19 measures. If you are struggling to pay your rent or think you are at risk of eviction, contact your local council for housing advice and assistance.

If you are struggling to pay your rent because your income is low and you have less than £16,000 in savings, you may qualify for Universal Credit. Your Universal Credit will include an amount towards your rent. The maximum support you can receive towards your rent is set at local limits (the Local Housing Allowance).

If you are renting your home and receive the housing element of Universal Credit you may also be able to get additional support towards your rent costs through Discretionary Housing Payments (DHPs). These are intended to help you meet your rent if your Universal Credit housing element does not cover the full rent and are administered by your local Council (or your local Housing Benefit office in Northern Ireland). You will need to contact your Council (or your local Northern Ireland Housing Benefit Office), or go through their website, to apply.

If you are liable for Council Tax, you may also qualify for Council Tax Support

More information on these benefits is available below.

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4. If you are paying a mortgage

The Government has announced measures to allow those affected by COVID-19 to have a six month mortgage holiday. This means that you will not need to pay your mortgage for six months and the debt is added to future repayments or the mortgage extended. It is important to

understand the implications for future repayments and you should contact your mortgage provider for more information. You can apply for a mortgage holiday up to 31 January 2021.

If your income is low and you have less than £16,000 in savings, you may also qualify for Universal Credit and Council Tax Support. For the first 9 months of claiming, Universal Credit does not include help towards your mortgage costs but can help with other day to day costs. After 9 months, Universal Credit can include a loan to help with mortgage payments.

More information on these benefits is available below.

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5. If your child qualifies for Free School Meals

Children who are eligible for Free School Meals due to low-income and who are unable to attend school due to school closure or self-isolation, will continue to receive meals or food vouchers. These are worth £15/week per child.

You need to apply for Free School Meals. You are eligible if you receive DWP benefits, or Universal Credit and have other income less than £7,400 (excluding benefits).

More information on free school meals is here <https://www.gov.uk/apply-free-school-meals>

Schools can choose to:

- continue to provide meals for children who can access the school or
- provide food parcels or
- provide supermarket vouchers

The most suitable approach will be decided by the school. If the school is issuing vouchers these will be sent directly to families. You should contact your child's school for further information.

If you are facing hardship, you may be able to get a one-off hardship grant from the Turn2Us Coronavirus Hardship Fund. There are conditions you need to meet in order to be eligible - further information about this fund is available on this page.

For more information and to apply visit:

<https://www.turn2us.org.uk/get-support/Turn2us-Funds/Turn2us-Coronavirus-Grant-Fund>

6. If you have a pre-payment meter

If you have a pre-payment meter but cannot top-up your meter due to illness or self-isolation, you can make arrangements with your utility company to ensure your supply is not interrupted. If you are in this situation you are advised to contact your supplier immediately to discuss this.

Utility companies have also agreed with the Government to help customers with reduced income as a result of COVID-19 come to make arrangements to pay bills. You should contact your supplier for further information.

If you are struggling to pay your utility bills because your income is low, and you have less than £16,000 in savings, you may also qualify for Universal Credit and Council Tax Support.

More information on these benefits is available below.

Use our Benefits Calculator to see how much you may get: betteroffcalculator.co.uk/free

7. If you pay Council Tax or Rates (Northern Ireland)

If you are responsible for paying Council Tax or Rates (Northern Ireland) and have savings below £16,000 you may qualify for Council Tax Support or Rate Rebate (Northern Ireland). These can be claimed in addition to other benefits.

If you have less than £16,000 in savings, you may also qualify for Universal Credit.

More information on these benefits is available below.

Use our Benefits Calculator to see how much you may get: betteroffcalculator.co.uk/free

8. If you receive Working Tax Credits

If your income has reduced due to COVID-19 and you remain eligible for Working Tax Credit, you need to ensure that HMRC have been informed of your estimated income for 2020/21.

