

# NORTH VIEW Housing Association



Registered as a Scottish charity - SC032963

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# Coronavirus and lockdown:- see inside for useful information!

Our Office is closed to visitors for the time being, but our Office based staff are contactable by telephone between **8.30am to 12noon**, and **1pm to 4pm**, **Monday to Friday**. To speak to a staff member you should phone **0141 634 0555**, of free phone number **0800 0189760**.

Our Staff will be on holiday for the Easter weekend from **4.30pm on Thursday 9th April** until **8.30am on Tuesday 14th April**. If you have an emergency repair that needs attended to outwith the hours that staff are contactable, report it by phoning **0141 634 0555**, of free phone number **0800 0189760**.

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# Stay safe!

**W**elcome to a stripped down version of our Spring Newsletter! Our printer is in lockdown so we have had to go old school and photocopy the Newsletter in the Office – *hence the dilution of colour and vibrancy!*

Thanks to all of those tenants who gave us their email address when we did a phone round. The intention was that we could email the Newsletter out to as many tenants as possible to save us photocopying it but we didn't get as many email addresses as we'd hoped for, so it was logistically easier for us to do a hard copy and deliver it to everyone. We have also emailed it to all the tenants that we got an email address for.

Usually, our Spring Newsletter would be full of things like the residents' summer coach trip, our performance statistics, the major repair work that we would have been doing, and information about the Jeely Piece's Wednesday PlayClub. Instead, it has become the coronavirus issue! Let's hope that there is not a second edition!

**This Newsletter is dominated by coronavirus. You may be fed up to the back teeth of it but the coronavirus poses the greatest risk to the health of UK citizens since the Luftwaffe's bombing raids of the Second World War; it is unprecedented, and it is scary stuff! In the following pages we cover how the coronavirus and the lockdown is affecting us, how that's affecting the services that we deliver, and there's loads of benefit advice, which is important given that the virus has affected so many people's livelihood.**

**The coronavirus is indiscriminate; it affects people in different ways. The elderly, ill, and pregnant are most at risk, but it can be serious – or even fatal – for people who are not in that “most at risk” group. There are stories surfacing about youngsters dying from it, and 90 year old grannies recovering from it. NO-ONE CAN KNOW FOR SURE HOW IT WILL AFFECT THEM, SO IT'S BEST NOT TO GET IT! *STAY HOME, STAY SAFE!***

Everyone can take steps to avoid getting the virus, and to avoid passing it on to anyone else – like your family or friends. You don't have to have the virus to be able to pass it on to someone else; you could be perfectly healthy, but be a carrier for the virus and unknowingly pass it on to the people that you meet. So follow the government's advice and stay away from people who aren't part of your household. Do that to save lives – might be your life, or that of a friend or family member, or maybe even all three!

**You should regularly wash your hands to stay safe! Soap and water kills coronavirus, which is why you should regularly wash your hands – doing that every 20 minutes or**



so will reduce the risk of you getting it! High alcohol content antibacterial hand gel has the same effect as soapy water. Also make sure you keep your house clean. Coronavirus can live on hard surfaces for up to 72 hours, so you should be regularly cleaning your kitchen worktops, door handles, light switches, handrails, etc. with a detergent and/or a disinfectant. Keep clean all the surfaces that you regularly come in to contact with.



The virus has resulted in us closing our Office. That has been done to protect residents and our staff by reducing face to face contact. There will be occasion when a staff member or one of our contractors has to visit a tenant's home, so we have put distancing protocols in place to protect everyone – residents, contractors, and staff. More about the protocols on page 7.

This lockdown is hard for everyone, but it is worse for those people who can't get out to the shops. Please look out for any of your neighbours who are elderly, or who are not in great health, or who live on their own. Please check on them to make sure that they are okay. If you know their phone number, give them a bell. If you don't have their number, put a note through their door to see if they are okay or if they need anything. Write your phone number on the note so that they can give you a call if they need anything.



If you don't have anyone nearby that you can rely on and just want somebody to chat to, give us a call on **0141 634 0555** or free phone number **0800 0189760**. The call centre will take a note of your call, email it on and one of us will give you a call back. If it turns out you need more than a chat, we'll try to give you the number of an organisation that could help. If you're fit and well and want to volunteer to do your bit to help fight the coronavirus, then this is your opportunity. The Scottish Government is looking for fit and healthy people to volunteer to help support the NHS, and/or people in your community during this outbreak. If you are up for it, you can log on to Ready Scotland's website at [www.readyscotland.org](http://www.readyscotland.org) for more information. You can email them at [ReadyScotland@Scotland.gsi.gov.uk](mailto:ReadyScotland@Scotland.gsi.gov.uk). If you don't have access to the internet you can phone them on 0300 244 4000.

We have appended a NHS advice sheet to this Newsletter to give you more information about coronavirus.

We are working hard to deliver services to you during these challenging times. It isn't easy, so your patience and co-operation are appreciated.

