

Derbyshire Welfare Rights Service

Benefits, work, self-employment and the Coronavirus

NB – the situation is changing quickly and the help available from the government may change. This information will be updated as quickly as possible.

For detailed benefits advice contact our Welfare Rights Helpline – 01629 531535

Email welfare.benefits@derbyshire.gov.uk or visit derbyshire.gov.uk/welfarebenefits

What benefits can I claim?

Universal Credit – income top-up benefit

*****If you are already getting benefits such as Income Support/Income-Related Jobseeker's Allowance or Employment and Support Allowance or Tax Credits, seek advice before claiming Universal Credit.*****

You can claim UC to top up other income (including from benefits or work), or on its own.

You must have a low income and under £16000 in savings.

UC helps with your living costs, includes help with rent and can also help with childcare costs if you have them.

UC is not payable for the first 5 weeks of your claim and is then paid monthly. You may request an advance payment of up to one month's money – this is repayable over 12 months.

You can claim UC online - <https://www.gov.uk/apply-universal-credit>

If you can't claim online, ask for a telephone claim – UC Helpline: Telephone: 0800 328 5644

Textphone: 0800 328 1344

NGT text relay – if you cannot hear or speak on the phone: 18001 then 0800 328 5644

If you are ill or self-isolating – employees

Statutory Sick Pay

SSP is payable if you are incapable of work owing to illness – including if you have Coronavirus, you are self-isolating or you are caring for someone and you are in 'household quarantine'.

Claim SSP by contacting your employer: you can 'self-certificate' for the first seven days, and you can obtain an online 'isolation note' from NHS 111 – see above.

SSP is £95.85 a week.

If you are ill or self-isolating – self-employed/gig worker/freelance (not an employee)

If you have paid sufficient National Insurance contributions in the last two complete tax years you can claim 'New-Style' Employment and Support Allowance.

NSESA can be claimed by phone - Telephone: 0800 328 5644

Textphone: 0800 328 1344

NSESA is paid fortnightly in arrears and your claim can begin right away.

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NSESA is initially payable at the rate of: £74.35 (25 and over)

Or under 25: £58.90

If you are not ill or self-isolating but cannot go to work or work at home – ‘furloughed’ employees

Check if your employer is part of the government scheme which covers 80 per cent of pay up to a total of £2,500 a month: employers are able to top up salaries further if they choose to do so.

If you have been told to take unpaid leave rather than to receive this help, seek advice from your Trades Union or from the Citizens Advice.

If you are laid off, or have been made redundant

If you are seeking work, you can claim ‘New-Style’ Jobseeker’s Allowance (NSJSA) if you have paid sufficient National Insurance as an employee in the last to complete tax years. NSJSA lasts for six months.

Claim NSJSA at <https://www.gov.uk/how-to-claim-new-style-isa>

JSA is paid fortnightly in arrears at these rates: £74.35 (25 and over)

Or Under 25: £58.90

If you are not ill or self-isolating but cannot go to work or work at home - self-employed/gig worker/freelance (not an employee)

The Self-Employment Income Support Scheme (SEISS) will support self-employed individuals - including members of partnerships. The scheme will provide a grant to self-employed individuals or partnerships, worth 80% of profits (under £50,000 in a year) up to a cap of £2,500 per month.

At least 50% of your income must come from self-employment and you must have submitted a tax return for the 2018-19 tax year. The scheme will be open for an initial three months, the first payments will be at the beginning of June.

For more details: <https://www.businesssupport.gov.uk/self-employment-income-support-scheme/>

If you are ill or self-isolating and already on benefits

If you are already receiving benefits, inform DWP of your situation by phone 0800 169 0310 (or for Universal Credit 0800 328 5644 or via your online journal)

If you receive Jobseeker’s Allowance and you are affected by the virus, including caring for a child or young person, you will continue to receive JSA and this does not as a period ‘off sick’.

If you are already on disability-related benefits and you are due a face to face examination or your award is due for review

Face-to-face examinations and reviews of disability for benefits are suspended for at least three months.

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Your award of benefit will carry on for the time being: this applies even if your award is due to come to an end.

If you are already in the middle of the review process, you will be contacted to take the process forward, but NB face-to-face examinations for benefits purposes are also suspended for three months.

Can I get help with my rent?

If you already receive Housing Benefit, let the HB office know if your income has reduced.

If you need to make a new claim for help with rent, this will usually be for Universal Credit.

Can I get help with my mortgage?

Many lenders have introduced a three-month 'mortgage holiday' for people whose income has been affected by the current crisis: contact your mortgage lender.

If you re on benefits, you may be able to get a loan to help with your mortgage interest: this is usually only available after 9 months (the waiting period does not apply if you are of pension age). Seek advice.

Can I get help with my Council Tax?

You can claim Council Tax Support from your local authority: this help is means-tested and can be claimed in you are working and on low income or on benefits, including Universal Credit.

If you have an existing claim for CT Support, let the local authority know if you now have a reduced income.

If you need proof that you need to self-isolate

- if you need to self-isolate and you need proof of this for your employer you may now obtain an online 'isolation note' from NHS 111, so you do not have to contact your GP – for details see <https://www.gov.uk/government/news/online-isolation-notes-launched-providing-proof-of-coronavirus-absence-from-work>

you do not need a fit note from your GP or an online isolation note for Employment and Support Allowance or Universal Credit

Follow health advice on gov.uk <https://www.gov.uk/guidance/coronavirus-covid-19-information-for-the-public> and <https://www.nhs.uk/conditions/coronavirus-covid-19/self-isolation-advice/>