You are employed and receiving Working Tax Credit, but your hours have reduced

If your hours have reduced temporarily, or you have been furloughed, or you have been temporarily laid off and you expect to return to working your previous hours at some time in the future, HMRC will ignore your reduction in hours for as long as the Coronavirus Job Retentions Scheme (CJRS) lasts (even if you are not furloughed). Currently, this is until 31 October 2020. If

a temporary change becomes permanent (for example, a temporary lay-off is made permanent), you should tell HMRC as soon as you know about the change.

Even if you can continue to receive WTC, you may be better off claiming Universal Credit if your income has reduced. You can only move to Universal Credit if you have savings under £16,000. It is worth noting that if you move to Universal Credit you will not be able to return to receiving Working Tax Credits and will remain in receipt of Universal Credit once your work returns to normal. You can use our calculator to compare how much you would get under both systems on your reduced income.

If you have a permanent reduction in your hours or you have been permanently laid off, you need to let HMRC know about the change in your hours as soon as you know the change is permanent. You may qualify for a 4-week run-on of tax credits. If you have under £16,000 in savings you should claim Universal Credit as soon as possible.

Use our Benefits Calculator to see how much you would get under both systems on your reduced income: betteroffcalculator.co.uk/free

If you are made redundant and move to a new job

If you are made redundant and move to a new job within 7 days of your old job ending, and you still meet the hours rules for tax credits, you can continue to claim WTC. You will still need to inform HMRC of the change.

If you have more than a 7 day gap in employment, or your hours reduce permanently you should inform HMRC. Your eligibility to tax credits may end and you may need to move to Universal Credit.

You are self-employed and receiving Working Tax Credit, but your hours have reduced

If your self-employed income has reduced due to COVID-19, HMRC will ignore the change until 31 October 2020.

If you are no longer trading due to COVID-19 HMRC will ignore this and continue to treat you as self-employed until 31 October 2020 as long as you haven't closed your business and intend to return to self-employment once you are able. If you have permanently closed down your business you need to inform HMRC.

If your income is severely reduced and you have under £16,000 in savings, you may qualify for Universal Credit and Council Tax Support. You can use our calculator to see if you would qualify. It is worth noting that if you move to Universal Credit you will not be able to return to receiving Working Tax Credits and will remain in receipt of Universal Credit if you return to work.

You receive childcare support through Tax Credits

You may still have to pay childcare even if your child can no longer attend the childcare facility. Your childcare support is linked to your working hours. During the Coronavirus outbreak (until 31st October 2020) you will be treated as though you are working the same hours and will continue to receive childcare support.

9. If you are in debt

Since July 2020, the DWP has resumed taking deductions from benefits to recover debts.

If you are in rent arrears, get in touch with your landlord.

As it stands, the government has not given any indication that they will re-introduce the eviction ban due to the second national lockdown. However, since 29 August 2020 your landlord must give you six months notice before any eviction. This notice period can be shorter in extreme situations such as domestic violence, anti social behaviour, or over 6 months worth of rent arrears

If you are in council tax arrears, get in touch with your local council.

- Find your local council here www.gov.uk/find-local-council.

Get free debt advice from charities

- Visit StepChange www.stepchange.org/how-we-help/debt-advice.aspx
- Visit PayPlan www.payplan.com/free-online-debt-help

Credit payment holidays are available to customers who are facing financial difficulties due to COVID-19. You can request a payment holiday until 31 January 2021. If granted, this means that you won't need to pay towards your loan or credit card until after this date. However, you will still be charged interest during the payment holiday. This means you'll likely end up paying

slightly more overall. It is important to understand the implications for future repayments and you should contact your loan or credit card provider for more information.

10. If you are not a UK citizen

If you have no recourse to public funds

If you are a non-EU citizen and your visa states that you do not have recourse to public funds, then you are not entitled to most UK benefits or homelessness assistance.

If you have a partner who is a UK citizen or has recourse to public funds, then they can claim means-tested benefits (such as Universal Credit and Council tax Support) but will receive a lower amount as if they were a single person. Your partner can also apply to the local authority for homelessness assistance if required.