This will pass; but meantime, **STAY HOME, STAY SAFE!**

# SERVICES: we need your help!

The coronavirus and the lockdown are having a major impact on the services that we are able to provide at the moment. If we are going to keep the area looking clean and tidy, then we need tenants and owners to step up and help 'fill the gaps' that we can't get to for the time being; please be up for it!

Here's a brief overview about where things are at the moment:-

## Contacting us

The Office is closed until further notice. All Office based staff are working remotely and are contactable. You can get in touch with us by phoning us on **0141 634 0555**, or by using free phone number **0800 0189760**. Your call will go to our call centre, Aquarius. They will take a note of your name, number, and what you are phoning about. That will then be emailed on to the appropriate member of staff, who will then call you back.

If you have access to the internet, you can contact us by email; our address is [enquiries@nvha.org.uk](mailto:enquiries@nvha.org.uk).



## Housing Applications

We are continuing to do Housing Options Interviews and place applicants on our Housing List. Interviews are being done over the phone. It's going okay; so far so good!

## Residents' Summer Coach Trip

This is usually held in June, but it doesn't look as if it'll happen then. Hopefully we'll be able to hold it till later in the summer. We'll just have to wait and see.

## Estate Maintenance

Estate Maintenance services have been suspended. It means that we won't be able to litter pick and cut the grass in the Windlaw Strip, back courts, nor can we cut the grass of the tenants on our 'grass cutting' list until things get back to normal. To that end, we need your help to keep the area as tidy as possible. Please pick up any litter that blows into your garden or backcourt and deposit it in your wheelie bin.

Grass cutting was scheduled to start in the area on 1st April, but we can't get to it. If you have a lawnmower, please use it when the time comes – it would be brilliant if you could do your neighbour's garden too, and if you live in a tenement, a wee once over of the grass in the backcourt wouldn't go amiss. It'd get you out in the fresh air for a while, but always remember to keep at least seven feet (two metres) away from folk.

It's in everyone's interests to keep the place as clean and tidy as possible, so anything that you can do would be very much appreciated.

Dog owners, please bag and bin your dog's poo! For the time being, don't deposit it in the bins in the Windlaw Strip, because we don't know when they'll get emptied. Take it home with you and put in your green wheelie bin. We regularly go on about dog fouling, but under current circumstances, it is more important than ever that it's bagged and binned, so all dog owners, please step up to the mark and do your bit to keep the area that you live in as clean as possible.



## Gas Servicing

At the time that this Newsletter was written, our Gas Contractor, John Doherty Plumbing & Heating, was still doing our annual gas maintenance inspections. However, we are expecting a governmental announcement soon on whether or not the inspections are to be suspended. Indeed the situation may have changed since this article was written. If that is the case, we will contact tenants who were scheduled for an inspection and let them know what's happening.

We understand that some tenants would rather not let anyone in their house at this time, but the gas inspections are important to ensure the safety of everyone in your household and your neighbours too. John Doherty has put social distancing protocols in place to protect both the residents of the household and their workers. These protocols will reduce the risk of spreading the coronavirus while getting the gas inspection done will help ensure the safety of your family. If you have any worries about this, give us a call and we'll talk it through with you.



## Re-lets

The current social distancing restrictions mean that we can't re-let properties for now. We have four properties that are available for re-let. We will be doing work on all of them to bring them up to lettable standard so that we hit the ground running when things get back to normal.



## Repairs

We are doing emergency repairs only for the time being; we'll catch the other repairs once the restrictions are lifted. Please bear with us on this and only contact us if it is an emergency. You can get us on **0141 634 0555** or free phone **0800 0189760**.

## Bulk uplift

Glasgow City Council recently withdrew its bulk uplift service so that they could focus resources on their bin uplift. We put arrangements in place to deal with this, but we only got one uplift done before the lockdown came in and our service had to be put on pause too.

Again we need your help here. If you have got anything in your home that you'd usually put out for bulk uplift, please don't; keep it in your home or garden (if you have one) until this is over. Similarly, it'd be helpful if you could put off buying new 'big ticket' items (like suites, beds, mattresses, tables, fridges, freezers, tvs, etc.) for your home until we're back to normal. We can lift the old stuff once we're over all this, but until then, we are on to plumbs, so please do what you can to help.

## Close Cleaning

Our close cleaning service was suspended but it has now restarted, and will be delivered in the usual fortnightly cycle.

There is nothing to stop tenants doing their stair between cleans, if they are fit and able to do so. Detergent in hot water will kill the coronavirus, so please use it on your stair and close walls.

If you live in a tenement, you can also fight the coronavirus by regularly cleaning the handrail in your close.

Running a cloth soaked in warm soapy water over the handrail will kill any coronavirus that's lurking there, and you'll have done your bit to protect your household members and your neighbours from catching the virus!



## **Foodbank**

We have food parcels from the Trussell Trust ready to be distributed from our Office.

If anyone finds themselves in need of a food parcel, phone us on 0141 634 0555 or free phone 0800 0189760, leave a message with the operator and someone from our Housing Management team will call you back. They will check out that you qualify for a food parcel and we'll take it from there.

