



Statutory Sick Pay, Coronavirus Job Retention Scheme, Job Support Scheme, Employment and Support Allowance, Universal Credit and Self-employment Income Support Scheme Grant Extension, Coronavirus Business Interruption Loan Scheme, Scottish Self-Employed Hardship Fund

Statutory Sick Pay (SSP)

If you are off sick, self isolating due to coronavirus or tested positive for coronavirus and are eligible for SSP you will get it from day one, as long as you are off for at least 4 days in a row. This includes non-working days. This applied from 13 March 2020.

SSP will be payable if you have coronavirus or are self-isolating on government advice. If you have been notified by the NHS or public health authorities that you've been in contact with someone with coronavirus; someone in your 'support bubble' (or your 'extended household' if you live in Scotland or Wales has coronavirus symptoms or has tested positive; you've been advised by a doctor or healthcare professional to self-isolate before going into hospital for surgery.

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

- you live or work in an area with local restrictions in place, including advise to shield
- you've been advised to shield because you're at very high risk of severe illness from coronavirus

If you are 'shielding' because of coronavirus, from 16 April, SSP is paid from the first qualifying day and if an employee has more than one shielding period, they should be paid SSP for each period.

Eligibility

You need to be classed as an Employee and earn an average of at least £120 per week and have been ill, self-isolating or shielding for at least 4 days. SSP is paid at the rate of £95.85 per week for up to 28 weeks.

What you will need to show your employer

If you have to provide evidence to your employer that you need to stay at home due to having symptoms of coronavirus an isolation note can be obtained NHS 111 online <https://111.nhs.uk/isolation-note/>

A letter or shielding note from your doctor or a health authority advising you to shield because you're at very high risk of severe illness from coronavirus.

Your notification from the NHS or public health authorities if you've been told to self-isolate because you've come into contact with someone with coronavirus

A 'fit note' or sick note) if you're off sick for another reason

A letter confirming the date of your procedure if you've been advised to self-isolate before going into hospital for surgery

Coronavirus Job Retention Scheme

The original CJRS scheme ran until 31 July 2020 and is now in an amended form until December (this may change depending on the status of the lockdown in England due to end on 2 December).

From September 1, the government grant towards the employee wages was reduced to 70%. From October 1, the government grant was reduced again to 60%. During these months companies were asked to contribute towards the cost of furloughed employees' wages to ensure they continue to receive at least 80% of their wages for the time they're on furlough.

On 5 November, the government announced that the CJRS would remain open until 31 March 2021 with employees receiving 80% of their current salary for hours not worked, up to a maximum of £2,500 up to January 2021. The policy will then be reviewed in January to decide whether to ask employers to contribute more.

Eligible individuals who are not employees

The UK government provided further guidance on who is covered by the scheme. As well as employees, the grant can be claimed for any of the following groups, if they are paid via PAYE:

- office holders (including company directors)
- salaried members of Limited Liability Partnerships (LLPs)
- agency workers (including those employed by umbrella companies)
- limb (b) workers

The guidance below sets out specific considerations for those individuals who are paid via PAYE, but who are not necessarily employees in employment law. Unless explicitly set out below, all other guidance is applicable to these cases, and should be followed.

The self-employed are not covered by the Job Retention Scheme.

<https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme>

If your salary is reduced as a result of these changes, you may be eligible for support via Universal Credit or Employment and Support Allowance.

Job Support Scheme

The Job Support Scheme, which was due to start on 1 November 2020, has been postponed as the Coronavirus Job Retention Scheme is being extended until March 2021.

Employment and Support Allowance and Universal Credit

If you are not eligible to receive SSP you can apply for Employment and Support Allowance and Universal Credit. You can also apply for these if you are prevented from working because of a risk to public health.

Note that you cannot claim Universal Credit at the same time as tax credits.

If you are already claiming benefits

People receiving benefits do not have to attend jobcentre appointments for three months. People will continue to receive their benefits as normal, 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.

Employment and Support Allowance (ESA)

You can apply for ESA if you are under state pension age and you have a disability or health condition that affects how much you can work. You can apply for ESA if you are **employed**, **self-employed** or **out of work**.

There are three types of ESA:

Contribution-based ESA

You can apply for contribution-based ESA if you've been employed or self-employed and paid National Insurance Contributions, usually in the last 2 to 3 years. National Insurance Credits also count.

Income-related ESA

You can apply for income-related ESA if you have not paid enough National Insurance contributions in the last 2 to 3 years. You cannot get income-related ESA if you have savings or investments worth over £16,000. However, you can now only apply for get income-related or contribution-based ESA if you have an illness or disability that affects your ability to work and you either receive the severe disability premium or you got the severe disability premium within the last month and you are still eligible for it.