You **can** claim non-means tested benefits that rely on previous work or National Insurance Contributions such as Sick Pay (from your employer), new-style JSA, and new-style ESA. Rights to benefits is complex and you are advised to get specialist support.

More information can be found here <https://migrantfamilies.nrpfnetwork.org.uk/>

New measures in response to COVID-19

Certain new measures have been introduced in response to COVID-19. If you find yourself in crisis, the following support is now available:

- The Government has announced that **if you are sick with Coronavirus** you will not be charged for testing and treatment in an NHS hospital. You will also not be asked your immigration status whilst being tested or having treatment. Further information on NHS support for non-UK citizens can be found here <https://www.gov.uk/guidance/nhs-entitlements-migrant-health-guide>
- The Government has also provided local authorities with funds to support those who are **homeless or destitute** due to COVID-19. If you cannot receive benefits you should contact your local council for information on possible sources of support.
- If you have been informed that you are in a **high risk group** and have been advised to shield you can receive Government assistance whilst you are shielding. This assistance is not a public fund for immigration purposes. You can apply for this support here <https://www.gov.uk/coronavirus-extremely-vulnerable>

- **Government schemes to help workers** such as the Coronavirus Job Retention Scheme and the Self-employed Income Support scheme are both available to those without recourse to public funds. If you were previously employed or self-employed you can see the conditions for eligibility for these schemes on this page.

If you are a European Economic Area (EEA) national

If you have **settled status** or are working you can access most benefits including Universal Credit and Council Tax Support.

If you were previously working you may have retained worker status which means you can access means-tested benefits. If this is the case, you will need to provide the DWP of proof of your stay in the UK and previous work. This can delay any claim for means-tested benefits so if you are claiming Universal Credit you may need to wait longer than 5 weeks. You can also claim non-means tested benefits that rely on previous work or National Insurance Contributions such as Sick Pay (from your employer), new-style JSA, and new-style ESA.

If you are a jobseeker, have not previously worked in the UK, and do not have settled status you will not be able to access means-tested benefits including Universal Credit and Council Tax Support. If your partner has the right to access benefits, they can make a claim but will receive a lower amount as they will be treated as a single person.

Access to benefits is complex. If you do not have settled status you are advised to seek specialist support.

More information can be found here:

<https://www.citizensadvice.org.uk/benefits/claiming-benefits-if-youre-from-the-EU/>

Access to NHS treatment

If your country has a reciprocal health agreement you can access NHS treatment free of charge.

More details can be found here:

<https://www.gov.uk/government/collections/nhs-visitor-and-migrant-cost-recovery-programme>

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- The Government has also provided local authorities with funds to support those who are **homeless or destitute** due to COVID-19. If you cannot receive benefits you should contact your local council for information on possible sources of support.
- If you have been informed that you are in a **high risk group** and have been advised to shield you can receive Government assistance whilst you are shielding. You can apply for this support here <https://www.gov.uk/coronavirus-extremely-vulnerable>.
- **Government schemes to help workers** such as the Coronavirus Job Retention Scheme and the Self-employed Income Support scheme are both available for those previously working in the UK. If you were previously employed or self-employed you can see the conditions for eligibility for these schemes on this page.

11. If you are living in Scotland

The Scottish Government has revised rules for five social security benefits to allow for late application following April 7, where COVID-19 prevented timely application.

Pregnancy and Baby Payment

Applications could be made up to the day a child turns one, or one year and six months for an application from a kinship carer.

Parents or carers under the age of 18 are automatically entitled to this payment. People could still be eligible after their 18th birthday if COVID-19 meant that they couldn't get their application in on time.

Early Learning Payment

Eligibility could increase up to a child's 4th birthday

Parents or carers under the age of 18 are automatically entitled and could remain eligible after their 18th birthday if COVID-19 meant that they couldn't get their application in on time.

School Age Payment

Parents or carers under the age of 18 are automatically entitled to this payment. This could be extended beyond their 18th birthday if COVID-19 meant that they couldn't get their application in on time.

Young Carer Grant

Clients could remain eligible after they turn 19.

