

NORTH VIEW Housing Association

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

Benefits Advice Update – 30th June 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.

Please find outlined below updates that may affect you. These were correct as at 25th June 2020 (please note that these are open to change at any time).

Shielding

On 24th 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. People had originally been asked to shield until 18th June 2020. This has now been extended to 31st July 2020.

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 should have contacted you if you have one of these conditions to provide further advice. Plans have been 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 should have contacted 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 should have received 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. 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.

If you are struggling with this, please contact Isabel in the office and she can email them on your behalf.

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.uk

The helpline number is 0800 111 4000.

Benefit

Housing Benefit

Report any change in circumstance to the Housing Benefit department at Glasgow City Council. Your benefit will usually increase if you report an income drop promptly.

Discretionary Housing Payments

Further funding has been approved for DHPs to provide help with rent. This has still to be allocated to the Local Authorities and we don't know if there will be specific criteria. However, if you are struggling financially and not in receipt of full housing benefit or Universal Credit housing costs you can apply for a DHP. Application forms can be found on Glasgow City Council website. If you need assistance contact our Welfare Rights Officer. Apply for a discretionary housing payment if your full rent still isn't covered.

Council Tax

To support important council services at this difficult time Glasgow City Council is asking those Council Tax payers who can to continue 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 available staff are focusing 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.

Universal Credit

Universal Credit was increased by £20 per week for one year to help with Covid-19. This was over and above the normal increase expected in April 2020.

You may have noticed that you received more Universal Credit in April. DWP stopped rent arrears deductions from Universal Credit. They were only stopped for a short period, in order to allow staff to be redeployed to help with the substantial increase in Universal Credit claims. The deductions restarted on 10th May 2020.

If you are struggling financially and the deductions are more than 10% of your personal allowance you can ask, via your journal, for these deductions to be reduced due to financial hardship.

The work search and work availability requirements are not being imposed until the end of June 2020 (which may be extended) as a consequence of the Coronavirus outbreak.

Remember if you claim Universal Credit and need assistance to pay Council Tax you need to make a separate claim via the Glasgow City Council website. If you need help contact the office.

You can claim Universal Credit along with New Style Jobseekers Allowance and New Style Employment Support Allowance if you need help with housing costs etc. However, contact Isabel at the office as claiming Universal Credit could stop other benefits such as Housing Benefit, Working or Child Tax Credits.

Managed Migration

This is where people currently claiming legacy benefits (ESA, IS, JSA) are moved onto Universal Credit and this has been suspended until further notice.

Prisoners

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

Pension Credit

You can now apply for Pension Credit online at <https://www.gov.uk/pension-credit/how-to-claim>. If you would prefer you can still make a claim via telephone (Tel No: 0800 99 1234). If you need any help to claim or check your eligibility, contact our Welfare Rights Officer.

Disability Benefits

Reviews and face to face assessments for disability benefits have been suspended until 24th June 2020. At the time of writing, this measure is being reviewed, and may be extended. There will be no new reviews or reassessments across all benefits – this includes Universal Credit (UC), Employment and Support Allowance (ESA), Personal Independence Payment (PIP), Disability Living Allowance, Attendance Allowance and the Industrial Injuries Disablement Benefit. Where awards are due to expire, end-dates will be extended so that claimants continue to receive financial support at their current rate during this period.

If an assessment has already taken place, this will continue to be processed. If an assessment has been scheduled, claimants will be contacted by the assessment provider to discuss how this will be taken forward.

The suspension will be kept under regular review and extended if necessary. However, if your decision was made at an Appeal Tribunal this may not be included in the suspension. If you are unsure, contact Isabel in the office for assistance.

DLA TO PIP TRANSFERS

These have been suspended until the end of June. Young people don't need to claim PIP when they turn 16 and will continue to be paid DLA past their 16 birthdays. For adults currently receiving DLA who have already received the letter inviting them to claim PIP, it is likely that the deadline for doing so will be extended for 3 months. However, I would still advise that you contact PIP to confirm.

Benefit Appeals

It is very unlikely that anyone will have to attend a face to face tribunal over the next few months. Tribunals are going ahead as telephone hearings for now and may become video hearings in the future. Some hearings with existing dates are being cancelled and rearranged.

If you do not want to take part in a telephone hearing under these circumstances, it's unlikely representatives can be involved due to the number of phone lines the conference can accept and you may be able to postpone it for a face to face hearing but this will likely entail a further wait of at least 6 months maybe longer. Representatives can still send in written submissions and collect evidence on your behalf.

