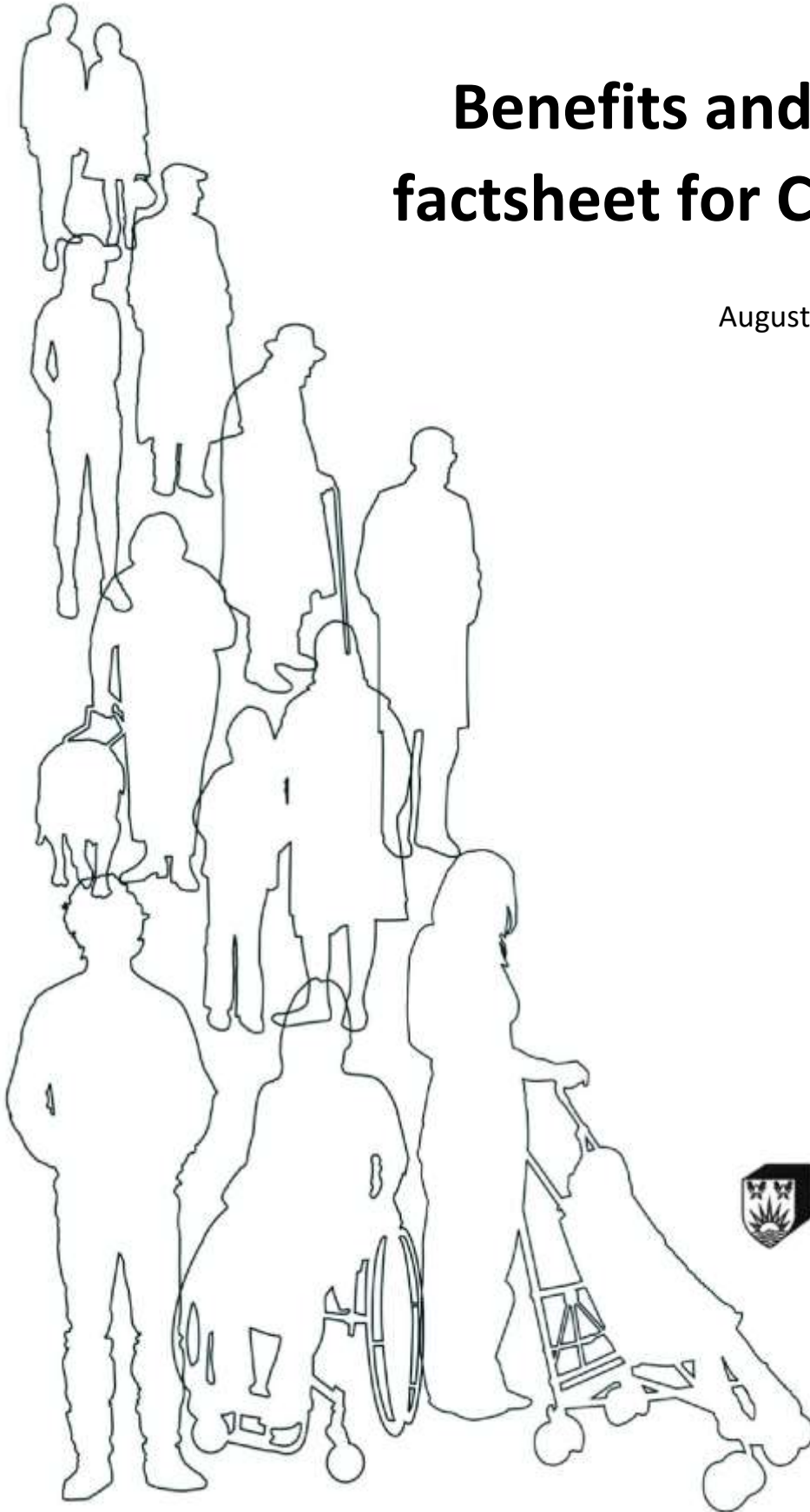


# information

## Benefits and housing factsheet for COVID-19

August 2020. Version 1.9.



# Contents

This guidance has been produced by the Financial Inclusion and Advice Service of Suffolk County Council to explain recent changes to benefits and housing rules, introduced by the government in response to the COVID-19 (coronavirus disease) outbreak. It also explains changes in procedures introduced to comply with COVID-19 containment measures.

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## **Disclaimer**

### **Version 1.9. (Date: 30.07.2020)**

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## COVID-19 terminology

UK government has introduced measures to limit the spread of COVID-19 (coronavirus disease) and protect the population. People taking these steps may be entitled to support from their employer, support from the government and/or benefits.