We will deliver the food parcel to your home, but you will have to follow our 'social distancing' protocols during the delivery.

If you are struggling for food, get in touch, we should be able to help!

## **Smoke & Heat Alarms**

We have suspended our programme of smoke and heat alarm upgrades to all our properties for the time being. We have done it to reduce unnecessary contact between householders and our workers.

Although we have suspended the upgrade programme, we are still repairing faulty smoke alarms. We are using social distancing protocols – which are working well.

Smoke alarms keep household members safe, so if your smoke detector isn't working, please report it to us asap.



## **Window Replacement Contract**

We have had to stop the contract because the activity posed an unnecessary risk of virus spread between members of the household and workers. It is knocked on the head for now; we'll pick up where we left off when we get the all clear.

## **Bin uplift**

The Council is still uplifting wheelie bins. Please take care of your wheelie bin and make sure you safely retrieve it from the pick-up point, because if it gets lost or damaged we will have difficulty replacing it.

Updates about the Council's refuse services are on page 8.

## **The Jeely Piece's PlayClub**

The Jeely Piece's Wednesday PlayClub that it holds in the Birgisdale Complex is off until further notice.

## **Some Other Castlemilk Services**

### **Food**

**Castlemilk Together** is a partnership between local people and Castlemilk based organisations, working together to make nutritional food more accessible to the people of Castlemilk. During this coronavirus crisis, they have funding to deliver food parcels to Castlemilk residents who are in need of them. You can get in touch with them via their facebook page. If you don't have internet access, get in touch with us and we'll see what we can do for you.

**Castlemilk Parish Church** is running a non-referral foodbank. You can call them on **0141 634 7113** to arrange to get a food parcel.

### **Medicine and Shopping**

**Castlemilk Relaxation Centre** are picking up prescriptions and shopping for elderly residents and those who are in self-isolation. If you fall into that bracket and need their help, give them a call on **0141 630 0111**.

### **Legal Advice**

**Castlemilk Law Centre** is doing client consultations by phone. If you are in need of their services, give them a call on **0141 634 0313**.

## ***Social Distancing Protocols***

We have talked a lot about our social distancing protocols; here we give you an inkling about what to expect if one of our workers has to visit your home.

When the visit is arranged, you'll be asked if anyone in your house is ill, or is self-isolating due to the coronavirus.

## ***Repairs and Gas Inspections***

If the visit is for a repair or a gas inspection, the worker will phone you when they arrive at your door. They will step back seven feet while you open the door. When you have opened your door, you and everyone in your home, need to move to a room that the worker will not be working in. When you have gone into that room and closed the door, the worker will enter your home and close the front door behind them. The worker will then go into the room to do the repair or the gas inspection and close the door to that room.

When they have finished, they will leave your home, closing the front door behind them, and phone you to let you know that they have finished.

If the worker has to speak to you in more detail, they'll talk to you over the phone.

Don't be offended if they don't engage you in small talk; they are under strict instruction to keep all contact to a minimum, so they should be in and out of your home as quickly as they can be.

When the worker arrives at your home, they may be wearing a big facemask – don't be alarmed by this! Some of our workmen have masks that they will use to protect your household and themselves from the coronavirus, so don't be worried.

## ***Food parcels***

If we are delivering a food parcel to you, we'll phone you to arrange a time to drop it off. Our guy will arrive on or about that time, place the food parcels on your doorstep, chap your door, and step back 2 metres. They will leave when you answer the door. Again, they won't stop to chat.

Information about the coronavirus is changing regularly. You can keep updated by watching the news and/or visiting the following websites:- [www.gov.uk/coronavirus](http://www.gov.uk/coronavirus) (the UK Government's website), [www.gov.scot/coronavirus-covid-19](http://www.gov.scot/coronavirus-covid-19) (the Scottish Government's website), and [www.nhsinform.scot/illnesses-and-conditions/infections-and-poisoning/coronavirus-covid-19](http://www.nhsinform.scot/illnesses-and-conditions/infections-and-poisoning/coronavirus-covid-19) (NHS Scotland's website).

It is a constantly changing picture, so we will be putting regular updates on our website - [www.nvha.org.uk](http://www.nvha.org.uk) - and our Facebook page to keep you informed of changes that affect our services to tenants.

We will also email out update notices to those tenants whose email addresses we have. If you didn't get an email from us with a digital copy of this Newsletter, it means that we don't have an email address for you. If you have an email address and would like us to email you our update notices, drop an email to [enquiries@nvha.org.uk](mailto:enquiries@nvha.org.uk), include your name and address in it, and we'll add you to the list.

For tenants who do not have an email address, just call us on **0141 634 0555** or free phone number **0800 0189760**, and leave a message with the operator if you are looking for an update or have any questions; someone from the Association will get back to you as soon as possible.

## The following information about changes to refuse uplifts, has been supplied by Glasgow City Council (GCC).

General waste bin collection and the blue recycling bin collection will continue as normal.