A number of appeals that have been listed for oral hearings are also going to be decided by a judge alone just looking at the papers. So, you may unexpectedly receive a decision notice in the post. These will be 'provisional decisions' which need to be accepted by both parties (usually the claimant and the DWP) before they are issued as final decisions. If either party objects it goes back in the queue for a hearing.

TIME LIMITS FOR CHALLENGING DECISIONS

As well as relaxing some time limits for claiming benefits – providing the delay is caused in some way by the coronavirus outbreak – the Scottish Government has also made some changes to the timescales for challenging decisions made by Social Security Scotland. If you disagree with a decision made by Social Security Scotland about your entitlement to a Scottish benefit, you can ask for the decision to be looked at again (a 'redetermination') and, if you are still unhappy with the decision you can appeal to an independent appeal tribunal. Usually, the time limit for both is within 31 days of the decision that you are unhappy with and this can be extended to up to one year if you have good reason for being late. Currently, the absolute time limit of one year can be extended if your redetermination request or appeal is late due to the coronavirus outbreak.

Tax Credits

The basic element of Working Tax Credit has been increased £20 per week to £3,040 per annum. How much of this increase you actually receive will depend on the usual means testing and eligibility rules. You can continue to receive WTC for a period when off sick - get advice. Those working reduced hours due to coronavirus or those being furloughed by their employer will not have their tax credits payments affected if they are still employed or self-employed.

You do not need to contact HMRC about this change. HMRC will treat customers as working their normal hours until the Job Retention Scheme and Self-Employment Income Support Scheme close, even if you are not using either scheme.

HMRC will use the information they hold about the number of hours you normally work. Customers can still report any other changes in income, childcare and hours in the normal way. However, you must tell HMRC if you or your partner lose your job, are made redundant or cease trading.

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 15th June 2020, call 0345 300 3900.

SANCTIONS

Some benefit sanctions, generally the shorter ones, can be lifted by contacting the Jobcentre and asking for them to be lifted. Anyone currently in the open-ended part of a lowest or low level sanction for any sanctionable benefit will have any contact with DWP, for any reason, treated as compliance with the requirement, thus ending the open-ended part of the sanction. For UC claimants, a journal message would count as contact. The fixed period part of lowest and low level sanctions and medium and high level sanctions (which don't have an open-ended component) are not affected.

This is complex, so seek advice if affected.

CARER'S ALLOWANCE

Carer's Allowance supplement is a top-up to Carer's Allowance which is paid if you are paid Carer's Allowance (this does not include underlying entitlement). It is paid as a lump sum of £230.10 (2020 rate), twice a year. In line with changes to the Carer's Allowance rules, the Scottish Government confirmed that a temporary break in your caring responsibilities as a result of the coronavirus will not undermine your entitlement, for example, if you are unable to provide the usual level of care because either you or the person for whom you care is self-isolating.

The Scottish Government has announced that, in light of the additional pressures faced by carers as a result of the coronavirus outbreak, eligible carers will get an extra £230.10 through a special one-off Coronavirus Carer's Allowance Supplement on Friday 26th June 2020,

As with the current supplement, you will not need to do anything to get this extra payment as it will be paid automatically to anyone in receipt of Carer's Allowance.

YOUNG CARER GRANT

Usually a young carer can only be entitled to a young carer grant if they claim while they are aged 16, 17 or 18 – in other words, before their 19th birthday. At the moment, if you miss this deadline as result of the coronavirus outbreak your claim can be treated as if it was made before you turned 19.

New Style Jobseekers Allowance (contribution based)

If you are out of work you might be entitled to claim new style 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, it is based on your National Insurance contributions. 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. However, your earnings and any payment you are getting from a pension can affect the amount you may receive. 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).

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

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.

New-style Employment and Support Allowance

New-style Employment and Support Allowance (ESA) can now be claimed online
You might be eligible if you:

- have paid or been credited with National Insurance in the last 2 or 3 tax years
- do not get Statutory Sick Pay, or it's due to end in the next 3 months
- are under [State Pension age](#)
- You can apply for 'new style' ESA up to 3 months before your SSP ends.

You can apply here <https://www.apply-new-style-employment-support-allowance.dwp.gov.uk/eligibility-start>.

If you're not sure how much National Insurance you've paid (for either New style ESA or JSA), you can check your National Insurance record here <https://www.gov.uk/check-national-insurance-record>. You'll need to set up or sign in to an online account to check.

New Online Jobseeker Site

For those looking for work, the Government has launched a new Job Help Site. This can be accessed here: <https://jobhelp.campaign.gov.uk/>. This includes jobs and offers tips including which sectors are recruiting, how best to use your transferable skills and how to secure a new role.

