

FINANCIAL SUPPORT RELATING TO CORONAVIRUS



Coronavirus (or Covid-19) is continuing to cause widespread disruption across the country, leaving many people with less income. If your financial situation has been negatively affected by Coronavirus, find out about the support available inside.

Should you require more detailed or specific advice, please contact Southway's Advice Team. We are here to help you, and can advise by telephone, email or video call.

THE INFORMATION IS CORRECT AS OF 12PM ON 12TH MAY 2020 AND APPLIES TO ENGLAND AND WALES UNLESS STATED OTHERWISE.

CHANGES TO BENEFITS APPEALS

Changes are being made to how the tribunal system operates. If you are unsure about ongoing appeals, contact your local Tribunal centre.

BENEFIT INCREASES

Universal Credit and Working Tax Credit allowances have been increased by **£20 a week** and the Local Housing Allowance has been boosted.

CHILD BENEFIT

The Government announced that you can still claim **Child Benefit** if unable to register the birth.

CLAIMING DISABILITY BENEFITS

If you have Coronavirus, are self -isolating or caring for a child (or qualifying young person) who is, you can claim UC on the basis of "limited capability for work" and be paid from day one.

All face to face medical assessments have been suspended for a **period of 3 months from 17/3/20.**

There will also be no new reviews or reassessments across all disability benefits, to include UC. This is effective from **24th March 2020 and will be for 3 months**, kept under review. You should still report changes of circumstances. New claims for benefits are being processed. If you have been sent a **PIP** form, a message on the claims line **(0800 121 4433)** advises that the deadline to return the **PIP 2** has been **extended to 3 months** from the date it was sent.

EXPIRING MEDICAL EVIDENCE

A recorded message on **0800 169 0310** advises that if a claimant's fit note is due to expire it will automatically be extended for 4 weeks.

NEW STYLE JSA AND ESA (NSJSA AND NSESA)

All requirements to attend the Jobcentre have been suspended.

Guidance on **NSJSA** has been amended as you no longer need to attend an interview.

The process for claiming **NSESA** has changed. If you're on UC you can still use your journal to talk to your work coach. If not on UC, then you can call the UC helpline to make a claim and arrange a telephone interview.

STATUTORY SICK PAY (SSP)

Waiting days are now removed for those who are self-isolating, allowing them to be paid **SSP** from day one for periods of sickness after 13th March.

Those who are shielding are also able to claim SSP due to new regulations, if they are unable to be furloughed or work from home.



You can self certify for **7 days** after which employers are being asked to use discretion for evidence. Self-isolating individuals are able to get a digital note from **111**. Those shielding may be able to use their notification letter.

SUPPORT WHILE ABROAD AND UNABLE TO RETURN HOME

The Foreign and Commonwealth Office (FCO) has published guidance for people abroad, with further guidance for those claiming benefits.

UNIVERSAL CREDIT

Those applying for Universal Credit can receive up to a month's advance up front without physically attending a jobcentre.

Work search and work availability requirements are removed, for 3 months (from 30/3/20).

The **DWP** confirmed that claimants don't need to call to verify their accounts. The DWP will call you. As this now means claimants should expect a call, the **GOV.UK UC** page gives tips to avoid scammers.

It was announced that **The Minimum Income Floor (MIF)** for self-employed UC claimants would be relaxed. This means you do not have to have regular self-employed earnings above a threshold in order to qualify for UC. Currently regulations allow work coaches to apply discretion in how they apply the MIF.

WORKING TAX CREDITS

A message on **0345 300 3900** says you do not need to inform HMRC if your hours have reduced due to Coronavirus. **If they have not returned after 8 weeks**, then check GOV.UK for guidance.

On 3rd April 2020, the government announced that recovery from benefits of certain debts would be suspended.

Deductions from Universal Credit, DWP legacy benefits (IR-ESA, IB-JSA and Income Support), and agreed repayment plans of the following debts are being suspended

- Overpayments of benefits
- Social Fund loans
- Tax Credit debts

NOTE: This does not include debts recovered by a Local Authority from an on-going HB award, or by HMRC from an on-going Tax Credit award.

OTHER FINANCIAL SUPPORT THAT MAY BE AVAILABLE TO YOU

DISCRETIONARY Housing payment

Manchester residents can now apply for Discretionary Housing Benefit online.

To apply, you must be in receipt of either Housing Benefit or Universal Credit with housing element.

They will look at your case to decide if you need extra support.