### Shielding extremely vulnerable people

[Clinically extremely vulnerable](#) people are those most at risk from COVID-19, including people who:

- Have had a solid organ transplant
- Are having specified types of cancer treatment
- Have blood or bone marrow cancer, such as leukaemia
- Have a severe respiratory condition, such as cystic fibrosis or severe asthma
- Have a condition or are taking medicine that makes them much more likely to get infections
- Are pregnant and have a serious heart condition

Extremely vulnerable people should have been contacted by letter by the NHS and advised to take extra steps to avoid the risk of contracting COVID-19. This is referred to as 'shielding'. People who did not receive a letter from the NHS, but think they are part of this clinically vulnerable group, should contact their GP.

People who are shielding and who have received a letter advising that they are clinically extremely vulnerable should [register online](#) or phone 0800 028 8327 if they need any extra support, for example, having essential groceries delivered to their home. People are advised to register even if they do not need help at this time.

**From 5 June:** The government updated its advice to people who are shielding.

- People who are shielding can now spend time outdoors (though not in other buildings, households, or enclosed spaces), but should take extra care to minimise contact with others by keeping two metres apart. This can be with a member of their own household or, if they live alone, one person from another household (ideally the same person each time).
- They should not attend any gatherings, including gatherings of friends and families in private spaces, for example, parties, weddings and religious services.
- They should strictly avoid contact with anyone who is displaying symptoms of COVID-19 (a new continuous cough, a high temperature, or a loss of, or change in, sense of taste or smell).

**From 6 July:** The government has relaxed the rules for clinically vulnerable people who are shielding from 6 July, allowing them to meet other people outdoors, in groups of up to six people, and to form a 'support bubble' with another household.

**From 1 August:** The Government will remove central government support for shielding people from 1 August and allow clinically vulnerable people to return to work from that date, if their workplace is

'COVID-19 safe'. People claiming Statutory Sick Pay solely on the basis that they are shielding, will no longer be able to do so from 1 August.

The Government has issued guidance asking employers to work with them to ease the transition back to a more normal way of life for their shielding employees. It states it is important that this group continues to take careful precautions, and employers should do all they can to enable them to work from home where this is possible, including moving them to another role if required. Where this is not possible, those who have been shielding should be provided with the safest onsite roles that enable them to maintain social distancing. If employers cannot provide a safe working environment, they can continue to use the Job Retention Scheme for shielded employees who have already been furloughed.

Justin Tomlinson, Minister for Disabled People, Health and Work, issued a statement to say that the government expects employers 'to do the right thing' to help their employees to transition back to work safely, and that -

"If employers cannot provide a safe working environment, they will still be able to access a range of government support: this includes the Coronavirus Job Retention Scheme for employees who have previously been furloughed for a full three-week period prior to 30 June and the Self-Employed Income Support Scheme."

In practice, this alternative government support will be available to few people.

### **Benefits for people who are shielding**

DWP guidance published on 20 April 2020 stated people who are shielding because they are in an extremely vulnerable group are entitled to New Style Employment and Support Allowance (ESA), if they are not entitled to Statutory Sick Pay from their employer. At the time of writing, the government has **not** announced any change to the entitlement conditions for New Style ESA from 1 August.

### **Workers who are shielding**

Workers who are shielding because they are in an extremely vulnerable category are eligible to be 'furloughed' under the Coronavirus Job Retention Scheme if they cannot work from home. Workers, who live with someone who is shielding, are also eligible to be furloughed by their employer if they cannot work from home.

From 16 April 2020, workers who are shielding because they are in an extremely vulnerable category are entitled to Statutory Sick Pay (SSP) up to and including 31 July 2020.

### **Furloughed workers**

COVID-19 has had a significant effect on businesses, some of which have asked employees not to come into work. With the agreement of the employer and the employee, a worker can be 'furloughed'. Furloughed workers are kept on the payroll and paid by their employer, but not required to work. The employer may claim a percentage of their wages for the hours not worked, under the Coronavirus Job Retention Scheme. When the scheme was introduced, employees had to

be furloughed for at least three weeks. From 1 July, there is no minimum furlough period and employees can return to work on a part-time basis, with the scheme covering a percentage of their wages for the period they are not working. The scheme ends on 31 October 2020 (see page 35 for more details of the Coronavirus Job Retention Scheme).

## **Self-isolating**

A person is self-isolating if they (or someone they live with) have symptoms of COVID-19 – a high temperature *or* a new, continuous cough *or* a loss or change to the sense of smell or taste. A person who is self-isolating must not leave their home for any reason and must not have visitors, including friends and family. People with COVID-19 symptoms must self-isolate for at least 10 days from onset of the symptoms or longer if they still have any of the following symptom: high temperature or feeling hot or shivery, runny nose or sneezing, feeling sick, diarrhoea or loss of appetite. People living with someone with COVID-19 symptoms, or who have been contacted by NHS Test and Trace, must self-isolate for at least 14 days from the day that person’s symptoms started or the date of contact.

Workers who are self-isolating are entitled to Statutory Sick Pay (see page 33) from the first day of self-isolation, if they meet the basic eligibility conditions. If their employer asks for evidence, the worker can contact: <https://111.nhs.uk/isolation-note/> for an isolation note.

