

# NORTH VIEW Housing Association

North View is a registered Scottish charity – charity registration number SC032963

## Benefits Advice Update – 1<sup>st</sup> May 2020

The coronavirus is playing havoc with our tenants' finances. A lot of benefit changes have been introduced to alleviate the hardship. In this paper we let you know about changes to benefits, and inform you of benefits that may be able to apply for given the current situation.

Benefits will probably evolve further in continued response to the COVID 19 pandemic; we will try to track those changes and keep you updated.

***Please contact our Welfare Rights Officer, Isabel Brodie, if you want more information about any of the issues covered in this leaflet. You can get in touch with Isabel by telephoning 0141 634 0555 or free phone number 0800 0189760 and leaving a message for her; she will get back to you as soon as she can, but please be patient as she very busy at the moment.***

We hope that you find some of the information that follows useful.

### **DWP stopping rent arrears deductions from Universal Credit**

We have received notification from DWP that rent arrears deductions from Universal Credit will be stopping. We are waiting on further details regarding this. In the meantime, if you have deductions for rent arrears from your Universal Credit, please contact your Housing Officer to make a new arrangement.

Please find outlined below Coronavirus updates that may affect you. These were correct as at 22<sup>nd</sup> April 2020 (please note that these are open to change at any time).

Managed migration from legacy benefits to Universal Credit has been suspended until further notice.

Prisoners on temporary release from prison due to COVID-19 will be able access Universal Credit during the period of that release.

Carers will continue to be treated as regularly and substantially caring for Carer's Allowance purposes (this is also relevant for the carer element of Universal Credit) if they have a temporary break in caring because they or the person they care for gets Coronavirus, or if they have to isolate because of it.

The DWP has also confirmed that emotional support, including when this is provided remotely, counts towards the 35 hours of care needed to qualify.

The work search and work availability requirements are not being imposed for a period of 3 months from 30<sup>th</sup> March 2020 (which may be extended) as a consequence of the Coronavirus outbreak.

## **North View's Crisis Fuel Payments**

We have a wee bit of money left over from the winter 'fuel crisis' payment scheme that we run for our tenants each year, so we are going to use what's left to help tenants who are struggling with their fuel payments at the moment.

Our Welfare Rights Officer, Isabel Brodie, will manage the scheme; she will assess applications and authorise payment.

Payment will be limited £20 per household, and one payment per household. No cash will be paid directly to the tenant, instead North View will arrange for payment cards to be topped up or for online payment to be made directly to fuel suppliers. Payments will be made on a 'first come, first served' basis until the money goes.

You can get in touch with Isabel by telephoning **0141 634 0555** or free phone number **0800 0189760** and leaving a message for her.

## **Fuel Debt**

If you are struggling with fuel debt, you can contact Money Matters Advice Team. They can help with a number of issues for people with or without pre payment meters including renegotiating payments and obtaining grants. The phone numbers are 0141 445 7610 or 07507 150 421. You can either contact Money Matters directly, or you can get in touch with our Welfare Rights Officer who can make a referral on your behalf.

## **Food**

### ***North View***

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 help!

### ***Castlemilk Together***

Twice Weekly Children/Family Food Provision are provided on Mondays and Fridays. They accept self-referrals and referrals from agencies. Preferred method for self-referrals is private message via Castlemilk Together Community Food Action page on Facebook. If you are unable to use Facebook, then you can text 07747568373. Only text if you can't access Facebook. Contact them before 4pm on Sunday for a Monday delivery and 4pm on Thursday for a Friday delivery. We are also able to make referrals on your behalf - contact Isabel in the Office.

### **Castlemilk Parish Church will Adult Only Households**

This is available Monday to Friday. The service can take referrals up to 4pm for delivery the next day and the preferred method of contact is private message via Castlemilk Parish Church on Facebook. If you don't have access to Facebook, you can phone 0141 634 7113.

If you are fine financially but struggling to get to the shops, please contact Castlemilk Relaxation centre 07971358717. They can arrange to get shopping for you.

### **Food Train**

Food Train in Glasgow is still supporting older people across the city by continuing to provide a shopping delivery service. There are a number of ways to pay for your shopping including setting up an account with them. Contact Isabel at the office and she can make a referral.