Furlough

The government's Coronavirus Job Retention Scheme will remain open until the end of October, with workers continuing to receive 80% of their current salary. However, there have been a number of changes.

From 1st July 2020, employers will have the flexibility to bring back their furloughed employees for any amount of time and shift pattern, giving businesses more flexibility to respond to the demand as the economy reopens. For the hours you work, you'll be paid your full contractual rate by your employer, and you'll be paid by furlough for the rest of your normal hours that you're not working.

Also, from 1st July, there will be no minimum furlough period, however, any furlough arrangement agreed between employer and employee and reported in a claim to HMRC must still cover a period of at least one week.

The Retention Scheme will be closed to new entrants on 30th June, this means that employees furloughed for the first time must have been placed on furlough on or before Wednesday, 10 June in order to access flexible furlough, so that the three-week minimum period has been completed by 30th June.

From August, employers will be asked to pay employer National Insurance and pension contributions.

In September, employers will also have to pay 10 percent of wages to make up the 80 percent total, up to a cap of £2500.

In October employer's contributions will increase to employer National Insurance and pension contributions and 20 percent of wage up to a cap of £2,500.

For those of you that are unsure what the Job Retention scheme is, it was set up in April 2020 to enable companies to retain employees in an effort to stop redundancies. The Government would pay 80% of employees' wages.

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

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 19th 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).

Self-employment Income Support Scheme

The scheme currently allows you to claim a taxable grant worth 80% of your average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £7,500 in total. It is for those whose business was impacted by Covid-19 before 13th July.

If you're eligible and want to claim the first grant you must make your claim on or before 13th July 2020.

This scheme is being extended. You'll be able to make a claim for a second and final grant in August 2020. It is for those impacted by Covid-19 on or after 14th July. You do not have to have claimed the first grant to get the second grant.

If your business was impacted before or after the dates above, you are due both grants.

The online service for the second and final grant is not available yet.

If you're eligible the second and final grant will be a taxable grant worth 70% of your average monthly trading profits, paid out in a single instalment covering a further 3 months' worth of profits, and capped at £2,190 per month, £6,570 in total.

If you receive the grant you can continue to work, start a new trade or take on other employment including voluntary work, or duties as an armed forces reservist.

The grant does not need to be repaid but will be subject to Income Tax and self-employed National Insurance.

HMRC will work out if you're eligible and how much grant you may get.

Who can claim

You can claim if you're a self-employed individual or a member of a partnership and all of the following apply:

- you traded in the tax year 2018 to 2019 and submitted your Self Assessment tax return on or before 23 April 2020 for that year
- you traded in the tax year 2019 to 2020
- you intend to continue to trade in the tax year 2020 to 2021
- you carry on a trade which has been adversely affected by coronavirus

You should not claim the grant if you're a limited company or operating a trade through a trust.

To work out your eligibility, they will first look at your 2018 to 2019 Self Assessment tax return. Your trading profits must be no more than £50,000 and at least equal to your non-trading income.

If you're not eligible based on the 2018 to 2019 Self Assessment tax return, they will then look at the tax years 2016 to 2017, 2017 to 2018, and 2018 to 2019.

You can check if you are eligible to claim here: <https://www.tax.service.gov.uk/self-employment-support/enter-unique-taxpayer-reference>

Self-Employed

The Scottish Government 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).

This fund will be managed by local authorities. You can apply here: <https://www.glasgow.gov.uk/HardshipFund>

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.

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.

School Clothing Grant

Families on low incomes may be eligible to receive a School Clothing Grant award of £110 for each qualifying child. The award is given annually to assist with the cost of purchasing essential school clothing for families who are on a qualifying benefits.

Due to the Covid19 pandemic, the grant will be worth **£190** this summer - with the additional £80 intended to help families provide food while free school meals are not available.

You may be eligible for a school clothing grant if you have a child that attends a Glasgow school and you receive any of the following benefits:

- Housing Benefit/ Council Tax Reduction (this is not Council Tax single person's discount or student discount)
- Universal Credit (UC), and your monthly take home pay is £610 or less.
- Income Support/Income based Job Seeker's Allowance (JSA) or any income related element of Employment and Support Allowance (ESA)
- Child Tax Credits only (CTC) with an annual income of less than £16,105
- Working Tax Credit and Child Tax Credit with an annual income of less than £15,050
- Support under Part VI of the Immigration and Asylum Act 1999

New Applicants - If you have never applied for a school clothing grant before, and are not in receipt of Housing Benefit or Council Tax Reduction (from Glasgow City Council), please complete the online application form (this is not available yet should be online early July) and attach evidence of your benefits to support your application.