### For Homes or Families with a Confirmed or Suspected Covid-19 Case

- Any individuals within households with a confirmed or suspected Covid-19 case should follow this advice to dispose of their household waste to ensure the virus is not spread via personal waste.
- All personal waste such as used tissues and disposable cleaning cloths should be placed securely in a plastic bag or bin liner.
- This plastic bag should then be placed in another plastic bag and securely tied.

These bags must be stored separately to other waste for at least 72 hours before being placed in the green general waste bin.

### Suspended Services

In order to focus resources on maintaining the uplift of general waste bins, GCC has taken the decision to suspend the following services until further notice -

- **Food waste Collections:-** collection of food waste from all properties (houses and flats) is suspended from Wednesday, 25 March, 2020 until further notice. Please place food waste into your green/metal general waste bin.
- **Brown Bin Recycling:-** collection of brown recycling bins from front and back properties (for food and garden waste) is suspended from Wednesday, 25 March, 2020 until further notice. Please do not present your brown bin for uplift. Please place food waste into your green general waste bin.
- **Glass Bin Collection:-** collection of glass from front and back door properties is suspended from Wednesday, 25 March, 2020 until further notice. Please do not present your purple bin for collection.
- **Bulky Waste:-** collection of bulky waste was suspended from Thursday, March 19, 2020 at 12 noon until further notice.

While the suspension of bulk uplift is in place please do not leave items on the street. These items will not be collected. Please leave any unwanted items safely on your own property such as your back garden or your back court and remain mindful of any fire risk.

**All household waste recycling centres are closed until further notice.**

## IF YOUR HEATING AND HOT WATER GOES DOWN, PLEASE RUN THE FOLLOWING CHECKS BEFORE YOU REPORT IT TO US:-

***If you have a payment gas and/or electric meter, is there money in the meter?*** If not, your boiler won't work. Put money in each and see if your boiler works.

***Is the electric switch for the boiler switched on?*** If not, switch it on and see if the boiler fires up to give you heating and hot water.

***Is your room thermostat and/or the thermostatic controls on your radiators turned up?*** If not, your radiators won't pull heat through from the boiler. Turn them up and see if your radiators heat up.

If you run those checks and you still get no joy, then call us on **0141 634 0555** or free phone number **0800 0189760** and report the fault.





# Please remember to pay your rent!

Even though we are in this situation, you need to keep up with your rent payments.

If you are finding it hard to meet your rent, due to the coronavirus or other reasons, let us know immediately; call us on **0141 634 0555** or free phone number **0800 0189760**, leave a message with the operator and your Housing Officer will call you back. We will do what we can to help, but it is important that you let us know about the problem and that you tell us as soon as possible.

We know that the current coronavirus situation means that people may not be able to get to the shops to make their rent payments as they usually do. There are, however, other ways that you can pay your rent. These are set out below:-

## Online payment from your bank account

You can make payment by making an on line transfer of your rent money from your bank account to our bank account. Our bank details are:-

ACCOUNT NUMBER: **00575108**  
SORTCODE: **80-09-51**



The transfer should include a note of your unique four digit tenancy reference number so that we can identify that it was you who paid. If you are not sure about how to do this, please contact the Office on **0141 634 0555** or free phone **0800 0189760**, leave a message with the operator and one of our Housing Officers will call you back.

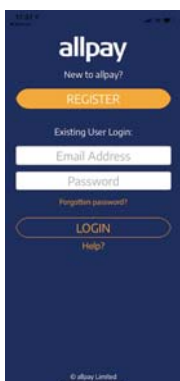


## Allpay Internet Payments

You can make secure online payments at any time at **www.allpayments.net**. You will need your Payment Reference Number (PRN) from your Allpay card and also your bank card handy.

## Calling Allpay

You can phone Allpay on **0844 557 8320**. This is a straightforward automated telephone system that takes you through every step of the payment process. You will need your Payment Reference Number (PRN) from your Allpay card and also your bank card to make this payment.



## Allpay Mobile App

The Allpay Mobile App is available on both Apple and Android devices. This secure app can easily be set up with your bank card to make payments on a regular basis after a simple registration process. You will also need your Allpay card number to hand for your Payment Reference Number (PRN).

**If you don't have an Allpay card, please contact the Office immediately and we will get one ordered for you. You should receive it through the post within about a week.**

# THE CORONAVIRUS HAS REALLY SHAKEN UP THE BENEFITS SYSTEM!

There is a lot to cram in here and we have done our best to cover the key issues over the following pages. If you have any questions about anything you read, or stuff that we haven't covered, phone the Office (on **0141 634 0555** or free phone number **0800 0189760**), and leave a message for our Welfare Rights Officer, Isabel. She will get back to you as soon as she can, but she is very busy so please be patient and give her time to respond.

## DWP overpayment deductions

The DWP has advised they are stopping recovery action associated to benefits overpayments, tax credits debt being managed by DWP, and social fund loans for a temporary period. This does not include rent arrear deductions as these are not managed by DWP.

Advance payments will continue to be recovered from Universal Credit payments.