Apply online or contact our Advice Team.

FINANCIAL AID FOR THE SELF-EMPLOYED

The Government announced the new self-employment Income Support Scheme, which offers self-employed people a grant of **80% of their trading profits up to £2,500 per month for three months.**

Payments for this scheme are expected to be made in **June.** You can claim online from **13th May.**

Contact our Advice Team for support if you need it.

HELP WITH FUEL POVERTY

If you are struggling to pay for gas and electricity, Manchester City Council may pay **upwards of £30** for you to have emergency fuel or avoid disconnection from your supplier.

To qualify you must have no capital or savings and be in receipt of benefits.

Apply online or call **Manchester City Council** directly on **0800 234 6123** to enquire.

COUNCIL TAX SUPPORT

You may be able to get help if you are struggling to pay your Council Tax in certain circumstances and you are suffering exceptional hardship. You do not have to be entitled to Council Tax Support to qualify for this.

The Council may be able to agree a special payment plan or payment break.

Email **ctax.enquiries@manchester.gov.uk** or call **0800 234 6123** so that the Council can ensure you are getting the support you need, including any benefits to which you are entitled.

SUPPORT FROM YOUR ENERGY PROVIDER

A number of energy suppliers are offering help to customers who may be struggling to pay their utility bills due to coronavirus.

For customers who are isolating, some providers have offered to post top-up cards or keys loaded with credit to your home (if you cannot get help from family or friends).

For more information, contact your own energy provider, or speak to our Advice Team who can check.

SUPPORT TOWARDS FUNERAL EXPENSES

The government has announced that financial support helping families meet the costs of funeral expenses such as coffins and funeral directors' fees has **increased from £700 to £1,000.**

More information on eligibility and how to apply is on their website Gov.uk, or you can enquire through our Advice Team.

PAYING RENT

If you are struggling to pay your rent, we are here to help, so call or email and talk to us.

If we know your situation we can help and come to an agreement about your rent that works for you.

And if Covid-19 means you can't pay your rent in the usual way at the moment, we can help you swap to a different method or you can choose another from the list below:

DIRECT DEBIT

This is the recommended method; it's automatic, free, convenient, and safe. Call us or go to **www. southwayhousing.co.uk/payingrent** to set your direct debit up.

STANDING ORDER

Like Direct Debit, the money goes in straight away, so there's no danger of forgetting. To set one up your bank will need your tenancy reference, and Southway's sort code **20-55-34 and account number 60713104.**

ONLINE

Use your bank, debit or credit card to pay online through secure allpay Internet Payments. All you need is your 19 digit payment number (which can be found on your rent card and rent statement). You can make payment via our website: **www.southwayhousing. co.uk.**



ALLPAY APP

Download the **allpay app** from the iphone App Store or Google Play for Android devices. This way you can pay online on the go, via a smartphone or tablet.

TEXT MESSAGE

Visit allpay and register your credit or debit card. When set up, you pay by **texting 'pay' to 81025,** along with the text code you receive, password, and payment amount.

PHONE CALL

Call the Customer Hub and select the 'Rent' option, then press 1 to make a payment. This is a cheaper option than calling allpay directly.

POST OFFICE

It's free to pay by cash, cheque or debit or credit card at any post office using your rent card. Find your nearest post office at **www.postoffice.co.uk.**

PAY POINT OR PAY ZONE

Use your rent card plus cash or your debit or credit card to pay anywhere displaying the Pay Point or Payzone logo. **See www.paypoint.co.uk or www.payzone.co.uk for more information.**

ONLY PAY IN THIS WAY IF IT IS SAFE FOR YOU TO

BY POST

Send us a cheque made out to Southway Housing Trust with your name, address and tenancy reference number on the back. Don't send cash through the post!

HOUSING BENEFIT

If you claim Housing Benefit to pay your rent, you can choose to have it paid directly to us. However, if your Housing Benefit doesn't cover all your rent, you'll need to use another method to pay the rest.

UNIVERSAL CREDIT (HOUSING ELEMENT)

If you now claim Universal Credit, and you are struggling to pay your rent, speak to us. We may be able to apply for the housing element to come to us directly (this is called an APA). If it doesn't cover all of your rent, you would need to pay the rest another way (see opposite page).

UC Universal Credit

NEED MORE INFORMATION?

For more information on how to pay your rent, visit the Rent and Money section of our website. Contact our Advice Team if you would like support.