Automatic Renewals - You will receive an automatic award if you meet either of these conditions:

- You receive Housing Benefit (all children's details must be listed on the claim)
- You receive Council Tax Reduction (note, this is not Council Tax single person's discount or Student discount)

Declaration - If you were awarded a Clothing Grant and/ or Free school meals for your children during 2019/2020, as you were in receipt of Universal Credit, Child Tax Credits or Working Tax Credits, and your circumstances have not changed, you will be required to return a Declaration before payment will be made for session 2020/2021.

If you have supplied your bank account details, payments will be made by bank transfer. GCC would encourage parents/carers to supply bank account details where possible as this will make the payment process quicker and more efficient.

If you have not supplied your bank account details, a cheque will be issued.

Please note that if you have previously been paid via cheque and now wish to be paid via bank transfer, or have changed your bank details since your last payment, you need to inform GCC immediately.

If you received a payment last term for a school clothing grant and have since changed any of the following details - bank account, address, name - please notify GCC. If you do not update relevant changes, this will delay your payment for the new term.

Any changes or enquiries can be made via Glasgow City Council My Account.

Clothing Grant awards for automated payments will commence in early July 2020. New applicants for a Clothing Grant will be able to apply when the 2020/2021 application form is made available on GCC website in early July. The processing timescale for new applicants is 4 weeks. It is important all your information is up to date, if not this will delay payments.

Free School Meals Summer 2020 Payment

If you received a Clothing Grant payment last year then you will also receive the additional £80 to help with meals. GCC hope to pay these early July along with your clothing grant award. You **DO NOT** need to contact them for this.

New applications for clothing grants will also receive the £80 summer meals payment if in receipt of eligible benefits. You **do not** need to complete the FSM form for this payment, only the clothing grant application form.

If your child received school meals last year, you **do not** need to apply as they will continue to receive this year.

If you are a new applicant there may be a delay in your £80 payment. If, however, you are in a situation where you cannot feed your child(ren) the The Children's Holiday Food Scheme should be able to assist until your award is paid. Details can be found here <https://www.glasgow.gov.uk/article/24610/The-Childrens-Holiday-Food-Programme>. Alternatively contact the office for assistance.

Free School Meal Eligible Benefits

- Income Support or Jobseekers Allowance - please enclose a copy of your award letter dated within the past 3 months.
- Both Working Tax Credit and Child Tax Credit with a household income of £6900 or less - please enclose a copy of your recent award letter showing your household income and detailing your children's names.
- Universal Credit with an annual income of £7,320 or less - please supply a copy of your most recent statement or screen print showing your 'Take home pay for the period'.
- Child Tax Credit only with an annual income of less than £16,105 - please provide a copy of your 2020/2021 child tax credit award letter detailing your child(ren)'s names and your annual income.
- Income related Employment and Support Allowance - please provide a copy of your award letter dated within the past 3 months.
- Asylum Seekers - please close a copy of your ARC Card or BAIL201 Letter or Serco Occupancy Agreement

Existing Applicants - If your child was in receipt of free school meals last term and your circumstances have not changed and continue to meet the eligibility criteria, the meals will automatically continue and you do not need to complete and submit a new application form.

If your circumstances have changed, you will receive a letter from Glasgow City Council requesting proof of eligible benefit. Failure to supply proof of eligibility will result in the removal of free school meals.

New Applicants - please complete an application from online (available early July 2020) or from the school office and submit along with proof of eligible benefits.

If you have an enquiry/updated information regarding your Clothing Grant/Free school meal application, please contact Glasgow City Council using the online enquiry form. This can be found at Glasgow City Council My Account.

Bereavement Benefits

In the sad event that a member of your family passes away, depending on your circumstances, you could be eligible for some help. Contact the Bereavement Service helpline for advice Telephone: 0800 731 0469.

Funeral Support Payment

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. Usually, to be entitled to a funeral support payment, you must claim within six months of the date of the funeral. If your claim for a funeral support payment is late, it can be treated as if it was made in time if you missed the deadline due to the coronavirus outbreak.

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.

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.

BEST START GRANT

Each of the three best start grant payments – the pregnancy and baby payment, the early learning payment and the school age payment – usually have strict rules about when you have

to claim them. The pregnancy and baby payment must normally be claimed by the time your baby is six months old, or by the time the baby is one year in certain circumstances such as adoption or kinship care. The early learning payment must normally be claimed within the 18-month period starting on the child's second birthday. The school age payment for children born between 1 March 2015 and 29 February 2016 (inclusive) must usually be claimed between 1 June 2020 and 28 February 2021.