The Statutory Sick Pay regulations were amended from 5 August 2020, to ensure that a person is entitled to SSP for the full period for which they are required to self-isolate and for the period they are required to stay at home after testing positive for coronavirus.

People who are self-isolating are entitled to New Style Employment and Support Allowance (payable from day one) and/or Universal Credit, if they meet the basic eligibility conditions. They do not need to provide a fit note or an isolation note.

[NHS information](#) about self-isolating.

## **Staying alert and safe (social distancing)**

Measures everyone is expected to take to reduce social interaction between people, to reduce the transmission of COVID-19. There are no special benefits or employment rules for people who are social distancing – everyone is expected to do it. The government is regularly updating its guidance on social distancing measures. See [NHS information](#) for up-to-date details.

## **NHS test and trace**

The NHS test and trace service has been set up so that anyone who develops symptoms of COVID-19 can quickly be tested to find out if they have the virus. It helps trace close recent contacts of anyone who tests positive for COVID-19 and, if necessary, notifies them that they must self-isolate at home to help stop the spread of the virus. Details of what to do if a person has COVID-19 symptoms or is notified by the NHS of a recent contact with someone who has tested positive for COVID-19 can be found on [GOV.UK](#).

## Help and advice

### Home, But Not Alone

**0800 876 6926**

A Suffolk-focused community service set up to support people who need help during the COVID-19 pandemic.

In line with changes to Government guidance to those who have been shielding, from 5pm on July 31<sup>st</sup> the Home, But Not Alone phonenumber will **no** longer provide:

- Free emergency food deliveries
- Medicine deliveries

The Government has written to shielding residents in Suffolk to make them aware of the changes.

For the short-term, the team at Home, But Not Alone will still be able to offer help and advice to vulnerable people in the community and signpost them to local support.

The support on offer will be reviewed as the Government lifts restrictions, especially for those who are shielding, and the levels of COVID-19 continue to fall. This may mean that further changes are announced to the support offered by Home, But Not Alone in the future. However, these services are designed to be reintroduced if there is a significant local outbreak.

### Independent advice in Suffolk

Citizens Advice offers free advice about benefits, housing, debt, employment rights, consumer rights and immigration issues. Disability advice services offer free advice about benefits and services available to people with disabilities and their carers.

All local advice agencies are closed to visitors due to the current COVID-19 containment measures. They are operating a telephone advice service.

- |  |               |
|--|---------------|
| • Citizens Advice                                | 03444 111 444 |
| • Disability Advice Service (East Suffolk)       | 01394 387070  |
| • Disabled Advice Bureau (Ipswich)               | 01473 217313  |
| • Disability Advice North East Suffolk (Waveney) | 01502 511333  |

### Help for older people

Age UK Suffolk ceased operating on 24 July 2020. Age UK, the national charity, can provide information and advice to older people in Suffolk and signpost people to alternative services.

- Phone: 0800 169 6565 (8am to 7pm, open seven days a week)

Information about support for older people, including: befriending services, support with shopping, help around the home, help with personal care and support for carers can be found on the [Suffolk County Council website](#).

## Debt advice

These organisations offer free, independent advice to people who are experiencing debt:

- [National Debtline](#)
- [Money Advice Trust](#)
- [Stepchange](#)

## Money Matters – Managing Debt Together

East Suffolk Council and its three local Citizens Advice services have launched a new campaign to encourage people to talk about money worries, to avoid financial problems building up over time. The aim of the campaign is to direct people to Citizens Advice, which provides free, independent, impartial and confidential advice to people with concerns about debt.

Contact: 0330 107 5627 (Monday to Friday between 9.30am – 4pm) or e-mail:

[moneymatters@nescab.cabnet.org.uk](mailto:moneymatters@nescab.cabnet.org.uk). People can find their nearest Citizens Advice on the [Citizens Advice website](#).

## Financial relief for customers affected by COVID-19

**From 14 April 2020:** The Financial Conduct Authority (FCA) announced a package of temporary measures designed to provide temporary relief to people experiencing repayment difficulties during the COVID-19 pandemic. The changes affect people with credit cards, loans and overdrafts.

From 14 April, banks and lenders are expected to:

- Offer a temporary payment freeze on loans and credit cards for up to three months, for consumers negatively impacted by coronavirus
- Allow customers who are negatively impacted by coronavirus and who already have an arranged overdraft on their main personal current account, up to £500 charged at zero interest for three months
- Make sure that all overdraft customers are no worse off on price when compared to the prices they were charged before the recent overdraft pricing changes came into force

The following products are covered: guarantor loans, logbook loans, home collected credit, a loan issued by Community Development Finance Institution and some loans issued by credit unions, but only where these are regulated. The guidance also applies to firms which have acquired such loans.