Funeral Support Payment

Applications can normally be made up to six months following a funeral. This can be extended for clients applying late if the reason for the delay is in relation to COVID-19.

More information on these five areas of support can be found here:

<https://www.socialsecurity.gov.scot/news/making-sure-people-impacted-by-covid-19-get-our-support>

Extra Hardship Payments for Students

£5 million of emergency financial support is now available for university and college students who are struggling financially due to COVID-19. Students will be able to apply for any emergency discretionary payments directly to their own institutions.

Further measures include:

- a three-month suspension by SAAS of all new debt recovery actions with respect to grants and bursaries, for students whose circumstances have changed. A revised repayment plan is also available, where students wish to continue paying.
- an eight-week extension of the Care-Experienced Accommodation Grant from early April allowing eligible students to access support of a non-repayable grant of up to £105 per week.

More information on support for students in Scotland can be found here:

<https://www.gov.scot/news/extra-hardship-payments-for-students/>

12.If you are living in Northern Ireland

If you are ill or self-isolating

The Department for Communities has put in place a non-repayable grant payment to help with short-term living expenses for families where someone has been infected with COVID-19 or told

to self-isolate. If you're eligible to receive an award, the amount you'll receive will be calculated based on your circumstances. You must meet certain eligibility criteria to qualify.

- you must have an extreme, exceptional or crisis situation which places you or your immediate family's health, safety or wellbeing at significant risk
- you must live in Northern Ireland
- help cannot be provided if your crisis occurs outside Northern Ireland
- you must be either:
 - over 18 years old
 - at least 16 years old (if you do not have any parental support)
- your annual income, including the income of your partner, must not be above the national living wage of £20,405 per year. This is based on the National Living Wage for over 25 year olds (currently £8.72 per hour) over a 45-hour week and is automatically adjusted whenever this rate increases
- you or a member of your immediate family has been diagnosed with COVID-19 or
- you or a member of your immediate family has advised to self-isolate in accordance with guidance published by the Regional Agency for Public Health and Social Well-being

You can apply for the grant here:

<https://www.nidirect.gov.uk/services/claim-discretionary-support>

If you are claiming Universal Credit

You may be eligible for the Universal Credit Contingency Fund. This is a non-repayable grant available to people within the first Universal Credit assessment period following a new claim for Universal Credit. To receive the grant, you must meet certain eligibility criteria:

- you must have an extreme, exceptional or crisis situation which places you or your immediate family's health, safety or wellbeing at significant risk
- you must live in Northern Ireland
- help can only be provided within Northern Ireland, help cannot be provided if your crisis occurs anywhere else
- you must be over 18 years old or at least 16 years old if you do not have any parental support
- your annual income, including the income of your partner, must not be above the national living wage of £20,405. This is based on the National Living Wage for over 25 year olds (currently £8.72 per hour) over a 45-hour week and is automatically adjusted whenever this rate increases.

You can apply for the grant here:

<https://www.nidirect.gov.uk/services/claim-discretionary-support>. Note that only one grant for Universal Credit Contingency Fund Living Expenses or Discretionary Support Living Expenses can be paid in any 12-month period.

If you are renting

The government has made an agreement with all social housing landlords in Northern Ireland to ensure that any social housing tenant facing difficulties paying rent during COVID-10 will not be evicted.

If you pay domestic rates

If you are responsible for paying domestic rates you may be able to claim Rate Rebate. This will reduce your Rates bill. It is administered by Land and Property Services (LPS).

More information here:

<https://www.nidirect.gov.uk/articles/homeowners-and-tenants-applying-rate-rebate>

If you are a student

In Northern Ireland, the Government has extended support to full-time students who are suffering financial hardship as a direct result of COVID-19 pandemic. Full-time students can now apply for Discretionary Support. You can find more information about this earlier on this page, or on the NI Direct website: <https://www.nidirect.gov.uk/articles/extra-financial-support#toc-1>

If you are a cross border worker

If you're a cross border worker from Northern Ireland who had been working in the Republic of Ireland, you can make a claim to Universal Credit - www.universal-credit.service.gov.uk