If your claim for any of these payments is late, it can be treated as if it was made in time if you missed the deadline due to the coronavirus outbreak.

DELAYS TO NEW BENEFITS

The Scottish Government has announced that there will be delays to the introduction of some of the new Scottish benefits.

SCOTTISH CHILD PAYMENT

The Scottish Child Payment, a £10 top-up for some lower income families, was due to be introduced in December 2020 for children aged under six. As a result of the coronavirus outbreak this has now been delayed and the Scottish Government hopes to start taking applications for these payments at the end of 2020, with first payments being made from 2021, although it has stated that this timescale may change.

DISABILITY BENEFITS

The three main disability benefits – Disability Living Allowance, Personal Independence Payment and Attendance Allowance – will all eventually be devolved to Scotland. The first of these to be devolved will be Disability Living Allowance for children. The plan was for the replacement – called Child Disability Payment – to be introduced in summer 2020. The Scottish Government has announced that the introduction of this new benefit will now be delayed. Similarly, the plan to introduce the replacement to personal independence from spring 2021 has been delayed.

JOB START PAYMENT

The job start payment – a payment aimed at supporting certain young people when they are starting a job – was due to be introduced in March 2020. The introduction of this payment has also been delayed.

Students

Students should continue to receive all student support funding (except travel costs and, usually, childcare costs) when they are ill or self-isolating in accordance with NHS Scotland COVID-19 guidance.

Colleges should continue to pay childcare costs where childcare providers are closed, or not available to the student's child/ren any more (if they do not meet the Government's criteria for being able to continue to do so), but the student has provided evidence to the college that the providers are requesting that all or some of the fees are still due as part of their COVID-19 fees policy.

Young people aged 16-19 in non-advanced education can continue to receive the education maintenance allowance (EMA) while schools and colleges are closed.

The Student Awards Agency Scotland (SAAS) has also produced a questions and answers page on their website. This can be found here: <https://www.saas.gov.uk/news/coronavirus>.

At HE level, various provisions are in place to continue student funding, including:

- Student loan payments made by the Student Loans Company to Scottish students are being paid as planned.
- The care-experienced accommodation grant to help with rent over the summer is available early this year – from early April.
- Nursing and midwifery student bursaries will continue to be paid.

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

Scottish Welfare Fund (Crisis Grants)

If you have no money for food or bills, for example, you can ask for a crisis grant to help you to pay for these things. Local authorities administer these funds. Extra money has been put into these funds due to the coronavirus crisis, and some rules have been eased. You can apply by searching online for Glasgow City Council Welfare Fund or you can phone 0141 276 1177.

Scottish Welfare Fund (Community Care Grants).

The Welfare Fund telephone line has been temporarily closed. You can still apply online by searching for Glasgow City Council Welfare Fund. Normally decisions are made within 15 working days however under current circumstances this is taking much longer and they are unable to give a timescale for decisions. In our experience it has been taking approximately two months.

You can now claim child benefit for newborns before registering their birth

Child Benefit lets you claim £21.05 a week for a first child, and £13.95 a week for additional children, though you'll need to be earning less than £50,000 to be able to get the payments in full and less than £60,000 to get anything (both of you will need to earn less if you both work). It's a complicated system for some (especially those earning over the £50k threshold).

However much you earn, you usually need to register your child's birth before you can claim child benefit for them. But as many registry offices are closed due to coronavirus, you currently don't need to register the birth before claiming. This applies until further notice to all newborns who are not yet registered.

If you're a first-time parent wanting to register for child benefit, you need to do the following:

1. Fill in the usual CH2 form which can be accessed here: <https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment>

[data/file/877959/Child Benefit Claim form - English.pdf](#) – you'll need you and your partner's personal info including National Insurance numbers and your child's details. Note that you won't be able to provide all the details asked for in Section 3 about your child's birth certificate. Instead...

2. Make sure you add a note to say that you haven't been able to register the birth due to Covid-19.
3. Send the form by post to: Child Benefit Office, Washington, Newcastle upon Tyne, NE88 1ZD.

You will need to send the birth certificate later on when you have it so your claim can be fully checked.

Already claim child benefit for an older child?

If you already claim child benefit for another child and want to add your newborn, you can add their details over the phone on 0300 200 3100. You'll just need your National Insurance number, or existing child benefit reference number, and to tell HMRC that you haven't been able to register the birth due to Covid-19.

Fuel

If you think you can't afford to pay for any extra gas or electricity used because you're having to self-isolate at home, support will be available through your energy supplier. Your supplier must take into account how much you can afford, and will explain your options.