## Credit cards, revolving credit, personal loans and overdrafts

**From 3 July 2020:** The FCA announced new measures for firms providing credit card and other revolving credit (store card and catalogue credit) and personal loans. These are aimed at customers who are coming to the end of a payment freeze and for customers who have agreed an arranged interest-free overdraft of up to £500.



The FCA confirmed:

- If customers can afford to return to regular repayment, or make partial payments, it is in their best interest to do so.
- Firms should contact customers coming to the end of a first payment freeze to find out if they can resume payments – and if so, agree a plan on how the missed payments could be repaid.
- For customers still facing temporary payment difficulties as a result of coronavirus, firms will provide them with support, which could include freezing or reducing payments on their credit card and personal loans to a level they can afford for 3 months.
- Customers who are negatively impacted by coronavirus and who already have an arranged overdraft on their main personal current account, can request up to £500 interest-free for a further 3 months. Firms will also provide these customers with further support where it is needed, including reducing the cost of borrowing above the interest-free buffer, especially if this cost of borrowing would otherwise increase.
- Customers that have not yet had a payment freeze or an arranged interest-free overdraft of up to £500 and experience temporary financial difficulty due to coronavirus, are able to request one up until 31 October 2020.

Any payment freezes or partial payment freezes offered under FCA guidance should not have a negative impact on credit files. However, borrowers should remember that credit files are not the only source of information which lenders can use to assess creditworthiness.

When implementing this guidance, firms should be particularly aware of the needs of their vulnerable customers and should consider how they engage with them. Firms should also encourage customers to access free money advice.

In April, the FCA asked all firms to temporarily ensure all overdraft customers were no worse off on price when compared to the prices they were charged before the recent overdraft rule changes came into force. This measure is not being extended from 3 July. Firms that increase their charges from this temporary level should give customers impacted by coronavirus an opportunity to seek extra support before any changes take effect.

The above guidance only applies to credit cards (and other retail revolving credit, such as store cards and catalogue credit), personal loans and overdrafts.

### **Other forms of credit**

**On 15 July 2020:** the Financial Conduct Authority published finalised guidance for firms, to support people experiencing payment difficulties with other consumer credit products, such as motor finance, high-cost short-term credit ('payday loans'), rent-to-own, pawnbroking and buy-now pay-later schemes. Use the following links to access the guidance:

- [Payday loans and other high-cost short-term credit](#)
- [Motor finance agreements](#)
- [Rent-to-own, buy-now pay-later and pawnbroking agreements](#)

## **Debt enforcement**

CIVEA, the Enforcement Agent professional body, announced a suspension of enforcement action on 23 March 2020 for all debts, including unpaid court fines, penalty charge notices, council tax and non-domestic business rates. Local authorities have requested that light-touch communication is maintained to identify vulnerable people and offer extensions to repayment plans and payment holidays.

### **CIVEA post lockdown support plan (from the CIVEA website)**

All enforcement visits were suspended by 23 March 2020. All other activity, such as issuing of Notices of Enforcement, reminder letters and outbound calls was reduced. CIVEA members fully accept that to simply restart enforcement visits once the government eases restrictions would not be acceptable.

Prior to recommencing any visits to customers, all CIVEA members will implement a 'Pre-visit Letter and Vulnerability Identification Phase'. This will involve issuing a light touch reconnection letter, which uses a template based on wording provided by CIVEA, plus follow up communication e.g. by text, e-mail, phone where possible. Firms will use the standard form letter unless their council clients require an alteration. The letter seeks to engage consistently with customers to understand how they have been affected by the COVID-19 crisis and respond as appropriate. Each case will be offered support as appropriate, including signposting to the Money Advice Service and debt advice charities.

When enforcement can resume following the lifting of emergency regulations, individuals will be given 30 days' notice of a visit by an enforcement agent, unless the local authority has specific requirements.

This is to provide sufficient opportunity for engagement with customers prior to the attendance of an Enforcement Agent, which could prevent additional fees being added to the outstanding debt.

### **Training**

All enforcement agents will be required to undertake additional, mandatory CIVEA-approved training prior to any recommencement of visits. This will include: the effective use of protective equipment and social distancing requirements, how to protect themselves and those that they encounter in the community. This will be supplemented by refresher training on supporting vulnerable people and recognising mental health issues.

### **Pre-visit assessment**

When they have a contact number, CIVEA members will phone in advance of enforcement visits to identify any vulnerabilities or changes in circumstances.

### **Post-lockdown visits**

Enforcement visits will restart after the government lockdown restrictions that cover such activity are lifted. Agents will receive refresher training on how to identify any vulnerabilities or changes in circumstances. Visits will be contactless in line with CIVEA safe working practices guidance.

Enforcement agents will not enter premises to take control of goods.

Where appropriate, vulnerable people or those who have been severely impacted financially by the pandemic, will be referred to debt advice agencies for additional support.