If you're a cross border worker from the Republic of Ireland who had been working in Northern Ireland, you can make a claim via your local Intreo Centre - applications can be made online at www.mywelfare.ie

Benefits you may be able to receive

1. Coronavirus Job Retention Scheme (until 31 March 2021)

The Coronavirus Job Retention Scheme (CJRS), also known as the furlough scheme, was extended by the government on 1st November 2020. You can be furloughed full time (as before) or work some days but not others. You will receive full pay for the days you work and your employer will receive furlough payments from the Government to assist with paying you at least 80% of your wages (up to a limit of £2,500/month pro-rata) for the days you are furloughed.

Your employer can claim for you to be furloughed if you were employed, and on their payroll, on 30th October 2020. Your employer will still have to pay National Insurance and pension contributions. The extension of the furlough scheme has been confirmed until **31st March 2021**. The amount your employer might be asked to contribute is due to be reviewed in January 2021.

If you were working, and on your employer's payroll on 23rd September 2020, but have subsequently been made redundant or stopped working you can be re-employed (by the same employer) and placed on the furlough scheme.

There are some rules about who is eligible for this scheme.

- The scheme can apply to any worker paid through PAYE with a bank account in the UK.
- If you are in receipt of sick pay or maternity pay, your rights to these benefits remain the same.
- If you have a set salary the 80% is based on your salary
- If your earnings vary (eg it is based on hours worked), then the grant will be based on 80% of your earnings for the same month in 2019, or your average earnings in 2019/20.
- If you have started a new job since April 2020, and your pay varies, the grant will be based on 80% of your average earnings from the start date of your employment or 6 April 2020 (whichever is later) and the day before your furlough period begins.
- In calculating your salary, your employer can include additional regular payments that they are obliged to pay (e.g. they are in your contract). This includes wages, past overtime, fees and compulsory commission payments. However, discretionary bonus (including tips) and commission payments and non-cash payments are excluded.

2. Self-employed Income Support Scheme

You may qualify for business support through the **Self-Employed Income Support Scheme**. Support will be provided as a taxable grant. This will be based on your last 3 years' profit (or less if your self-employment is less than 3 years).

There will be a third grant extension to cover the period 1st November 2020 to 31st January 2021. This will provide recipients with 80% of average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £7,500 in total. Claims can

be made online from 30 November 2020. HMRC will provide full details and guidance about claiming in due course.

There has been confirmation of a fourth grant which will cover the period 1st February 2021 to 30 April 2021 but the amounts are yet to be determined.

Eligibility criteria for the third and fourth grants so far remain the same as the first two (see below). You can claim for the third and fourth grants even if you did not claim for the first two

There are some rules about who will qualify.

- You must have submitted a self-assessment tax return for the year 2018/19. The deadline for this was October 2019, but was extended to 23 April 2020 for those that missed it. You will not be eligible for support under this scheme if you did not return your self-assessment return by this date. This is because HMRC will use these details to contact you about the grant scheme.
- You must have been trading as self-employed in the tax year 2019-20, are trading when you apply, or would be except for COVID-19, and intend to continue to trade in the tax year 2020-21.
- If you became self employed after April 2019 you will not be eligible for this scheme.
- If you pay yourself a salary or dividends through your company you are not eligible for this scheme but may be able to get assistance through the Coronavirus Job Retention Scheme if you are paid through PAYE.
- You must have reduced trading profit due to COVID-19.
- Your trading profits are less than £50,000/year in 2018/19 (or average less than £50,000/year in the three years 2016 - 2019)
- Self-employment must make up more than half of your income. Income includes benefit income. HMRC state that they will look at: income from earnings, trading profits, property income, dividends, savings income, pension income, miscellaneous income (including social security income)

You do not need to apply as you will be contacted by HMRC if you qualify and will be asked to fill in a form. Payment will go straight into your bank account.

If you are not eligible for this grant, you will still be able access other government support, including benefits and business support grants.

More information here:

<https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/>

You can apply for Universal Credit whilst you wait for your grant or if your income is low when you receive the grant.