New-Style ESA

To get 'new style' ESA you need to have worked as an employee or been self-employed and paid enough National Insurance contributions in the last 2-3 years. National Insurance credits also count. Your income and savings, and that of any partner will not affect how much new-style ESA you are paid. You cannot get ESA at the same time as: Statutory Sick Pay, Statutory Maternity Pay or Jobseeker's Allowance. You can however apply for 'new style' ESA up to 3 months before your SSP ends and you'll start getting ESA as soon as your SSP ends. You cannot get 'new style' ESA if you get the Severe Disablement Allowance or are entitled to it or were entitled to the severe disability premium in the last month, and you're still eligible for it. If you get Incapacity Benefit or Severe Disablement Allowance already, you might be moved to ESA. You'll be told what you need to do and how much ESA you'll get.

New style ESA and Universal Credit

You could get Universal Credit at the same time or instead of 'new style' ESA. However, if you get both at the same time, your new-style ESA payment will be deducted from your UC payment, so you are not guaranteed to get any extra money.

How to claim ESA

Check what type of ESA you are eligible for before you apply.

<https://www.gov.uk/employment-support-allowance/eligibility>

How to apply

There are different ways to apply depending on what type of ESA you're applying for and if you're already getting Universal Credit

New-style ESA

If you're already getting Universal Credit, speak to your work coach or case manager about applying. You can do this by signing into your Universal Credit account.

If you're not already getting Universal Credit, you'll need to:

- Call and book a new claim appointment
- Fill in a claim form <https://www.gov.uk/government/publications/new-style-employment-and-support-allowance-esa-claim-form>

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

Video relay service for British Sign Language (BSL) users – check if you can use this service

Welsh language telephone: 0800 328 1744

Monday to Friday, 8am to 6pm

New claim appointment

At the moment, these will take place by telephone. You will be given the number to call to book this appointment when you have submitted your claim. All face-to-face assessments for health and disability-related benefits have been temporarily suspended.

What you'll need for your appointment

- your completed claim form;
- fit note (see above for obtaining an Isolation Note for Covid-19);
- proof of your identity;
- proof of address;
- proof of any pensions you get;
- proof of any health insurance payments you get.

Check your claim form to see what documents you can use to prove your identity and address.

You'll be told what documents you can use to prove your identity and if you need to have any other documents for your appointment. At your appointment, the work coach will talk with you about how your illness or disability affects your ability to work and the support you need. You'll agree what you need to do to get 'new style' ESA. This is called a 'Claimant Commitment'.

After you have made your claim, you will be told if you need to have a Work Capability Assessment and what group you will be put in. A Work Capability Assessment is used to find out if your illness or disability affects how much you can work. If you have an assessment booked, the Department for Work and Pensions (DWP) will contact you to let you know what you need to do instead.

Income-related or contribution-based ESA

To apply for income-related or contribution-based ESA, you can either:

- call Jobcentre Plus to apply by phone or;
- download and print and send the ESA1 form
<https://www.gov.uk/government/publications/employment-and-support-allowance-claim-form>

Jobcentre Plus

Telephone: 0800 169 0350

Textphone: 0800 023 4888

NGT Text Relay (if you cannot hear or speak on the phone): 18001 then 0800 169 0350

Video relay service for British Sign Language (BSL) users -

Welsh language telephone: 0800 012 1888

Monday to Friday, 8am to 6pm

After you have made your claim, you'll be told if you need to have a Work Capability Assessment and what group you'll be put in. If you disagree with a decision you can challenge this and it is called asking for 'mandatory reconsideration. If you're claiming both Universal Credit and 'new style' ESA, you'll only have one Work Capability Assessment.

What is Universal Credit (UC)?

Please note that if you are already claiming tax credits you cannot apply for Universal Credit at the same time.

<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

Universal Credit is a payment to help with living costs and was brought in to eventually replace:

Child Tax Credit (CTC)

Housing Benefit (HB)

Income Support (IS)

Income-based Job Seeker's Allowance (JSA)

Income-related Employment and Support Allowance (ESA); and

Working Tax Credit (WTC)

If you currently receive any of these benefits, **you cannot claim UC at the same time**. We have also had reports that payments under the Access to Work scheme or disability tax credits under the so-called legacy benefit may also be affected. You do not need to do anything until you hear from the DWP about moving to UC, unless you have a change in circumstances. If you're already claiming Universal Credit and think you may have been affected by coronavirus, please contact your work coach as soon as possible. You can do this using your online journal.