### **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.

### **Helpline for those vulnerable to coronavirus**

A national helpline has been set up to provide essential assistance to those who don't have a network of support but who are at high risk of contracting COVID-19.

It offers help to those who do not have family or existing community support and cannot get online and who are over 70, disabled, require the support of mental health services, are pregnant or receive a flu jab for health reasons.

This service is in addition to localised support already available for people who have received letters advising them to shield themselves. However, any of those in the shielding category who are not yet receiving assistance, who do not have family and cannot get online can access support via this new helpline.

Anyone not in these categories but still looking for support should visit [readyscotland.org](https://www.readyscotland.org).

The helpline number is 0800 111 4000.

### **New-style Employment and Support Allowance can now be claimed online**

Updated guidance also confirms new eligibility conditions for benefit for those affected by COVID-19.

New-style Employment and Support Allowance (ESA) can now be claimed online where:

- a person, or their child, thinks they have Coronavirus or is recovering from it;
- a person, or their child, is self-isolating because they came into contact with someone who might have Coronavirus;
- a person has been told to stay at home for at least 12 weeks by the NHS because you're at high risk of severe illness.
- If you're not getting Universal Credit, you can apply for New Style ESA online. You'll need:

- your National Insurance number;
- your bank or building society account number and sort code (you can use a friend or family member's account if you do not have one);
- your doctor's name, address and telephone number;
- details of your income if you're working;
- the date your Statutory Sick Pay ends if you're claiming it.

You must apply by phone if you're an appointee applying on behalf of someone else.

### **Coronavirus Job Retention Scheme (Furlough)**

On 22<sup>nd</sup> April 2020, HMRC started accepting applications for this scheme. It is expected that claims will start to be paid within 6 working days. Applications are being accepted for employees that were employed and on PAYE payroll system on or before 19<sup>th</sup> March 2020 (previously this date was 28<sup>th</sup> February 2020). It's likely you need to actually have been paid at least once by your employer by then. This is because your employer needs to have made a payroll submission about you to HMRC on or before 19<sup>th</sup> March 2020. It's possible your company could have made a payroll notification to HMRC before the cut off, even if your first salary payment came after. In that case you should be eligible.

This is a temporary scheme that is in place for 4 months starting from 1<sup>st</sup> March 2020, but it may be extended if necessary.

To claim furlough, the employer and employee must have agreed in writing that the employee will cease all work.

There are currently no updates with regards to holiday leave and whether this will break the furlough period. If you do take holidays these should be paid at your full wage.

#### ***How your monthly earnings are calculated:***

If you've been employed (or engaged by an employment business in the case of agency workers) for a full year, employers will claim for the higher of either:

- the amount you earned in the same month last year;
- an average of your monthly earnings from the last year.

If you've been employed for less than a year, employers will claim for an average of your regular monthly wages since you started work. The same arrangements apply if your monthly pay varies such as if you are on a zero-hour contract.

If you started work in February 2020, your employer will pro-rata your earnings from that month.

The grant paid to your employer will be calculated based on your regular, contractual pay, such as wages, compulsory commission and past overtime. The calculation will not include discretionary commission (including tips) payments or bonuses, non-cash payments or benefits in kind.

If your employer chooses to place you on furlough, you will need to remain on furlough for a minimum of 3 consecutive weeks. However, your employer can place you on furlough more than once, and one period can follow straight after an existing furlough period, while the scheme is open.

### ***If you do not want to go on furlough***

If your employer asks you to go on furlough and you refuse, you may be at risk of redundancy or termination of employment, depending on the circumstances of your employer. However, this must be in line with normal redundancy rules and protections.

If your employer goes in to administration, the administrator (the company now overseeing your employer's affairs) would be able to access the Job Retention Scheme – so long as you were on your employer's payroll on 19<sup>th</sup> March 2020.

However, the administrator would only be able to do this if there was a reasonable likelihood of the employee being re-employed by the company, for example, if the administrator thinks it can sell your employer's business as a "going concern".

If you're contributing to a pension via auto-enrolment and you've been furloughed, the furlough scheme is designed to cover the minimum, matching pension contributions made by your employer. Furlough also covers the national insurance contributions made by your employer. This will be on top of the 80% of your salary covered by the Government.

