

## Benefits FAQs - Contents

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### HMRC – change of contact number

HMRC have now changed their helpline number to ensure those needing help and support can keep reaching their advisers.

The new helpline number is 0800 024 1222 and is open from 8am to 4pm Monday to Friday. Calls to the old helpline number will be redirected.

### Cannot work

#### **I've been told that if I'm self-isolating then I may be able to claim benefits, but what exactly does self-isolating mean?**

People self-isolate for different reasons. In the world of benefits special rules apply to someone who is self-isolating, so it is important to understand what exactly it means. The problem we have is that there is no useful definition. In the amending ESA and UC Regulations, they define isolation in relation to a person, as 'the separation of that person from any other person in such a manner as to prevent infection or contamination with coronavirus disease.'

In the amending SSP Regulations, to be treated as incapable for work the claimant has to be '...isolating himself from other people in such a manner as to prevent infection or contamination with coronavirus disease, in accordance with guidance published by Public Health England, NHS National Services Scotland or Public Health Wales.' At the moment, the government is advising 'social distancing' for those with certain health conditions, but this not the same as 'self-isolation'. Those who would be classed as 'self-isolating' will be those who:

- are infected or contaminated with coronavirus
- are showing symptoms of the coronavirus
- are in the same household as someone infected with or showing symptoms of the coronavirus

**I'm self-isolating and I've been told to claim Universal Credit – is this my best option?**

That depends on whether you are currently getting any of the benefits Universal Credit replaces, in particular Tax Credits and/or Housing Benefit. If you are, then:

- if you make a claim for Universal Credit, any Tax Credits and/or Housing Benefit you are currently receiving will stop.
- you will then have to wait around five weeks before you receive any Universal Credit.
- if you make a claim for Universal Credit you can receive an Advance Payment, but this is a loan that needs to be repaid.
- for some people Universal Credit pays less than the Tax Credits and/or Housing Benefit they have been getting and so you could find that in the long run you end up worse off.
- more deductions for debts can be taken from a Universal Credit payment than from a Tax Credit or Housing Benefit payment. These reduce how much you receive every month.

**My pay from work has dropped and I'm really struggling. I don't know how I'm going to pay this week's rent. I've been told that if I make a claim for Universal Credit, I can get an interest-free loan within days and that would really help. Is this true?**

Someone who makes a new claim for Universal Credit can receive an Advance Payment. How much they receive depends on their income and personal circumstances. An Advance Payment is an interest-free loan and you pay it back over 12 months – the repayments are taken out of your Universal Credit award before you receive the payment. If you are not currently getting any of the benefits Universal Credit replaces, in particular Tax Credits and/or Housing Benefit, then you may have nothing to lose. However, if you are getting them, then as soon as you make a claim for Universal Credit these benefits will stop, and you will not be able to get back on them. Some people are worse off on Universal Credit, so before you make the claim for Universal Credit you need to ensure that this is – in the long run – the best option for you, and it could be that delaying your date of claim could be beneficial to you. Please seek advice from a benefits adviser and contact your landlord to let them know your current situation.

**As my hours and therefore my income will drop for a couple of weeks, meaning I'm going to struggle to pay my rent this month, I've been told I should claim Universal Credit – is this a good idea?**

That depends on whether you are currently getting any of the benefits Universal Credit replaces, in particular Tax Credits and/or Housing Benefit. If you are not currently getting any of the means-tested benefits, then you may have nothing to lose by making a claim for Universal Credit. Whether you are entitled, and how much you will receive if you are, will depend of your income, savings and personal circumstances. If you are currently getting Tax Credits and /or

Housing Benefit, then you may be better off staying on these in the long run. Seek advice from a benefits adviser.

**I'm self-isolating and work has said they will pay me Statutory Sick Pay (SSP), but this is all. I'm going to struggle to manage - is there anything else I can claim?**

That depends on whether you are currently getting any of the benefits Universal Credit replaces in particular Tax Credits and/or Housing Benefit. If you are not currently getting any of the means-tested benefits, then you may have nothing to lose by making a claim for Universal Credit. Whether you are entitled and how much you will receive if you are will depend on your income, savings and personal circumstances. If you are currently getting Tax Credits and /or Housing Benefit, then you may be better off staying on these in the long run. If you do decide to claim Universal Credit, then it could be that delaying your date of claim could be beneficial to you. Please seek advice from a benefits adviser and contact your landlord to let them know your current situation.

**What happens if I am already claiming benefits - do I have to visit the DWP?**

In light of the current coronavirus outbreak, the Department for Work and Pensions has taken the precautionary decision to suspend all face-to-face assessments for health and disability-related benefits from Tuesday 24 March for three months.

Benefits affected include:

- Personal Independence Payment (PIP)
- Universal Credit (UC)
- Employment and Support Allowance (ESA)
- Disability Living Allowance (DLA)
- Attendance Allowance (AA)

This is aimed at reducing the risk of exposure to coronavirus and safeguarding the health of individuals claiming health and disability benefits, many of whom are likely to be at greater risk due to their pre-existing health conditions.