They won't start to recover any new debts, and will be suspending repayment of any debts already being recovered. This includes deductions for the repayment of benefit overpayments, tax credit debt and social fund loans from all benefits, direct debit plans, and repayments made to employers. They have asked local authorities not to pass on any new housing benefit overpayments for recovery.

You do not need to phone them to request this, it is being done automatically.

If they have asked if you currently make repayments through a bank standing order, please contact your bank to cancel your arrangement. If you currently make repayments by bank giro credit, please suspend these payments immediately. If you currently make repayments through online banking, please suspend these payments immediately.

The earliest date that repayments will restart will be July 2020.

## Direct Earnings Attachment

The DWP is writing to employers to ask them to temporarily suspend benefit debt repayments. They should not make any DEA deductions for pays in April, May or June 2020. This may be extended depending on circumstances at that time.

## Housing Benefit

If you are currently in receipt of Housing Benefit and there has been a change in your income or your non-dependent's income, you need to notify Glasgow City Council's Housing Benefit team. If your wages (or your non-dependent's wages) are lower, then your Housing Benefit could increase. If you need assistance, contact our Welfare Rights Officer.

## Discretionary Housing Payments

We have received notification from Glasgow City Council that all existing awards for DHP awarded due to under occupancy (Bedroom Tax) will be continued up until 5th April 2021.

Existing awards due to the Benefit Cap will be continued up until 31st August this year, after which each case will be reviewed.

## Universal Credit Rent Increase

On the 28th March 2020 your rent increased. If you are in receipt of Universal Credit you will have to sign into your account and notify the DWP of the increase. You should have done this by 28th March 2020 to ensure you get the full housing costs increase. If you haven't done this already, please do so as soon as possible.

## Free school meals

For families entitled to free school meals/clothing grant you can receive Farmfood vouchers - £20.00 per child in a family who is eligible. These were being sent out last week, and can be used in any branch of Farmfoods. This will be a pre-paid card which has a serial number on it, so please remember that the card is matched to your address and the cards will be topped up on 13/4/2020, 27/4/2020, 11/5/2020, 25/5/2020 and 9/6/2020.

# CHANGES TO HEALTH ASSESSMENTS

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

If you have made a new claim or wish to make a new claim, DWP will continue to take claims for all benefits.

Below is a list of financial/benefit options available to people who have been affected by the coronavirus. Every day there are new announcements from both the UK and Scottish Governments. The information is correct at time of print; we will update you with any changes as soon as we can.

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**.

## Severe Disability Premium

If you are in receipt of Severe Disability Premium do not claim UC (you could lose money), you can claim legacy benefits such as housing benefit or Income Support. The rules are complicated; please phone Isabel at the Office for further details if you are unsure.

## Self Employed

Self-employed workers will be able to apply for taxable grants to combat loss of income due to the coronavirus pandemic.

The grants will be worth up to 80% of your profits, capped at £2,500 per month. This will be calculated based on your tax returns for 2016/17, 2017/18 and 2018/19 if you were self-employed over that period.

If you became self-employed since April 2018, your 2018/19 tax return will be used instead.

However, it's worth noting that if you only have a few months' self-employment on your 2018/19 tax return, this will be counted as your total profit for the year - the Government won't pro-rata it based on your monthly profits.

This Self-employment Income Support Scheme is expected to launch in June, with payments likely to be backdated to cover March, April and May. The scheme will operate across the UK and is set to last for at least three months, though this could be extended.

### Who will be eligible for the scheme?

You must earn more than half of your total income from self-employment. This must have been the case for either your 2018/19 tax return or the average of your 2016/17, 2017/18 and 2018/19 tax returns (or both).

Your average annual trading profit must be less than £50,000.

You must have filed a tax return for 2018/19. This means you must have been self-employed prior to 6 April 2019. If you were due to file a 2018-9 tax return but missed the deadline this year, you'll have until 26 April to submit your tax return and then you can still access the scheme.

If you're a director of a company and pay yourself a salary or dividends, you won't be covered by this scheme, but you could get support through the Coronavirus Job Retention Scheme for employees if you operate PAYE schemes.



## How do I apply?

Those who are eligible for the self-employment support scheme will be contacted by HMRC directly - the Government hasn't said when this'll be, only that it will happen "once the scheme is operational". At that point, you'll be asked to fill in an online form, and the grant will then be paid directly into your bank account.

There's no need to contact HMRC now as there's nothing you can do to apply at this stage.

We'll be following the scheme closely and keep you fully updated as best we can.

If you are eligible for help from this scheme, it's unlikely any payments will be made before June, at the earliest.

In the meantime, you can try applying for a business interruption loan if eligible, or Universal Credit. For Universal Credit, the grant will be treated as earnings.

In addition, it may also be worth using money you have set aside for tax to cover immediate expenses until your grant comes through in June. This especially applies given the July self-assessment tax payment can be deferred until January 2021.

Not all self-employed people can access this help - for example, if you earn more than £50,000 per year or less than half of your income is from self-employment. If you don't meet the eligibility requirements unfortunately you won't be able to claim, but there are other things you can try.