Those on fixed-term contracts can be furloughed, just like permanent members of staff can be. However, furlough will only last as long as your fixed-term contract does (i.e. you can't continue to be furloughed once your contract expires or ends).

If you are on a fixed-term contract and you've been furloughed, your employer *is* allowed to renew or extend your contract. However, your employer must do this **WHILE** your contract is still running (i.e. it can't be extended once your contract has ended).

### **Working from home? You can claim tax back on additional home expenses**

If your employer requires you to work at home, you can claim for increased costs due to working from home (for example, heating and electricity). Clearly, right now millions are required to work at home, so this applies. In practice, apportioning the cost is tough, so instead you can claim a £6/week rate. You can make a claim in two ways:

Employers can pay you £6/week extra, free of tax. Yet right now, with many firms struggling, asking may be bad timing, so...

If not, you can claim tax relief on £6 of income per week, which for basic 20% taxpayers is £1.20/week (about £60/year), and higher 40% taxpayers £2.40/week (about £120/year). You can apply directly to HMRC for this tax relief – and as long as you're claiming relief on the equivalent of £6/week for the period you worked from home, you won't have to provide evidence of the extra spending.

### **Jobseeker's Allowance**

If you are out of work you might be entitled to claim Jobseeker's Allowance (JSA). It is a flat-rate state benefit you claim if you are unemployed (not on furlough). New style is **NOT** means-tested. This means it makes no allowances for extra costs such as children or housing costs but your savings and partner's savings or income don't count either. This can make it a better option than Universal Credit for some people (for example, if you have too much in savings to be eligible for Universal Credit).

### **“New-style” Jobseeker’s Allowance**

This is the main type of Jobseeker’s Allowance generally available to new claimants and this is the one we refer to here.

#### **How much can I get?**

How much New Style Jobseeker’s Allowance you get depends on your age:

- £58.90 a week if you’re under 25
- £74.35 a week if you’re over 25

**Note:** *You are not paid for the first seven days of your claim and will be paid for a maximum of 28 weeks.*

#### **Am I eligible?**

If you were recently working as an employee (i.e. not self-employed) and lost your job due to Coronavirus, you will likely be eligible for “new-style” Jobseeker’s Allowance.

Eligibility is based on whether you’ve paid enough class 1 National Insurance contributions in the last two to three years as an employee. Self-employment contributions do not count.

#### **Income-based Jobseeker’s Allowance**

This has largely been replaced by Universal Credit for new claims. You cannot make a new claim unless you are in receipt of Severe Disability Premium. The amount awarded is based on your circumstances.

### **Self-employment Income Support Scheme**

You still cannot currently make a claim. HMRC will aim to contact you by mid-May 2020, if you’re eligible for the scheme, and invite you to claim using the GOV.UK online service. If you’re unable to claim online an alternative way to claim will be available. You do not need to contact HMRC, as this will only delay the urgent work being undertaken to introduce the scheme.

### **Self-Employed**

The Scottish Government has recently announced details of the support it is providing to the recently self-employed who are excluded from the UK’s Self-employed Income Support Scheme (SEISS).

The Newly Self-Employed Hardship Fund will be managed by local authorities. It will be open for applications by the end of April from newly self-employed people facing hardship, and will allocate £2,000 grants in early May.

### **Shielding**

On 24<sup>th</sup> March 2020, the Scottish Government announced they would provide you with support to self-isolate if you’re at very high risk of severe illness from COVID-19.

This group includes people who:

- have had solid organ transplants
- have cancer and are receiving active chemotherapy
- have lung cancer and are either receiving or previously received radical radiotherapy
- have cancers of the blood or bone marrow, such as leukaemia, lymphoma or myeloma who are at any stage of treatment

- are receiving immunotherapy or other continuing antibody treatments for cancer
- are receiving other targeted cancer treatments which can affect the immune system, such as protein kinase inhibitors or PARP inhibitors
- have had bone marrow or stem cell transplants in the last 6 months, or who are still taking immunosuppression drugs
- have severe chest conditions such as cystic fibrosis or severe asthma and severe COPD
- have rare diseases, including all forms of interstitial lung disease/sarcoidosis, and inborn errors of metabolism (such as SCID and homozygous sickle cell) that significantly increase the risk of infections
- are receiving immunosuppression therapies that significantly increase risk of infection
- are pregnant with significant heart disease (congenital or acquired)

NHS Scotland will be directly contacting people with these conditions to provide further advice. Plans are being made to make sure you can rely on a wide range of help and support. This includes helping you to access medicine and food supplies.