In these circumstances, the case will be placed on hold to be monitored, with contact by welfare staff, as appropriate, prior to proceeding. The fees incurred will remain in place.

Vulnerable people will be referred to their creditor for additional support, where appropriate.

### **Immigration advice**

GYROS provide information, advice and guidance to people from abroad. They are not offering face to face services until further notice. Phone: 01493 745260 or 01473 480701 or e-mail: [admin@gyros.org.uk](mailto:admin@gyros.org.uk). New contact hours: Tuesday to Friday 9am to 5pm for queries from practitioners. Tuesdays and Fridays 9am to 1pm for members of the public

Suffolk Law Centre provides free, confidential legal advice from legal professionals. Phone: 01473 408111 or e-mail: [office@iscre.org.uk](mailto:office@iscre.org.uk) Monday to Friday 9am to 5pm.

## Other support

### Accessing benefits

The DWP and Post Office have launched a cash delivery option initially available to Post Office Card Account customers in England, who are identified by the DWP as shielding at home due to risk from the virus. The new service will enable cash benefit payments to be sent to these claimants. Claimants are being contacted to ensure they are able to regularly access their payments. For more information see link: [Post Office launches new cash delivery option](#).

Note: from 11 May 2020, no new pension or benefit claimant can open a Post Office Card Account. People unable to access a bank account must use the HMG Payment Exception Service instead.

### Free school meals

Under normal circumstances, schools are not expected to provide free school meals to eligible children who are not attending due to illness or if the school is closed. However, during the COVID-19 outbreak the government expects schools to continue to provide support to these pupils if the school is closed or only open to certain groups.

Schools unable to provide meals for delivery or collection can use the national voucher scheme to provide eligible children with a weekly £15 voucher, which can be redeemed at Morrisons, Tesco, Sainsbury's, Asda, Waitrose and M&S. For information about this and other schemes, click this link for [details](#).

The Prime Minister's official spokesperson announced the creation of a £120 million 'Covid summer food fund' to provide food to children over the summer holiday. The Department for Education said families of children eligible for free school meals would be provided with a voucher 'to cover the full six week summer holiday... which schools will be able to order before the end of term'. Vouchers will be provided via the existing system run by Edenred.

The Department for Education has announced a temporary extension to free school meal eligibility during the COVID-19 outbreak. This includes children with no recourse to public funds, who are:

- Children of Zambrano carers
- Children of families with with a right to remain in the UK on grounds of private and family life under Article 8 of the European Convention on Human Rights
- Children of families receiving support under Section 17 of the Children Act 1989

The extension of free school meal eligibility to these groups will continue while the COVID-19 outbreak impacts upon schools, including for the duration of the summer holidays. Full details are available in the Department's [updated guidance](#).

## Help with fuel costs

People can get advice about what to do if they are struggling to pay their energy bills from the [Citizens Advice website](#).

Utility companies have also provided information and advice for individuals and families struggling to pay their bills during the COVID-19 outbreak (click for links):

[British Gas](#)

[EDF](#)

[EON](#)

[Npower](#)

[Green Star](#)

[Bulb](#)

See the Suffolk Resource Directory link on the following page for more assistance with fuel costs.

## Ipswich Furniture Project

The Ipswich Furniture Project shop is closed, but they have offered to help deliver essential items to those in need. They accept referrals from local councils, housing providers and other charities. Contact Bob Whitehead on 07919 348012.

## Support for people experiencing domestic violence

Campaigners have reported a rise in requests for help from victims of domestic abuse since coronavirus lockdown measures came into force. Between 26th March and 1st April, Women's Aid experienced a 41% increase in users visiting their Live Chat site.

Support for people experiencing domestic violence is available from these organisations:

### Anglia Care Trust

Suffolk Domestic Abuse Helpline: 0800 9775690 (open 24 hours a day, 7 days a week)

For professionals: 01473 618660 or email: [admin@angliacaretrust.org.uk](mailto:admin@angliacaretrust.org.uk).

Website: [www.angliacaretrust.org.uk](http://www.angliacaretrust.org.uk)

Open as normal for referrals although staff are working from home so telephone and video messaging support being offered

### Norfolk and Suffolk Victim Care:

Phone 0300 303 3706 or e-mail: [nsvictimcare@victimsupport.org.uk](mailto:nsvictimcare@victimsupport.org.uk)

Website: [www.nsvictimcare.org/contact-us/](http://www.nsvictimcare.org/contact-us/).

Open as normal for referrals and providing telephone support

### Lighthouse Women's Aid

Phone: 01473 228270. Website: [www.lighthousewa.org.uk](http://www.lighthousewa.org.uk)

Referrals for refuge currently suspended in order to provide a safe service for residents.

Telephone support being provided, centre closed.

### Bury St Edmunds Women's Aid Centre

Phone: 01284 753085 or instant messaging available via website 10am-12pm

Website: [www.burystedmundswomensaid.org.uk](http://www.burystedmundswomensaid.org.uk)

Refuge full and referrals currently suspended in order to provide a safe service for residents.  
Telephone and video support being provided, but the centre is closed.