The Government has also launched an [emergency package with energy suppliers](#) to ensure you don't face any additional hardships in heating or lighting your home during the coronavirus outbreak. If you are struggling with money problems or are repaying a debt, options will include:

- reviewing bill payment plans, including debt repayment plans
- payment breaks or reductions in how much you pay
- giving you greater time to pay
- in some cases, access to hardship funds

No credit meters will be disconnected during the outbreak.

Customers with pre-payment meters who may not be able to add credit can speak to their supplier about options to keep them supplied. This will benefit over 4 million customers. This could include nominating a third party for credit top ups, having a discretionary fund added to their credit, or being sent a pre-loaded top up card so that their supply is not interrupted. More broadly, any energy customer in financial distress will also be supported by their supplier, which could include debt repayments and bill payments being reassessed, reduced or paused where necessary, while disconnection of credit meters will be completely suspended.

Customers who are unable to top up their pre-payment meter are advised to contact their supplier immediately to discuss how they can be kept on supply. Ofgem recommends consumers leave the meter box unlocked if they need someone else to top up the meter. Smart meter customers should be able to top-up remotely, such as by phone, mobile application or online.

If you have contacted your supplier and still need assistance contact our Welfare Rights Officer.

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.

Home Energy Scotland

As many of us will see our energy bills rise because of the current lockdown due to the coronavirus (COVID-19) outbreak, we will start to work with Home Energy Scotland who is keen to speak to anyone who is worried about this.

[Home Energy Scotland](#) is an energy advice service funded by the Scottish Government that provides free, impartial advice to help people stay warm, make the best use of energy and save money on their bills.

Advisors, now operating remotely, are taking calls. The team can help with:

- Practical advice on ways to stay warm for less
- Support for households with prepayment meters who are worried about topping up during lockdown
- The latest information on emergency measures by energy suppliers to make sure vulnerable people do not get cut off during the coronavirus outbreak.

How to get in touch

To find out how Home Energy Scotland can help you, phone **0808 808 2282** or email adviceteam@sc.homeenergyscotland.org and a friendly advisor will be in touch. Calls are free and lines are open Monday to Friday 8am to 8pm and Saturday from 9am to 5pm. We can also make referrals on your behalf, just contact the office.

Warm Home Discount

Fuel companies usually start accepting applications around July/August. It is unclear if the process will be delayed this year. Check with your supplier regularly, particularly if your supplier is Utilita as last year they only opened their window for applications for a week! Last year their Broader Application window opened on Wednesday 7th August and closed at 11am on Wednesday 14th August.

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

Castlemilk Together offer Children/Family Food Provision. They are currently changing this and will be offering community based activities. As soon as this has been finalised, we will let you know or you can check the Castlemilk Together Facebook page.

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.

Bin Collection

The collection of brown recycling bins from front and back door properties (for food and garden waste) has restarted.

You can check the online calendar for your next scheduled collection date.

<https://www.glasgow.gov.uk/refuseandrecyclingcollectionscalendar>

GCC have asked that you keep any excess waste that doesn't fit in your brown bin and put it out over your next collection dates. Collections will continue to take place fortnightly. Waste placed at the side of bins will not be collected.

Household Waste and Recycling Centres (HWRCs)

From Monday 22nd June they are accepting the following waste types:

- Bags of household waste
- Garden waste
- Cardboard
- Wood (including small furniture)
- Mattresses
- White Goods
- Electrical Items (including lamps, tv screens and monitors).

These centres will be open Monday to Friday, 10 am to 4pm each day (last entry 3.45pm). It is anticipated that the centres will be very busy in the first weeks of opening and they are urging residents to consider whether visiting is urgent or essential.

Please note that anyone in self isolation or with Covid-19 symptoms must not visit the HWRCs under any circumstances.

Staff will not be able to provide physical assistance to householders to unload material; if you cannot unload without assistance, please do not come to one of their sites.

Further conditions for the centres can be found here <https://www.glasgow.gov.uk/coronavirus>.

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.

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.

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, 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.

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>

TV licence

A rule change meaning that free TV licences for the over-75s will be restricted to those who receive the pension credit benefit was set to come into effect on 1 June 2020. But it has now been delayed until 1 August 2020.

Support for women with mesh complications

A fund is being created to help support women with transvaginal mesh complications.

The scheme, which will be run by NHS National Services Scotland, will open for applications at the start of July and run until the end of June next year.

It will be available to women who have experienced complications after having vaginal mesh implanted in procedures carried out by or on behalf of a Scottish health board.