To help you further, they would like to contact you by text message. If you don't have a mobile phone, you'll still be able to access support by phoning 0141 276 1185. If you're in this group, you will receive a letter with more information, including details on how to register with the SMS service.

If you need help you can call Glasgow City Council on 0141 276 1185 (operational 09:00 - 17:00 hours, 7 days a week). If you do not receive an answer then you can leave a message and someone will call you back.

If you are able to send them an email then you can email them at [ShieldingResponse@glasgow.gov.uk](mailto:ShieldingResponse@glasgow.gov.uk). It would be helpful if you had your letter to hand when you call them and you are able to give them the ten digit CHI number which is printed at the top of the letter. It is not vital that you do this so if you need help please call even if you don't have the letter to hand. If you have received a food parcel and you need help to lift it into your house, please call them.

If you have not received a letter but are affected by one of the conditions above please contact Glasgow City Council on 0141 276 1185 with your CHI number to discuss.

## Debts

The Financial Conduct Authority (FCA), which regulates the lending industry, brought in help for loan and credit card customers, saying that lenders need to offer payment holidays where customers are struggling to pay.

Guarantor loans, logbook loans and home-collected credit are also covered under the same rules, as are some loans issued by community development finance institutions (CDFIs) and by credit unions (though only regulated loans). The guidance also applies to debt collection firms which have acquired loans or debt from the lenders covered.

Here's what these lenders need to offer:

- **Three-month payment holidays to customers whose finances are affected by coronavirus.** So if you're struggling to make payments, or think you will struggle over the next couple of months, your lender needs to help you when you ask.

- **You have until 14 July 2020 to request a payment holiday.** If it's granted, you won't need to pay anything towards your loan or credit card for up to three months from the date it's granted.
- **You likely won't need to prove you're struggling.** Most lenders are not asking for proof that your finances have been affected by coronavirus, they're essentially taking you at your word. But a payment holiday isn't always a good thing, as...
- **You'll still be charged interest during the payment holiday.** This means you'll likely end up paying slightly more overall. So it's best to do this only if you need to – if you can pay, it's best to keep doing so.

**Lenders need only give the payment holiday where it's a suitable solution.** If you already have debt problems, or there's a chance your income won't recover after the coronavirus crisis is over, the lender can deny you a payment holiday. But if that's the case, it should work with you to find a more suitable solution, such as directing you to debt help, setting up a longer-term repayment plan or waiving interest and charges.

Note that the FCA **hasn't** included **peer-to-peer loan providers** such as Zopa and Ratesetter in these measures, so the help they provide is down to individual companies.

While the FCA has only told lenders they must offer payment holidays, some are also waiving fees for missed payments, offering reduced monthly payments or emergency credit limit increases.

## Homelessness

Due to the current situation regarding Coronavirus there are some changes to how you access some Homelessness services:

During office hours, you should contact your nearest Community Homeless Service on **0141 276 8201**

Out of Hours Homelessness Services - if you are homeless and need a service after 4:45pm Monday to Thursday or 3:55 on a Friday and weekends, please call **0800 838 502**

Asylum and Refugee Team (No Change)

44 South Portland Street Glasgow

G5 9JJ

Phone: **0141 222 7352**

If you need an asylum service then please use the address/phone number above.

## Domestic Abuse

- **ASSIST:** continues to provide telephone support service to women, men, children and young people affected by domestic abuse. **Contact ASSIST** by email [assist@glasgow.gov.uk](mailto:assist@glasgow.gov.uk), by **phone 0141 276 7710** to leave a message or visit the **Assist Scotland Website**.
- **Routes Out:** offering telephone support to current clients. **Routes Out will take new referrals - phone 0141 276 0737.** It offers advocacy to benefits, homelessness and addictions services. Harm reduction services continue to be available at a drop in door service only.
- **TARA: contactable 24/7 by phone only - 0141 276 7724.** Office closed. Telephone support and advocacy service for service users. Out of hours will respond, telephone



only 12am and 9am. These changes ensure we continue to have service capacity to provide in person responses to urgent cases and/or new referrals.  
Visit [www.tarascotland.org.uk](http://www.tarascotland.org.uk).