### **Alumah**

Phone: 07770 468698. Website: [www.alumah.co.uk](http://www.alumah.co.uk)

Will arrange a call back, WhatsApp or video link

### **Compassion**

Phone: 07597 337831 or e-mail: [michelle@compassion.org](mailto:michelle@compassion.org)

Website: [www.compass-ion.org](http://www.compass-ion.org)

Referrals by email only. Telephone, email and text support to clients. Freedom programmes are suspended.

### **Waveney Domestic Violence and Abuse Forum**

Phone: 01502 572143 or 07906 245979 or e-mail: [info@waveneydvforum.org.uk](mailto:info@waveneydvforum.org.uk)

Website: [www.waveneydvforum.org.uk](http://www.waveneydvforum.org.uk)

Telephone support being provided, centre closed.

### **Independent Domestic Violence Advisor (IDVA) Service**

Continue to support high risk clients with telephone support.

Phone duty ISVA 07866 142139 or [isva.theferns@suffolk.pnn.police.uk](mailto:isva.theferns@suffolk.pnn.police.uk)

ISVAs are all working remotely, they will continue with supporting clients via telephone, email, Skype and (in the very near future) via Zoom.

### **(Sexual Assault Referral Centre – SARC) The Ferns**

Phone 0300 1235058 or e-mail [contact@theferns-suffolk.org.uk](mailto:contact@theferns-suffolk.org.uk)

Website: [www.theferns-suffolk.org.uk](http://www.theferns-suffolk.org.uk)

### **Suffolk Rape Crisis**

Phone: 0800 085 0520 or e-mail: [administration@srchelp.org.uk](mailto:administration@srchelp.org.uk)

Website: [www.srchelp.org.uk](http://www.srchelp.org.uk)

Open for referrals, telephone support and online counselling being provided.

### **Survivors in Transition**

Phone: 01473 232499 or 07765 052282 or e-mail [support@survivorsintransition.co.uk](mailto:support@survivorsintransition.co.uk)

Website: [www.survivorsintransition.co.uk](http://www.survivorsintransition.co.uk)

Open for referrals, telephone support being provided.

### **Fresh Start New Beginnings**

Phone: 01473 353355. Website: [www.fsnb.org.uk](http://www.fsnb.org.uk)

Open for referrals, telephone support being provided.

### **National Domestic Violence Helpline**

Phone: 0808 2000 247

Website: [www.nationaldomesticviolencehelpline.org.uk](http://www.nationaldomesticviolencehelpline.org.uk)

**Women's Aid**

E-mail: [helpline@womensaid.org.uk](mailto:helpline@womensaid.org.uk) or webchat available via website.

Website: [www.womensaid.org.uk](http://www.womensaid.org.uk)

**GALOP (LBGT):**

Phone 0800 999 5428. Website: [www.galop.org.uk](http://www.galop.org.uk)

**Mankind Initiative (Male victims)**

Phone: 01823 334244. Website: [www.mankind.org.uk](http://www.mankind.org.uk)

**Men's Advice Line (Male victims)**

Phone: 0808 801 0327. Website [www.mensadvice.org.uk/](http://www.mensadvice.org.uk/)

**Respect (For abusers)**

Phone: 020 3559 6650. Website: <http://respect.org.uk/>

**The Rail to Refuge scheme**

People fleeing domestic abuse anywhere in Britain during the coronavirus lockdown can apply for free train travel to refuge accommodation, through a partnership between train companies and Women's Aid. Train companies will cover the cost of train tickets for anyone travelling to refuge accommodation while coronavirus lockdown measures are in force.

To use the scheme, contact the [Women's Aid Live Chat](#) (open Monday to Friday, 10am – 2pm). Once a refuge vacancy has been confirmed, the person will be informed. The refuge can book a ticket for them, so they can travel for free.

After booking the ticket, the refuge sends the collection details via mobile phone, so the ticket can be picked up from the station using any debit or credit card. The person travels on a normal ticket, without having to declare the ticket was free or that they are fleeing from domestic abuse.

It is not possible for a person to book their own ticket via this scheme, they must contact Women's Aid. For further information: <https://www.womensaid.org.uk/rail-to-refuge-faqs/>

**Safe spaces at Boots**

From 1 May 2020, victims of domestic abuse are able to access safe spaces at Boots pharmacy consultation rooms across the country, where they can contact specialist domestic abuse services for support and advice. The scheme was created in response to the desperate situation facing many victims who are isolating with perpetrators during lockdown.

## Operational changes at Jobcentre Plus offices

### Do not attend

People receiving benefits were not required to attend Jobcentre appointments for three months, starting from Thursday 19 March 2020.