Successful applicants will receive a one-off payment of £1,000 towards costs associated with emotional or practical support.

Further information on precise eligibility criteria and how to apply will be made available closer to the scheme opening date of Wednesday 1 July.

Debts

If you are struggling with debt the following agencies can offer free and non-judgemental support and help. Citizens Advice <https://www.citizensadvice.org.uk/scotland/>, Castlemilk Law Centre, National Debtline <https://www.nationaldebtline.org/S/Pages/default.aspx> and Step Change (<https://www.stepchange.org/>).

Below is a list of some changes and help that different types of lenders should offer. Contact your lender to ask for help but if you have any problems you can contact one of the above companies for assistance.

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.

Banks are helping those struggling to repay personal loans and credit cards, offering payment holidays of up to three months for people whose income has been hit.

People owing money on store cards, catalogue credit, guarantor loans, logbook loans, credit union loans, home-collected credit and community development finance institution (CDFI) loans can also access the same payment holidays. Plus, if your debt has been sold on to a debt collection firm from one of these lenders, they'll also have to give you the option.

Here's what you need to know about credit payment holidays:

- **Three-month payment holidays are available 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 9 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 regulator the Financial Conduct Authority **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.

Credit cards, personal loans & catalogue debt payment holidays

The Financial Conduct Authority (FCA) published proposals which included extending card and loan payment holidays for those struggling due to the pandemic. It's likely to be in place by July. In brief it proposes...

- If you've not yet applied, you'll have till 31 October 2020 to do so.
- Already on a pay holiday? You can ask to extend it for a further 3mths.
- Partial pay holidays are allowed if you can repay some but not all of it.

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.

The FCA has said payday lenders must offer payment holidays for customers who are struggling due to coronavirus and who ask their lender for help. These measures came in on Monday 27 April 2020.

Payday loan customers can ask for a one-month payment holiday, and crucially no interest will rack up in that time. Lenders can choose to give a longer holiday, though there's no regulatory requirement to do so. They also need to let you apply for a payment holiday until 27 July, so even if you're keeping up with payments now, you'll be able to apply later.

Once the payment holiday is over, payday lenders need to let customers make the deferred payment in an "affordable way", which could be as a single payment after the term of the loan ends, or as several instalments.

If you tried to get help from your lender before 27th April and it didn't help, it's now worth asking again.

Buy-now-pay-later, pawnbroking and rent-to-own firms must give three-month payment holidays
The FCA has also said lenders in these three sectors must give three-month payment holidays to customers who are struggling due to coronavirus and who ask for help. How exactly the payment holiday works depends on what type of product you have...

Buy now, pay later. You can ask for a payment holiday of up to three months. If you do, and you're in a promotional period – say an initial 0% interest deal – this should be extended by the length of the payment holiday. However, if you are paying interest, this will continue to accrue during the payment holiday and will be added to what you owe once you start paying again.

Buy now, pay later covers in-store credit or catalogue credit where you get an interest-free or low-interest period at the start, often for a year, where you may not need to make any payments. After the initial period, you'll need to make monthly payments, and you may start being charged interest at this point. Buy-now-pay-later firms include Hitachi Capital and Consumer Credit Solutions, though the finance is arranged in store or online.

Many people have asked if Swedish bank Klarna and its buy-now-pay-later service is included in this. Officially it isn't, as its finance deals aren't regulated in the same way. But when asked, they said they were helping customers who were struggling to pay, and one option to help included payment holidays. If you're having difficulties with repayments, get in touch with their customer service team.

Pawnbroking customers. You can ask for a payment holiday of up to three months here too, though again, you'll continue to accrue interest during the payment holiday.

Your redemption period would also be extended for the same amount of time as the payment holiday. If your redemption period has already ended, the pawnbroker shouldn't serve notice to sell the item during the three months. If it's already told you it plans to sell your item, it should pause the sale.

Rent-to-own and pawnbroking firms also won't be able to charge customers additional fees if social-distancing measures mean items can't be redeemed, collected or repossessed, whether that's because the store is shut or if the customer can't get to it, for example if they're self-isolating or shielding.

Lenders need to let you apply for a payment holiday until 27 July, so even if you're keeping up with payments now, you'll be able to apply later.

There's now help available for borrowers with car finance plans, who can apply for three-month payment holidays if they're struggling due to coronavirus.