Eligibility to Universal Credit

You may be able to get Universal Credit if:

- you're on a low income or out of work
- you're 18 or over (there are some exceptions if you're 16 to 17)
- you're under State Pension age (or your partner is)
- you and your partner have £16,000 or less in savings between you*
- you live in the UK

*Savings

On 14 April, a DWP spokesperson said in an email: "Most commonly, we would expect people to have business assets in a business account, including savings for tax liability, which would not be counted towards their capital limit. However, if someone has money in their personal account that is to be used for business purposes, it will not be counted towards their capital, but they may be asked to prove that the money is for business purposes. "People should make clear in their application the savings that are business assets, and note it in their online journal."

Partners

If you live with your partner, your partner's income and savings* will be taken into account, even if they are not eligible for Universal Credit. You and your partner can claim Universal

Credit as a couple if one of you is under State Pension age and eligible for Universal Credit. However, when you both reach State Pension age your Universal Credit claim will stop. You may be able to apply for Pension Credit or other benefits as a couple when your Universal Credit stops. Ask your Jobcenter Plus work coach what else you could be eligible for.

How much is Universal Credit

How much Universal Credit you get will depend on your earnings and your circumstances will be assessed every month. Changes in your circumstances can also affect how much you're paid for the whole assessment period and not just the date you report them. The benefit cap may limit the total amount of UC that you receive.

Children

The number of children you have does not affect your eligibility for Universal Credit, but it may affect how much you get. If you have 1 or 2 children, you'll get an extra amount for each child.

If you have 3 or more children, you'll get an extra amount for at least 2 children. You can only get an extra amount for more children if any of the following are true:

- your children were born before 6 April 2017;
- you were already claiming for 3 or more children before 6 April 2017;
- any disabled or severely disabled child - no matter how many children you have or when they were born;
- other exceptions apply eg where claimants have had multiple births.

When can't you claim Universal Credit?

You cannot claim Universal Credit if you either:

- get the severe disability premium, or are entitled to it;
- got or were entitled to the severe disability premium in the last month, and you're still eligible for it.

If you have a change of circumstances that affects the severe disability premium or your other benefits, report it and you'll be told what to do next.

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

How to apply?

Claims are made online <https://www.gov.uk/apply-universal-credit>

<https://www.gov.uk/universal-credit/how-to-claim>

You have to apply as a couple if you and your partner live together. You do not need to be married. You might also need to phone the Universal Credit helpline to book an interview with a work coach. You'll be told if you need to do this after you apply.

What you need to apply

You will need:

- your bank, building society or credit union account details (call the Universal Credit helpline if you do not have one);
- an email address;
- information about your housing (eg how much rent you pay);
- details of your income (eg payslips);
- details of savings*, business assets, savings for business purposes ie paying tax and any investments, like shares or a property that you rent out;
- details of how much you pay for childcare if you're applying for help with childcare costs.

If you do not provide the right information when you apply it might affect when you get paid or how much you get.

Proof of identity

You also have to verify your identity online, for example your:

- driving licence;
- passport;
- debit or credit card.

Ways to get help with your Universal Credit application

If you need help with your application, ask straight away - the sooner you apply for Universal Credit, the sooner you get your first payment.

Universal Credit helpline (if you cannot use digital services at all or you have a question about your claim and cannot access your online claim)

Universal Credit helpline

Telephone: 0800 328 5644

Welsh language: 0800 328 1744

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

Textphone: 0800 328 1344

Monday to Friday, 8am to 6pm

Help to Claim is a free, independent, confidential and impartial service provided by trained advisers from Citizens Advice. They can help with things like how to gather evidence for your application or how to prepare for your first interview.

England and Wales <https://www.citizensadvice.org.uk/helptoclaim/>

Scotland <https://www.cas.org.uk/helptoclaim>

If you are employed – the taper rate and work allowances

There is no limit to how many hours you can work while claiming UC but for every £1 you earn your payment is reduced according to the “taper rate”. UC has a single taper rate for earnings set at 63%. So once any disregarded earnings have been taken into account (see Work Allowances below) UC will reduce, so for every £1 you earn your payment reduces by 63p.

If you are self-employed

If you are self-employed, the UC system makes an assumption of your monthly income based on the National Minimum Wage, irrespective of your actual earnings. It assumes you earn the equivalent of up to 35 hours a week at the NMW for your age group. This assumed income is known as the Minimum Income Floor (MIF).