If you already have an assessment appointment 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 and Support Allowance (ESA), Universal Credit or Industrial Injuries Disablement Benefit (IIDB) but do not have a date for an assessment appointment, 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.

**The company I work for is in financial difficulties and I am worried that it will go into liquidation and I will have no job, can I claim Universal Credit?**

If you satisfy the basic claiming criteria for Universal Credit you will be able to make a claim. You have to be working age, have savings/capital under £16,000, be in GB, not be excluded from UC (some students are excluded depending on age, level of course etc), not be claiming Tax Free Childcare, and agree to a claimant commitment. Whether you will have an award paid/how much will depend on your individual circumstances. You could use an online calculator to give an estimate of how much you may be entitled to. Hopefully, due to the recent government announcements regarding the Job Retention Scheme your employer will be able to keep you on. If you are laid off, then the timing of your UC claim may be important, and you should also make a new claim for Council Tax Support.

**I have heard that the DWP have frozen all repayment of benefit debt.**

As of the 1 April the DWP are suspending repayments of all overpayments and social fund loans. Deductions from benefits, direct debits and direct earnings deductions will stop automatically. If you are making repayments through a bank standing order or other voluntary method, you need to cancel these. We're not sure yet if this will apply to third party deductions but we understand that deductions of UC Advances from UC will continue.

### Existing Universal Credit Claimants

**I have a Jobcentre appointment; do I have to attend?**

If you have a Jobcentre appointment but are staying at home on government advice or have been diagnosed with coronavirus, you will not be sanctioned if you tell DWP in good time. If you have a Claimant Commitment, it will be reviewed to make sure it is still reasonable.

If you are staying at home as a result of coronavirus, your mandatory work search and work availability requirements will be removed to account for a period of sickness.

**I am currently receiving Universal Credit but have been told not to contact my work coach or by using my online journal.**

We understand the concerns you have during these times of uncertainty, especially as contact with UC is limited, however to enable them to continue to provide a service to you all, they have asked you not to message your Work Coach or Case Manager via your journal unless absolutely necessary.

If you have already messaged, they will reply as soon as they are able to do so. Their priority is to ensure that everyone continues to receive their payments, however by doing this they are currently unable to respond to the significant increase in messages that they are receiving.

Please continue to report any earnings or change of circumstances via your online account, however, please do not follow up the reporting of information with a journal message. They really do understand your concerns and appreciate your support in this matter but please do not panic and are doing all they can to ensure you and other families are paid on time and are kept safe.

### **New Claimants**

#### **Can you contact the DWP for me?**

One Manchester do not have any way of bypassing the queue to speak to DWP any quicker than anyone else.

You can call the Universal Credit helpline on 0800 328 5644 Monday to Friday 8am – 6pm. However, there is a long wait for this service as the lines are unusually very busy.

#### **I need to make a claim for Universal Credit but I'm self-isolating and don't have access to the internet at home. How can I make that claim?**

You should ring the UC Helpline 0800 328 5644 and explain your situation. They will be able to take your claim over the phone and explain what happens next.

#### **How do I make a new claim?**

Don't delay making a benefit claim, even if you think you may be affected by coronavirus.

You can apply for Universal Credit online at [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)

If you need to make an appointment, call the number you are given when you submit your claim, and explain the situation. Jobcentre Plus staff are ready to support you if you are required to stay at home.

If you need to claim Universal Credit or Employment and Support Allowance (ESA) because of coronavirus, you will not be required to produce a fit note.

If you are affected by coronavirus you will be able to apply for Universal Credit and can receive up to a month's money in advance as a loan without physically attending a Jobcentre.

If you are suffering from coronavirus or are required to stay at home and want to apply for ESA, the usual seven waiting days for new claimants will not apply. ESA will be payable from day one.

For more information about any aspect of Universal Credit, please go to [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

If you have been working within the last two to three years and have paid and/or been credited with enough National Insurance contributions, you may be able to claim New Style Jobseeker's Allowance (JSA).

New Style JSA can be claimed on its own or at the same time as Universal Credit. Your savings and capital (or your partner's savings, capital and income) are not considered when claiming New Style JSA.

**I am a UC Claimant and have chosen to self-isolate due to genuine concerns for my, or a household member's, health and following government /NHS guidelines. What do I have to do?**

If you have not been required by law to self-isolate, but has chosen to do so themselves, then as long as they can provide evidence for the reason for the self-isolation, and can show that there would be a risk to their health or the health of a household member, the DWP should move them into the 'work focused interview and work related requirements' only and their benefits will not be affected.

**I'm not very good with computers, can anyone help me to make my claim?**

Citizens Advice offer a Help to Claim service. It's currently only operated over the phone. The number is 0800 144 8 444.

### **Zero Hours Contracts and Gig Workers**

**I am on a 'Zero-Hours Contract'- am I entitled to sick pay?**

If you are a gig worker and/or on a zero hours contract, you may be entitled to sick pay.

If you are a zero-hour contract employee, on the PAYE system, then you should be covered by the Job Retention scheme. Your employer can claim back any sick pay they have to pay you from the government, and it will be based on your regular earnings.