The Financial Conduct Authority, which regulates this sector, has brought in these measures on hire purchase (HP), personal contract purchase (PCP) and leasing deals, plus any other finance where the loan is secured on the vehicle. It doesn't just apply to cars – it covers van and motorbike finance too. You can get:

- **Three-month payment holidays.** If you're financially affected by coronavirus, your lender has to consider offering a three-month payment holiday. This means you don't need to make your scheduled payment, though interest will still accrue during this time.
- **If it thinks a payment holiday isn't suitable, it must offer other help.** This may apply if you're already in arrears or if your financial troubles are likely to go on for longer than

three months. However, your lender can't say no to the payment holiday and not offer other help.

- **Lenders can't repossess vehicles if you're struggling due to coronavirus.** They won't be able to end the finance agreement or repossess your vehicle due to coronavirus-related payment struggles.

Firms are also expected to "treat customers fairly", and not introduce unfair changes to customers' contracts if they're changing the loan deal to spread the cost of the extra interest over the remaining term. For example, if car prices depreciate temporarily due to coronavirus, your lender shouldn't use this to recalculate your PCP balloon payment (the large payment at the end you need to pay if you want to own the car).

Similarly, if a customer isn't able to pay their balloon payment at the end of the deal but wants to keep their vehicle, the lender will be expected to "work with the customer" to find a solution.

How do I request a payment holiday from my car finance lender?

Some car finance lenders will let you make the payment request on their websites, others will need you to ring them, but all have information online about the best way to get in contact.

Many motor finance lenders are experiencing high call volumes, so if you don't get through first time, keep trying. Remember, your lender now has to help with a payment holiday or other suitable support.

You have until 27 July 2020 to apply for a payment holiday on your car finance, so the option's there for a little while if you're meeting payments now, but start to struggle a little further down the road.

0% Bank overdrafts

The FCA's proposals also include new overdraft help. In April, the regulator introduced up-to-£500 interest-free overdrafts for 3mths - under the new proposals, these will be extended.

- For those struggling due to coronavirus, on request, the first £500 of authorised overdrafts can be interest-free for a further 3mths.

- If you've not yet asked for help, you'll have till 31 October 2020 to do so.

Banks must ensure that *no one* pays more for their overdraft than before.

The FCA's ordered banks to ensure no one pays more for their overdraft than they would have done under the old system for the next three months.

The banks needed to have put these measures in place by 14 April, though some banks have gone over and above the FCA's minimum standards in the bullets above. In fact, banks have added interest-free buffers to more than 27 million current accounts.

IVA

Since 20 April, new guidance from the Insolvency Service has meant that people with individual voluntary arrangements (IVAs) have more options and flexibility if they are in financial difficulty

as a result of coronavirus, for example, if they've had a reduction in income or an increase in expenses.

If you've got an IVA – a legally binding debt repayment plan – and need extra help, currently your supervisor can ask your creditors to approve changes such as a payment break or reduced payments. This is called a 'variation' and can be a slow process. The new guidance has been designed to increase the flexibility of variations and gives situations where the IVA firm can give more help immediately with no need for approval from creditors. The new rules allow:

- Your IVA supervisor to approve up to an extra three months of payment breaks (usually you can take up to nine months during the term of the IVA).
- Your supervisor to approve a reduction in your monthly payments by 25% (the standard variation is 15%).
- Your supervisor to apply "discretion" when considering whether redundancy payments in excess of six months' net take-home pay are required to be brought into the arrangement.
- Critical workers to be exempt from the rules around bonuses and overtime – usually these need to go towards the IVA if they're over 10% of take-home pay.
- That no attempt should be made to release equity during the pandemic unless the debtor wants this. Instead the supervisor has discretion to extend the IVA for 12 months. The old rules say if you are in the last year of your IVA and have a home with equity you may have to try to remortgage to pay some equity into your IVA.

If you take a payment break, the extra months will be added on to the end of your IVA term, so it may last longer than the standard five years in your case.

You have until 20 October 2020 to apply for a payment break or reduction on your IVA, so if you're meeting payments now but start to struggle further down the line, the option is there to help you.

Lifetime ISA Withdrawal

On 1 May, the Treasury announced that people would be able to withdraw their cash from Lifetime ISAs without having to pay the full withdrawal charge. Currently, you're charged 25% of the amount withdrawn if you take cash out before you're 60 for anything other than buying a property.

But that's now been cut to 20% between 6 March 2020 and 5 April 2021. This means LISA account holders will have to pay back any Government bonus they have received, but won't have to pay the additional withdrawal charge, which is equivalent to 6.25%. Anyone who has withdrawn their money since 6 March and who paid a 25% charge will have the difference refunded.

If you've saved in a cash Lifetime ISA, this means you'll be able to get all the money back that you put in. For stocks & shares ISAs, what you'll be able to get back depends on how well your investments have done.

End