**From 1 July 2020:** The DWP has started to open Jobcentres to support vulnerable customers and those who are unable to manage their account digitally. They plan to manage footfall with an appointment system in place for new claims and vulnerable customers who do not have access to a computer.

### Do not phone

People making new claims for Universal Credit no longer need to call the Jobcentre Plus as part of the process. The Jobcentre will call claimants if they need to check any of the information provided as part of the claim. This includes ID verification for people who are unable to verify their identity online using GOV.UK.Verify.

### DWP Visiting Service

The DWP Visiting Service has suspended routine face-to-face home visits, with the exception of:

- Visits to vulnerable customers
- Visit required to ensure benefit payments can be made
- Visits to undertake safeguarding checks

Partner organisations (including the FIAS Visiting Team) can continue to make referrals to the DWP Visiting Service in the same way as they do now. The DWP will undertake a risk-based assessment for all referrals, ensuring they meet the criteria above, and then decide the best way to support the customer. Those customers who do not meet the criteria will instead be contacted by telephone or letter.

### The Video Relay Service

The Video Relay Service has now been rolled out to include Jobseeker's Allowance, Income Support and Maternity Allowance. It is already available to Universal Credit claimants. This service allows customers to make an inbound call to DWP via a British Sign Language interpreter using a video connection.

Claimants should go to GOV.UK, where an instruction video will explain how to use the video relay service. The video is on YouTube channel **dwpsign**. A direct link on GOV.UK will connect the user to a BSL interpreter.

People can also access VRS via the [SignVideo website](#) or [download their free app](#).



# Changes to welfare benefits

## Benefit increases

### Universal Credit

The monthly standard allowance of Universal Credit is increased for one year. The change takes effect from the first assessment period that ends on or after 6 April 2020. The new monthly rates are:

Single claimant (under 25)	£342.72
Single claimant (age 25 or over)	£409.89
Couple (both under 25)	£488.59
Couple (one of both age 25 or over)	£594.04

### Working Tax Credit

The basic element of Working Tax Credit will increase from 6 April 2020. This increase will apply for one year. The HMRC intends to apply this increase over a 35-day period starting on 9 April. Arrears payments will count as capital for means-tested benefits.

Working Tax Credit basic element	£3040 (annual amount)
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### Housing Benefit

The weekly 'additional earnings' disregard for Housing Benefit claimants working a specified number of hours, or receiving the 30-hour element of Working Tax Credit, increases from £17.10 per week to £37.10 per week, from 6 April 2020 to 4 April 2021.

### Local Housing Allowance rates for Universal Credit and Housing Benefit

Local Housing Allowance rates are used to calculate the maximum amount of rent that can be covered by Housing Benefit and the housing costs element of Universal Credit, for claimants who live in privately rented accommodation. The rates will increase for 12 months from 1 April 2020, to the 30<sup>th</sup> percentile of local rents in each Broad Rental Market Area. See the Local Housing Allowance website for rates and further information: <https://lha-direct.voa.gov.uk/>.

For Universal Credit, the increased rate applies from the first assessment period that ends on or after 6 April 2020.

## Carer's Allowance

Carers retain their entitlement to Carer's Allowance during any temporary break in caring as a result of isolation due to infection or contamination with coronavirus, whether this applies to the carer or the person being cared for.

Also, time spent providing emotional support now counts towards the qualifying threshold of 35 hours care per week.

## **Child Benefit**

HMRC is reminding new parents that they will still be able to claim Child Benefit despite the outbreak of coronavirus. Even though General Register Offices remain closed for now, parents can claim Child Benefit without having to register their child's birth first, to ensure they do not lose entitlement.

## **Council Tax Reduction and Council Tax Hardship Fund**

### **Claiming Council Tax Reduction**

All five councils within the Anglia Revenues Partnership (including East Suffolk and West Suffolk Councils) are accepting Council Tax Reduction claims over the phone, from people who are unable to claim online. This service is designed to support the most vulnerable claimants and people are encouraged to claim online or seek alternative support if they can.

All councils in the partnership accept direct notifications from the DWP when Universal Credit is claimed. If a Universal Credit claimant indicates they wish to apply for a Council Tax Reduction, the DWP will notify the council and a separate claim is not required.

### **Council Tax Hardship Fund**

A £500 million Hardship Fund has been made available to local authorities, to provide Council Tax relief to vulnerable people and households affected by COVID-19.

All councils in Suffolk are using the Council Tax Hardship Fund to reduce the Council Tax bill of working-age customers in receipt of Local Council Tax Reduction (CTR) by £150 per year or to reduce the bill to nil where the current Council Tax Reduction leaves less than £150 outstanding. There is no need for customers to contact their council – the reduction will be automatically applied.

## **Disability benefits**

### **Disability Living Allowance, Personal Independence Payment and Attendance Allowance**

#### **Returning claim forms**

Personal Independence Payment and Disability Living Allowance claimants now have up to 3 months to return their PIP2 claim form. It is in their interest to complete and return the form as soon as possible, as this will speed up the claim process.

