

Welfare Support available during the Coronavirus pandemic

For those currently in work

Statutory Sick Pay (SSP) – A statutory benefit for those that are too unwell to work. In order to qualify, you need to have been employed for at least 8 weeks earning £118 per week. This applies to all employees including agency workers and even 0 hour contract workers providing you meet the qualifying criteria, and you do not require any medical fit notes. This can be paid on top of any Occupational Sick Pay you maybe entitled to. SSP lasts for 28 weeks.

Statutory Support for those that have recently lost their employment

New Style Employment and Support Allowance – (NsESA) This a benefit which you can claim if you are currently out of work and are too unwell to work at this moment (includes a diagnosis of Coronavirus or those self-isolating). This is a benefit which is not means-tested, in that it doesn't matter how much money you have coming into the house or any savings. It is dependent on your National Insurance contributions that you have paid from employment/been credited with in the preceding 2 tax years before your claim. Currently 17/18 and 18/19. You will be subject to a claimant commitment, a contract stating what you need to do in order to receive your benefit, and this can be reduced in current circumstances. You can contact the DWP to make a claim on 0800 328 5644 and select option 2. Alternatively, you can download a claim form at <https://www.gov.uk/government/publications/new-style-employment-and-support-allowance-esa-claim-form> Please note that this benefit is not available to those over state pension age and if claiming on the grounds of Coronavirus, it is likely that entitlement will only last 1 year. You can also claim this if you are off work sick and are receiving payment in lieu of being sick and are not claiming SSP. You should ask your employer for an SSP1 form.

New Style Jobseekers Allowance – (NsJSA) This is a benefit for those that have left employment and now seeking new employment. It follows the rules stated above around being non-means tested and based on National Insurance contributions. You can make a claim at <https://www.gov.uk/guidance/new-style-jobseekers-allowance>. You will be subject to a claimant commitment, a contract stating what you need to do in order to receive your benefit, and this can be reduced in current circumstances. Again, this benefit is not available for those over state pension age and will be time limited for 26 weeks.

Universal Credit – Universal Credit is a means tested benefit which can be paid whether you are in or out of work. It replaces old means tested benefits such as Jobseekers Allowance and Income Support. It can provide support with living expenses, costs of looking after children, rental costs and as an income top up. Any income, savings and certain benefits (such as New style ESA) are taken into account when calculating this. If you are claiming because of Coronavirus, you will be classed as being unable to work, but you may have to have regular contact with the Jobcentre. For those in self-employment, Universal Credit by default has a minimum income floor, making sure that those in self-employment are engaged in genuine work. This has been dropped for the foreseeable future and should not affect anyone. New claims must be made online <https://www.gov.uk/universal-credit/how-to-claim>

Old Benefits which Universal Credit has replaced – You may still qualify for these instead of Universal Credit and this may leave you better off financially. It is therefore vital that you speak to a benefit advisor.

Please note that Jobcentres are not open to the public for the next 3 months, and however, they may still be in touch with you over the phone etc, during this period.

Help with council tax – For those with minimal savings and on low incomes, support maybe available with your council tax from your local authorities council tax reduction scheme. Each council has their own scheme and if this applies get in touch with them. **By default, single people are entitled to 25% discount on their council tax regardless of income. Some pensioners may also be totally exempt from council tax.**

Additional help with rent – If you are currently receiving help with your rent through Housing Benefit and/or Universal Credit which does not cover all of the rent, you maybe able to apply for a discretionary housing payment from your local authority. These are discretionary payments awarded by the local authority in extreme circumstances. The funding is limited and is renewed every financial year. If this applies, please do speak to your local authority.

I can provide additional information on Pensioner benefits if required