## Other Support

Sometimes when life feels overwhelming people can think of suicide, if you are having thoughts of suicide, please do speak to someone. A free and confidential support to anyone, any age.:

The Samaritans Free Phone: **116 123**.

Shout (an affiliate of crisis text line) Text: SHOUT to **85258** in the UK to text with a trained Crisis Volunteer

It's really important when our routines are disrupted, we don't find ourselves using unhelpful coping strategies. These contacts maybe helpful if you are struggling with recovery and need to talk to someone.

Alcoholics Anonymous **Telephone: 0800 9177 650**

Gamblers Anonymous Scotland **Telephone: 0370 050 8881 NA T: 0300 999 1212**.

## Other useful contacts

**NHS Living Life:** 0800 328 9655:

This is a free telephone based service for people over the age of 16 feeling low, anxious or stressed.

This is a useful link if you are looking for more information on coronavirus

<https://young.scot/campaigns/national/coronavirus>

## What to do after a death

Use the [what to do when someone dies](#) step by step guide to check what you need to do after a death.

When the death is registered, you can use the [Tell Us Once](#) service. It allows you to tell all relevant government departments about the death in one go. You can do this online or by phone.

### ***Financial help (bereavement benefits)***

Depending on your circumstances, you could be eligible for:

- [help with funeral costs](#) – if you're on a low income and get certain benefits. The amount you get will depend on your circumstances. It will not usually cover all of the costs of the funeral.
- [Bereavement Support Payment](#) – if your husband, wife or civil partner died and you're under State Pension age
- [Guardian's Allowance](#) – if you're bringing up a child whose parents have died

You might be able to get [other help to pay for the funeral](#) if you do not get any benefits.

## ***Other help you could get***

If you're on a lower income following the death of your partner, you may be entitled to benefits. Use a [benefits calculator](#) to check what you can get and how to claim.

### ***Arranging or attending a funeral during the coronavirus (COVID-19) outbreak***

The funeral can usually only take place after the death is registered. There are restrictions in place during the coronavirus outbreak which will affect the type of funeral that can be held. Your funeral director will be able to give more advice about what is possible.

You can find out more about [arranging a funeral and finding a funeral director](#). You can also arrange the funeral yourself by [contacting your local council](#).

### ***Help with funeral costs***

You could be eligible for [help with funeral costs](#) if you have a low income and get certain benefits. The amount you get will depend on your circumstances. It will not usually cover all of the costs of the funeral.

You might be able to get [other help to pay for the funeral](#) if you do not get any benefits.

## **Benefit Updates**

### ***Renewing your tax credits***

Most tax credit claims will be renewed automatically in 2020. You'll still get a renewal pack in the post. The renewal pack will tell you if you need to do anything to renew.

If you have not received your renewal pack by 15 June 2020, call 0345 300 3900. Remember to notify tax credits of any changes to your income and/or work situation.

### ***Maternity Benefits***

You should start maternity leave as normal. If your earnings have reduced because you were put on furlough or off sick before your maternity leave started, this may affect your Statutory Maternity Pay. The same rules apply to adoption pay, paternity pay and shared parental pay.

### ***If you're an apprentice***

Apprentices can be furloughed in the same way as other employees and continue to train. You must be paid at least the Apprenticeship Minimum Wage, National Living Wage or National Minimum Wage as appropriate, for all of the time you spend training, even if this is more than 80% of your normal wages.

### ***Students***

A package of emergency financial support is being put in place to help students in further and higher education who are facing hardship as a result of the coronavirus (COVID-19) outbreak. Extra cash will be available to university and college students now struggling as a result of COVID-19, including those attending private institutions.

For more information <https://www.gov.scot/news/extra-hardship-payments-for-students/>

### ***Private college and training providers***

There is currently an emergency hardship fund open to SAAS funded students who are studying full-time at a private provider of higher education.

Find out about discretionary funds on your college or university website.

Current circumstances are very stressful and you or family members may be finding it difficult to cope. Below are some contact details for services that you might find helpful.

***End***