3. Sick Pay

You may be eligible for Sick Pay if you fall into any of the following categories:

- You are too ill to work
- You are self-isolating because you or someone you live with has Coronavirus symptoms
- You are self-isolating because you've been notified by the NHS or public health authorities that you've come into contact with someone with Coronavirus
- Someone in your 'support bubble' (or 'extended households' if you live in Scotland or Wales) has Coronavirus symptoms

You will need to be employed and earning more than £118/week, even if you had a zero-hour contract. Sick Pay is paid by your employer and the statutory level is £94.25/week. Some employers pay an addition to this and you should discuss this with your employer.

You will receive sick pay from the first day you are ill with COVID-19 or when you self-isolate. This will be paid in the same manner as your wages.

Depending on your household income, you may be able to receive Universal Credit and Council Tax Support (or Rate Rebate in Northern Ireland) in addition to your sick pay. You can use the calculator to see if this is the case.

More information here:

www.gov.uk/government/publications/support-for-those-affected-by-covid-19/support-for-those-affected-by-covid-19

4. New-style Employment and Support Allowance (ESA)

If you are too ill to work or are self-isolating and do not qualify for Sick Pay (for example because you are self-employed or your income is below £118/week) you may be eligible for new-style Employment and Support Allowance (ESA).

In order to qualify, you will need to have paid sufficient National Insurance (N.I.) contributions in the financial years 6 April 2018 to 5 April 2019 and 6 April 2019 to 5 April 2020. During this period you will have needed to have worked and paid Class 1 or Class 2 contributions in one of the years AND have paid, or been credited, 50 weeks worth of contributions over the two years.

Employment and Support Allowance (ESA) is usually paid at the rate of £74.35/week.

You can receive new-style ESA even if you have a partner who is working or if you have savings over £16,000.

If you think you may be eligible you should claim as soon as possible as your award will date from the day of your claim. There are special rules relating to COVID-19 outbreak which means you won't need to have a Work Capability Assessment to qualify for support. Depending on your household income, you may be able to receive Universal Credit and Council Tax Support (or Rate Rebate in Northern Ireland) in addition to ESA. You can use the Benefits Calculator to see if this is the case.

More information about how to apply and a link to the online claim form can be found here <https://www.gov.uk/guidance/new-style-employment-and-support-allowance-detailed-guide#how-to-claim>

5. New-style Jobseekers Allowance (JSA)

If you are not ill and are not self-isolating but have been made redundant due to COVID-19, you may be eligible for new-style Jobseekers Allowance (JSA). You will need to have paid sufficient National Insurance (N.I.) contributions in the preceding two years.

In order to qualify, you will need to have paid sufficient National Insurance (N.I.) contributions in the financial years 6 April 2018 to 5 April 2019 and 6 April 2019 to 5 April 2020. During this period you will have needed to have worked and paid Class 1 or Class 2 contributions in one of the years AND have paid, or been credited, 50 weeks worth of contributions over the two years.

Jobseekers Allowance (JSA) is usually paid at the rate of £74.35/week.

You can receive new-style JSA even if you have a partner who is working or if you have savings over £16,000.

If you think you may be eligible you should claim as soon as possible as your award will date from the day of claim. Depending on your household income, you may be able to receive Universal Credit and Council Tax Support (or Rate Rebate in Northern Ireland) in addition to JSA.

More information here: <https://www.gov.uk/how-to-claim-new-style-jsa>.

6. Universal Credit

Universal Credit is a means-tested benefit that tops-up household income. If your income is affected by COVID-19 it is important to claim as soon as possible after your last pay has been received into your bank account as there is a 5-week delay to payment (although advances are possible) and your claim takes effect from the date of claim.

You can claim Universal Credit if you are self-employed, working, not working due to illness, or not working due to unemployment. You will not be eligible for Universal Credit if you have savings over £16,000. If you are self-employed and your savings are above £16,000 but these consist of personal savings plus amounts put aside for tax or VAT, you can still qualify for UC as long as your non-business savings are below £16,000.