**I am a gig worker - am I covered by the Job Retention Scheme?**

The gig economy is where the worker commonly uses an intermediary, such as an app or a website. This acts as a go between, linking workers with customers. Common gig economy platforms include Uber, food delivery company Deliveroo and courier Yodel. The work is flexible, in that the worker can choose the hours they work and there is nothing forcing them to work certain times.

## Self-Employed and Businesses

### I am self-employed and have heard the government will support me?

The self-employment Income Support Scheme (SEISS) will support self-employed individuals (including members of partnerships) whose income has been negatively impacted by COVID-19. The scheme will provide a grant to self-employed individuals or partnerships, worth 80% of their profits up to a cap of £2,500 per month.

HMRC will use the average profits from tax returns in 2016-17, 2017-18 and 2018-19 to calculate the size of the grant. The scheme will be open to those where most of their income comes from self-employment and who have profits of less than £50,000. The scheme will be open for an initial three months with people able to make their first claim by the beginning of June.

### Am I eligible?

To be eligible for the scheme you must meet all the criteria below:

- be self-employed or a member of partnership
- have lost trading/partnership trading profits due to COVID-19
- file a tax return for 2018-19 as self-employed or a member of a trading partnership. Those who have not yet filed for 2018-19 will have an additional four weeks from this announcement to do so
- have traded in 2019-20; be currently trading at the point of application (or would be except for COVID 19) and intend to continue to trade in the tax year 2020 to 2021
- have trading profits of less than £50,000 and more than half of your total income come from self-employment. This can be with reference to at least one of the following conditions:
  - your trading profits and total income in 2018/19
  - your average trading profits and total income across up to the three years between 2016-17, 2017-18, and 2018-19.

### How do I access it?

Individuals should not contact HMRC now. HMRC will use existing information to check potential eligibility and invite applications once the scheme is operational. HMRC will then pay the grant directly to eligible claimants' bank account. HMRC is urgently working to deliver the scheme; grants are expected to start to be paid out by beginning of June 2020. For eligible individuals who have not submitted their returns for 2018-19, they will have four weeks' notice from the date of the announcement to file their returns and therefore become eligible for this scheme.

HMRC are publishing guidance on the scheme, [available here](#). This guidance will continue to be updated.

**When can I access it?**

HMRC is urgently working to deliver the scheme; grants are expected to start to be paid by the beginning of June 2020. This time is necessary to ensure that the scheme is both deliverable and fair. In the interim the self-employed will still be eligible for other government support including more generous universal credit and business continuity loans.

Further information on how to access these schemes [can be found here](#).

**Is there a helpline for business and the self-employed?**

HMRC has set up a helpline for businesses and self-employed people who are concerned about paying their tax due to COVID-19. Call 0800 0159 559 for help and advice.

**I am employed. What is the Job Retention Scheme?**

On 20 March 2020 the government announced a new 'Coronavirus Job Retention Scheme' that aims to support businesses to help pay people's wages. Employers will be able to contact HMRC for a grant to cover most of the wages of their workforce who remain on payroll but are temporarily not working during the coronavirus outbreak.

Employers will need to:

- designate affected employees as 'furloughed workers,' and notify each employee of this change
- submit information to HMRC about the employees that have been furloughed and their earnings through a new online portal (still in development)
- HMRC will reimburse 80% of furloughed workers' wage costs, up to a cap of £2,500 gross per month i.e. the employer will need to make the wage payment and then apply for a reimbursement. If the employer needs short-term cash flow support, they may be eligible for a Coronavirus Business Interruption Loan. No further information is available about who will be able to be classed as a 'furloughed worker', but the dictionary definition of 'furloughed worker' is one who has been granted a leave of absence; it is 'temporary leave of employees due to the special needs of a company or employer, which may be due to economic conditions at the specific employer or in the economy as a whole'. The information published so far about the Job Retention Scheme suggests it will only apply to those employees who are not working due to the coronavirus, to help safeguard their job. There therefore appears no system in place, apart from the benefit system, for those workers on reduced hours.
- Employers cannot enter into any transaction with the worker which reduces the wages below this amount. This includes any administration charge, fees or other costs in connection with the employment.
- Employees will still pay the taxes they normally pay out of their wages.



- This includes pension contributions (both employer contributions and automatic contributions from the employee), unless the employee has opted out or stopped saving into their pension.
- Any employees placed on furlough must be furloughed for a minimum period of three consecutive weeks.

**I am an employee who is self-isolating or on sick leave, can I be furloughed?**

An employee on sick leave or self-isolating will be able to get [Statutory Sick Pay](#).

Employers cannot claim for employees while they're getting Statutory Sick Pay, but they can be furloughed and claimed for it once they are no longer receiving Statutory Sick Pay.

**I am off work shielding**

Employers can claim for furloughed employees who are shielding in line with public health guidance (or need to stay home with someone who is shielding), if they are unable to work from home and they would otherwise have to make them redundant.

**I am an employee with caring responsibilities**

Employees who are unable to work because they have caring responsibilities resulting from coronavirus (COVID-19) can be furloughed. For example, employees that need to look after children can be furloughed.

**Can you give me more information about how my employer apply?**

Find out more on the government [website here](#).