This is particularly problematic as self-employed people are more likely to have fluctuating earnings. The level of UC and its reduction is based on the previous month's earnings, so if in certain months earnings are extremely low, claimants are nevertheless assumed to have earned the MIF.

At the moment, MIF has been lifted and the government confirmed on 3 November 2020 that the MIF will be temporarily abolished until April 2021.

Work Allowances

A work allowance is an amount of money that a person (or their partner) who is responsible for children, or who has a disability or health condition that affects their ability to work, can earn before their benefit starts to be reduced. Your work allowance is also lower if you get help with housing costs.

How is Universal Credit paid?

It is paid once a month, usually into your bank, building society or credit union account. Your payment can include an amount for housing which you'll usually need to pay to your landlord. If you don't have a bank, building society or credit union account, call the Universal Credit helpline to arrange a different way of getting paid.

When is Universal Credit first paid?

It usually takes around 5 weeks to get your first payment. The wait before your first payment is made up of a one-month assessment period and up to 7 days for the payment to reach your account.

Advance on payment

You can apply for an advance which usually takes about 10 days but the Chancellor has said that during the Covid-19 crisis, an advance can be paid immediately into your bank account.

Housing costs

You could get money to help pay your housing costs. How much depends on your age and circumstances. If you are a homeowner, you might be able to get a loan to help with interest payments on your mortgage or other loans you've taken out for your home.

Other support

If you receive Universal Credit you may also be able to get other financial support depending on your circumstances.

<https://www.gov.uk/universal-credit/how-to-claim>

Self-employment Income Support Scheme (SEISS)

On 26 March 2020, the government announced a scheme to support self-employed individuals (including members of partnerships) whose income has been negatively impacted by Coronavirus.

The first scheme closed on 13 July and allowed you to claim a taxable grant of 80% of your average monthly trading profits, paid out in a single instalment covering 3 months, and capped at £7,500 altogether.

Self-Employed Income Support Scheme Grant Extension

On 5 November 2021, the government announced that the next income support grant which covers the period November to January, will be 80% of average profits, up to £7,500.

Eligibility

Self-Employed individuals including members of partnerships, must:

- have been previously eligible for the Self-Employment Income Support Scheme first and second grant (although they do not have to have claimed the previous grants)
- declare that they intend to continue to trade and either:
- are currently actively trading but are impacted by reduced demand due to coronavirus
- were previously trading but are temporarily unable to do so due to coronavirus

The online service for the first grant will be available from 30 November.

Coronavirus Business Interruption Loan Scheme (CBILS)

The CBILS scheme is delivered through commercial lenders, backed by the government-owned British Business Bank. There are 50 accredited lenders able to offer the scheme, including all the major banks.

Am I eligible?

You are eligible if:

- your business is based in the UK
- your business has an annual turnover of up to £45 million
- your business has a borrowing proposal which the lender would consider viable, if not for the coronavirus pandemic
- you can self-certify that your business has been adversely impacted by

The government guarantees 80% of the finance to the lender and pays interest and any fees for the first 12 months.

The scheme is open until 31 January 2021.

How to apply?

The full rules of the scheme and guidance on how to apply is available on the British Business Bank website.

<https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils-2/for-businesses-and-advisors/>

Coronavirus Bounce Back Loan

This scheme is intended for loans of between £2,000 and £50,000. The UK government will guarantee 100% of the loan and there won't be fees or interest to pay for the first 12 months. After 12 months the interest rate will be 2.5% a year.

The scheme is open to applications until 31 January 2021.

Who can apply?

You can apply if your business:

- Is based in the UK
- Has been negatively affected by coronavirus
- Was not an 'undertaking in difficulty' on 31 December 2019

If you are already claiming under the Coronavirus Business Interruption Loan Scheme, you cannot apply.

Mortgage payment holiday

The government has announced that mortgage payment holidays are been extended.

Those who have not yet had a mortgage holiday can request from their lender a pause in repayments of up to six months. Those who have had their payments deferred already, can extend their mortgage holiday until they reach the six-month limit. During this period interest will still accrue on what borrowers owe.

Scotland

Self-Employed Hardship Fund

The Fund (£34million) for the newly self-employed and not eligible for the SEISS scheme was managed by Scottish local authorities. You will need to check in your local authority area as many areas will now be closed.

Self-isolation Support Grant

Applications for the Self-Isolation Support Grant have opened for low income workers who are asked to self-isolate and would lose income if they needed to isolate. The £500 grant will help those who have been asked by Test and Protect to isolate, following testing positive for coronavirus (COVID-19) or having been in close contact with someone who has tested positive.

Applications can be made via local authorities.

(updated 5 November 2020)