Universal Credit can be claimed in addition to ESA or JSA based on your N.I. contributions, Sick Pay, or Council Tax Support. If you pay Council Tax you need to make a claim for Council Tax Support (or Rate Rebate in Northern Ireland) in addition to Universal Credit.

You should apply for Universal Credit the day after you receive your last payment from your employer or as soon as possible after this. If you apply before you receive your last payment from your employer then your wages will be taken into account for the first month and you may not receive support for the first month.

Claim Universal Credit online here <https://www.gov.uk/apply-universal-credit>

7. Tax Credits

Tax Credits are not available to those making a new claim. If you are making a new claim for support you need to claim Universal Credit.

You should inform HMRC of any reduction in your income as this may be able to be taken into account for this tax year.

Claim Universal Credit online here: www.gov.uk/apply-universal-credit.

8. Council Tax Support

If you are responsible for paying Council Tax you may be able to claim Council Tax Support. This will reduce your Council Tax bill. It is administered by your local Council and you need to claim using your Council's claim form. You are not eligible for Council Tax Support if you have savings over £16,000. Some councils have lower savings limits so you would need to check your council's scheme.

Visit your Council's website to see how to claim, or follow the links in the Policy in Practice Benefit and Budgeting Calculator. You should claim this as soon as possible as it cannot usually be backdated.

Access the Benefits Calculator here: betteroffcalculator.co.uk/free

9. Rate Rebate (Northern Ireland)

If you are responsible for paying domestic rates you may be able to claim Rate Rebate. This will reduce your Rates bill. It is administered by Land and Property Services (LPS).

More information here:

<https://www.nidirect.gov.uk/articles/homeowners-and-tenants-applying-rate-rebate>

10. Discretionary Housing Payments (DHPs)

If you are renting your home and receive the housing element of Universal Credit you may be able to get additional support towards your rent costs through **Discretionary Housing Payments** (DHPs). These are intended to help you meet your rent if your Universal Credit housing element does not cover the full rent and are administered by your local Council (or your local Housing Benefit office in Northern Ireland). You will need to contact your Council (or your local Northern Ireland Housing Benefit Office), or go through their website, to apply.

Access the Benefits Calculator here: betteroffcalculator.co.uk/free

11. Test and Trace Support payments

From 28 September, if you are on a low income and are required to self-isolate, you will be eligible for a Test and Trace Support payment of £500 if you meet **all** the following criteria:

- You have been told to stay at home and self-isolate by NHS Test and Trace, either because you have tested positive for coronavirus or have recently been in close contact with someone who has tested positive
- You're employed or self-employed
- You're unable to work from home and will lose income as a result of self-isolating
- You're currently receiving at least one of the following: Universal Credit, Working Tax Credit, income-based Employment and Support Allowance, income-based Jobseeker's Allowance, Income Support, Housing Benefit, Pension Credit

If you meet all the above criteria, **apart from being in receipt of the mentioned benefits**, and will face financial hardship as a result of not being able to work while you are self-isolating, you could still be eligible for a **£500 discretionary payment**.

The scheme will run until 31 January 2021 and you can contact your local authority to find out how to apply.

12. Turn2Us Coronavirus grant fund

NOTE: the fund is currently closed due to the number of applicants but please keep checking back.

The charity Turn2Us has set up a grant fund for those who are facing severe economic hardship as a result of Coronavirus. The fund provides one-off hardship grants, worth £500. In order to get this grant you need to meet all the following conditions:

- You can clearly demonstrate a loss of income due to COVID-19 (evidence will be required showing at least a 50% reduction in earnings, they can accept bank statements, letter from employer outlining change in employment)
- You are a resident of the UK / Republic of Ireland
- You are not currently in further or higher education
- You are over 18
- You have less than £1,000 savings (single person) or less than £2,000 savings (couple/family)
- You have not received a Turn2Us grant in the last 6 months

For further information and to apply go to:

<https://www.turn2us.org.uk/get-support/Turn2us-Funds/Turn2us-Coronavirus-Grant-Fund>