If you are unable to work due to sickness and have paid enough National Insurance contributions you could claim new style employment support allowance.

You can also claim Universal Credit. The Government has removed the minimum income floor which affects self-employed people. This is an assumed level of earnings. If you are gainfully self-employed and your business has been running for more than 12 months then it would be based on what the Government would expect an employed person to receive in similar circumstances. However, as stated this has been removed and will not affect your Universal Credit claim.

Get in touch with our Welfare Rights Officer if you want to find out more about this.

## FURLOUGHING - *what's that all about?*

You will have seen or heard a lot about furlough or the Coronavirus Job Retention Scheme. This would mean that you are kept on your employer's payroll, rather than being laid off. The Government will then cover 80% of your salary up to £2500 a month. To qualify for this scheme, you should not undertake work for your employer while you are furloughed. This will allow your employer to claim the grant.

You must have been on the PAYE payroll on 28 February 2020, and can be on any type of contract, including:-

- full-time employees
- part-time employees
- employees on agency contracts
- employees on flexible or zero-hour contracts

The scheme also covers employees who were made redundant since 28 February 2020, if they are rehired by their employer.

To be eligible for the subsidy, when on furlough, an employee can not undertake work for or on behalf of the organisation. This includes providing services or generating revenue. While on furlough, the employee's wage will be subject to usual income tax and other deductions.

If an employee is working, but on reduced hours, or for reduced pay, they will not be eligible for this scheme and the employer will have to continue paying the employee through the payroll and pay their salary subject to the terms of the employment contract agreed.

It's up to employers to decide and define who is furloughed. It could be because there is no work for you to do during the lockdown, but it can also be because you have to be home to look after children or you're self-isolating.

If you have already been paid off, or were in the process of changing job, furlough may be available for you. If

you have been paid off, as many were before the Government announced the Retention Scheme, **CONTACT YOUR EMPLOYER** and ask them if they would rehire you and put you on furlough.

If you were in the process of changing job but haven't started with your new employer, you could ask your old employer if they would rehire you and put you on furlough. You can't be furloughed at your new job because you haven't done any work for them.

Employees hired after 28 February 2020 cannot be furloughed or claimed for in accordance with this scheme.

## ZERO-HOURS CONTRACT

Help depends on how your contract is structured. If you're paid through a payroll (PAYE), you are eligible for help as a furloughed employee (see above).

You can also claim Statutory Sick Pay, New Style ESA and/or Universal Credit. More details below.

## EMPLOYEES

If you're an employee but you are unable to work from home, can't go to work or have no work to do then your employer could put you on furlough (see above).

If your employer does not furlough you, you could claim Statutory Sick Pay, New Style ESA and/or Universal Credit (see below for details).

## STATUTORY SICK PAY

If you cannot work due to coronavirus and are eligible for Statutory Sick Pay, you will get it from day one, rather than from the fourth day of your illness. The DWP intends to legislate so this measure applies retrospectively from 13 March 2020. You can receive this for up to 28 weeks however this may be linked to previous periods of sickness. You should receive £94.25 per week.

Statutory Sick Pay will be payable if you have coronavirus or are self-isolating on Governmental advice.

By law, employers must pay Statutory Sick Pay (SSP) to employees and workers when they meet eligibility conditions, including when:-

- they've been off sick for at least 4 days in a row, including non-working days.
- they earn on average at least £118 a week (£120 a week from 6 April 2020), before tax.
- they've told their employer within any deadline the employer has set or within 7 days.

Agency, casual and zero-hours workers can get SSP if they meet the eligibility conditions.

If your employer does not pay you Statutory Sick Pay they should give you an SSP1 form. You will need this to make Universal Credit/Employment and Support Allowance claims.

If you need 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 from NHS 111 online. If you live with someone that has symptoms, an Isolation Note can be obtained from the NHS website.

If you are not eligible to receive sick pay, you can apply for Universal Credit and/or apply for New Style Employment and Support Allowance. If you need help with rent, you will need to apply for Universal Credit, unless you already have a Housing Benefit claim live.

## NEW STYLE (CONTRIBUTORY) EMPLOYMENT and SUPPORT ALLOWANCE

Both employed and self-employed workers can apply for this if you're directly affected by coronavirus, caring for a child who is ill with coronavirus or self-isolating according to Government advice.

To be eligible you must have paid enough National Insurance contributions in the last two to three years. This is long and complicated. If you need further details, phone us at the Office.

You can get up to £73 per week – the amount won't be affected by either you or your partner's savings or income, though if you get a private pension worth more than £85 per week it will be reduced.

As part of its response to the coronavirus pandemic, the Government is changing the rules so you're eligible to claim ESA from the first day of sickness/self-isolation rather than the eighth, as previously. This change has been announced but hasn't kicked in yet (the Department for Work and Pensions can't tell us currently when it will, but when it does the new rule will be backdated to Friday 13 March).

Given that payments are made fortnightly in arrears, claimants who meet the criteria should actually receive their first payment after around two weeks.

New Style ESA can be claimed ALONGSIDE Universal Credit, but not alongside Statutory Sick Pay, Maternity Pay, or Jobseekers' Allowance, as these are classed as 'income' under Universal Credit.

To claim phone **0800 328 5644** and select 'Option 2'.

## UNIVERSAL CREDIT

Universal Credit is a benefit available to many who are employed, self-employed, unemployed or on low incomes (but usually not pensioners) provided you've less than £16,000 savings in your household. If you want to check you are eligible and have internet access there are numerous calculators online. Try [www.betteroffcalculator.co.uk/free](http://www.betteroffcalculator.co.uk/free).

If you are already in receipt of a legacy benefit such as Child/Working Tax Credits or Housing Benefit, these will stop if you make a claim for Universal Credit as they are included within the UC calculation.

Universal Credit claims are mainly completed online at [www.universal-credit.service.gov.uk/postcode-checker](http://www.universal-credit.service.gov.uk/postcode-checker). If you don't have internet access by phone **0800 328 5644**. As you can understand, the DWP are overwhelmed by the number of calls they are receiving, so they can take well over an hour to answer your call. If at all possible complete the claim online. If you need, help phone the Office and we try to speak you through the claim.

### ***What you need to apply***

You'll need:-

- your bank, building society or credit union account details (call the Universal Credit helpline if you do not have one).
- an email address (a code is sent when you are making the claim and you need this code to continue with your claim).
- information about your housing (for example how much your rent charge is).
- details of your income, for example payslips.
- details of savings 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.

You will also have to verify your identity. This can be completed online or via telephone. You'll need some proof of identity for this, for example your:-

- driving licence
- passport
- debit or credit card

Advances for all new UC claimants in need are now available online / via phone, with no requirement to attend a job centre. You will need to make an appointment for your new claim interview. This interview will take place by telephone with a work coach. You will be given the number to call to book this appointment when you have submitted your claim.

Universal Credit does not cover Council Tax. If you are struggling with Council Tax you will have to apply online at [www.glasgow.gov.uk/index.aspx?articleid=21946](http://www.glasgow.gov.uk/index.aspx?articleid=21946). If you need help, phone our Office.

Increase to the Universal Credit Standard Allowance

From 6 April 2020, Universal Credit standard allowance and Working Tax credit basic element will be increased by £86.67 per month for one year. This measure will apply to all new and existing Universal Credit claimants and is in addition to the planned annual uprating in benefits.

<b>Circumstances</b>	<b>Monthly standard allowance</b>
Single and under 25	£342.72
Single and 25 or over	£409.89
Couple both under 25	£488.59
Couple at least one over 25	£594.04

## COUNCIL TAX/BENEFITS

To support important council services at this difficult time, Glasgow City Council is asking Council Tax payers to make their payments as normal. For those paying by Direct Debit, payments will be requested from your bank in line with the information contained on your most recent bill.

In order to ensure that available staff can focus on delivering the Council's key services at this time, all telephone and face to face contact has been temporarily suspended.

However, you can log-in or register to view your bill and get information on any reductions that may be due and how to apply at [www.glasgow.gov.uk/counciltax](http://www.glasgow.gov.uk/counciltax).

Council Tax payments are due in 10 monthly instalments from April to January. However, should your financial circumstances be impacted by the ongoing coronavirus outbreak, it is now possible to pay by Direct Debit in 10 monthly instalments from 28 June 2020 to 28 March 2021. To arrange this please, select the **'Set up a Direct Debit'** option at [www.glasgow.gov.uk/counciltax](http://www.glasgow.gov.uk/counciltax). Direct Debit is the easiest and most cost effective way of paying Council Tax, but if you cannot pay this way you can use the enquiry form on the same web page and select the **'I am unable to pay my bill'** option from the first drop down menu, followed by the **'I wish to pay my council tax by another means'** option from the second drop down, and let the Council know that you wish to move your instalments to start in June for this year. A new bill will be issued before the June instalment is due. 2021/22 Council Tax payments will revert to the April to January monthly scheme.

There are currently no plans to implement Council Tax recovery procedures at this time and all new actions with the Council's Debt Management Partners have been suspended.

### WELFARE FUND

Due to the ongoing coronavirus pandemic, Glasgow City Council has received an increased number of applications to the **Crisis Grant**, this means that the Council may no longer be able to meet the 24 hour service level. However, they will try to get back to you as soon as they can.

Whilst the **Community Care Grant** telephone enquiry line has been temporarily suspended, the **Crisis Grant** enquiry line (**0141 276 1177**) remains open from **9am to 4pm**, Monday to Friday. Applications can also be made online for Community Care Grants and Crisis Grants at [www.glasgow.gov.uk/swf](http://www.glasgow.gov.uk/swf).

### MINIMUM WAGE

The minimum / living wage will increase in April 2020. From 1 April 2020, the new hourly rates will be:-

- **£8.72** for workers aged 25 and over - 6.2% increase.
- **£8.20** for 21-24 year olds - 6.5% increase.
- **£6.45** for 18-20 year olds - 4.9% increase.
- **£4.55** for under 18s - 4.6% increase.
- **£4.15** for apprentices - 6.4% increase.

**If you, or a family member, are affected by this and claim Housing Benefit you will need to notify Glasgow City Council Housing Benefit of the change of income. If you don't this could cause an overpayment.**

# CHANGES TO JOBCENTRE APPOINTMENTS

People receiving benefits do not have to attend Jobcentre appointments for three months from Thursday 19 March 2020.

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.

## ENERGY BILLS

Disconnections are suspended for customers of all providers - most are pushing back bill dates for those struggling financially. If you need assistance contact your supplier. Again due to coronavirus their telephone lines are extremely busy. It will be quicker if you contact them online either via online chat or through your account.

## SKY SPORTS

Sky Sports customers CAN now pause their subscription. Subscribers to Sky Sports (though not BT Sport) can now pause Sky Sports payments while sport is suspended.

## BE AWARE!

Scammers are taking advantage of coronavirus to try to defraud people, especially the elderly and vulnerable.

Scams include calling saying: *"This is your bank, we're struggling due to coronavirus, so we need to move money to a new account."*

**DO NOT TRANSFER YOUR MONEY!**

Spread the word. Be vigilant. If you need help contact [www.citizensadvice.org.uk/scamsaction](http://www.citizensadvice.org.uk/scamsaction), or phone us at the Office if you can't get through to Citizens Advice.







**Healthier  
Scotland**  
Scottish  
Government

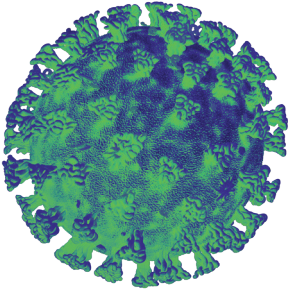


# Coronavirus

## Latest advice

**CORONAVIRUS**

**PROTECT  
YOURSELF  
OTHERS &  
THE NHS**

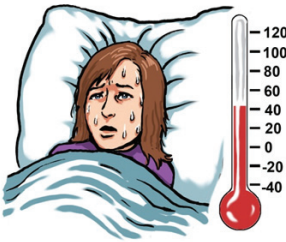


## What is Coronavirus?

A coronavirus is a type of virus. COVID-19 is a new form.

Symptoms include: a high temperature or fever; a constant cough; and shortness of breath.

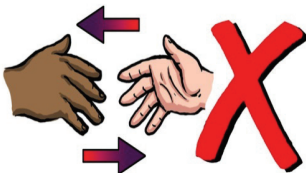
## Coronavirus Isolate your household



Stay at home if you have a high temperature or a new constant cough. Do this even if it is mild.



Everyone in your household must stay at home for at least 14 days.



Do not go to the GP, hospital or pharmacy.



Go to the website [nhsinform.scot/coronavirus](https://nhsinform.scot/coronavirus) to check your symptoms and follow the advice.



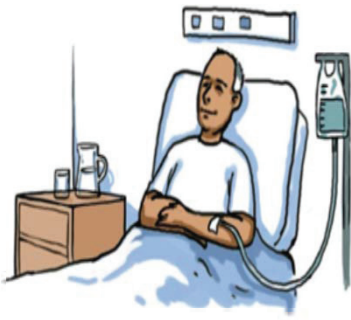
Only call NHS 24 (111) if you cannot get online or your symptoms get worse.



Avoid contact with older people and people with existing health conditions.

Find out how to isolate at home at [nhsinform.scot/coronavirus](https://nhsinform.scot/coronavirus)

## Testing for COVID-19



You will only be tested if you have a serious illness. This will only be for people that need to go to hospital.

## Avoiding infections



We do not know exactly how this new virus spreads. Coughs and sneezes spread similar viruses.



You can reduce your risk of getting infections by:

Avoiding touching your face

Washing your hands with soap and water.  
You can also use hand sanitiser.



Washing hands before eating and drinking.  
Also after coughing, sneezing and going to the toilet.



Avoiding contact with people that have a cold like illness.

Covering your nose and mouth when coughing or sneezing.

Use tissues and throw away after using.

# Self-isolation



Self-isolation means you should stay at home. You should not go to work, school or public areas.

You should avoid close contact with others.

Do not have visitors.

Do not use taxis or public transport.

Ask a friend or neighbour or get a delivery of shopping. This should be left at your door.

Avoid close contact with people including kissing and sex.

Do not share towels, clothes, toothbrushes or razors.



You should delay healthcare appointments, including medical, dental or opticians.



If you need to phone for an ambulance tell the person you are in self-isolation.

Do not go to the GP or hospital.

## Washing your hands



Washing your hands well removes viruses and bacteria. It stops them spreading to other people.

## More information



You can find out more information online at [nhsinform.scot/coronavirus](https://nhsinform.scot/coronavirus).

If you are looking for general information you can call the free helpline on 0800 028 2816. The helpline is open every day from 8.00am to 10.00pm.