#### **PIP2 electronic claim form**

The Personal Independence Payment 'How your disability affects you' PIP2 claim form can now be provided to claimants in an electronic format. The electronic PIP2 can be requested during the initial phone call to register a claim. This is then sent via e-mail to the claimant. Claimants can seek assistance from a third party to complete the form, but it is important that the PIP2 is returned from the e-mail address initially used to receive the form.

## **Assessments**

Face-to-face assessments for all sickness and disability benefits were suspended for 3 months from 17 March 2020, including those for new claims. On 6 July 2020, the DWP issued a statement confirming that face-to-face assessments remain suspended, but this would be kept under review.

As measures are taken across the country to ease restrictions, the DWP will gradually resume some review and reassessment activity which had been put on hold because of the COVID-19 outbreak, starting with renewals and reassessment for claims which were already underway when this activity was suspended.

Anyone who makes a new claim or is due an assessment will be contacted, if necessary, to discuss next steps, which will involve either a telephone or paper-based assessment.

### **DS1500 – Notification of Terminal Illness Form**

The Department for Work and Pensions has opened an e-mail facility to allow the DS1500 form to be e-mailed to them, rather than posted. The DS1500 will only be accepted if it sent in from a GOV.UK e-mail address. Forms received from personal or non-GOV.UK e-mail addresses will not be accepted. The DWP already accepts DS1500 forms from NHS.NET e-mail addresses and will continue to do so. The DS1500 should be sent to the following email address: [pip.e-ds1500@dwp.gsi.gov.uk](mailto:pip.e-ds1500@dwp.gsi.gov.uk)

### **Extension of existing awards**

On 23 April 2020, the government stated disability benefit awards were to be automatically extended by six months if due for reassessment in the following three months

DWP Minister Justin Tomlinson stated to the Work and Pensions Select Committee,

*“What we have done, for those that would be due for a reassessment in the next three months, we’ve automatically extended their benefit by six months. If their condition has deteriorated, and they feel they would be entitled to more money, they can still request a reassessment but otherwise they are automatically extended.*

*For those new claimants, the terminally ill, and for those who ask for it, we are seeking to do it by telephone, by paper based reviews adopting a very sympathetic, claimant supportive view of this because we recognise that there are increasing challenges to be able to get adequate medical evidence so we are relying very much on the claimant’s case as they explain it.”*

On 15 May 2020, Justin Tomlinson confirmed that, after initial ‘issues’, the six-month extension is applied to short fixed-term awards and to awards made by First-tier Tribunals.

### **Personal Independence Payment reviews**

Personal Independence Payment reviews were suspended for three months from 23 March 2020. The suspension of face-to-face assessments remains in place. See above for further details.

## **Motability**

The Motability scheme has made automatic refunds of £50 to Motability clients in respect of insurance. For further information about help and support for people with Motability agreements during COVID-19, follow this link to the [Motability site](#).

## **Employment and Support Allowance**

From 13 March 2020 until 12 November 2020, claimants 'affected by COVID-19' do not have to serve 7 waiting days before they can be paid Employment and Support Allowance. And claimants do not have to provide fit notes or isolation notes to be treated as having limited capability for work. The regulations state that:

A person is affected by coronavirus disease (COVID-19) if they are:

- Infected or contaminated with coronavirus disease or
- In isolation (because they have been advised to isolate by NHS 111 Online) or
- Caring for a child or qualifying young person who is a member of the person's household and who is in isolation or infected or contaminated with coronavirus disease

From 17 March 2020, there will be no reassessments of ESA awards for 3 months. Claimants already undergoing a Work Capability Assessment will be contacted by the Health Assessment Advisory Service. Claimants are encouraged to contact the Jobcentre Plus if their health deteriorates and they believe they are entitled to the support component.

New Style Employment and Support Allowance can now be claimed online, unless the claimant has a benefit appointee, in which case it must still be claimed by phone.

**From 10 July 2020:** All new claims for Employment and Support Allowance must be supported by medical evidence (usually a 'fit note'). For claims awarded prior to 10 July 2020, the requirement to provide fit notes will be introduced gradually. The Department for Work and Pensions will write to claimants and advise them of the date from which they are required to provide medical evidence.

### **Work Capability Assessment**

Face-to-face assessments were paused on 17 March 2020. From 4 May, a pilot for telephone-based Work Capability Assessments was rolled out, but only for limited capability for work-related activity determinations (to determine whether the claimant should be in the Work-Related Activity Group or the Support Group).

### **The Coronavirus Job Retention Scheme**

Payments from the Coronavirus Job Retention Scheme do not affect entitlement to ESA for claimants who are not working. Where work is being undertaken the permitted work (or other exempt work) regulations, the normal rules apply to both hours worked and earnings received, including those paid under the Coronavirus Job Retention Scheme.

## **The Self-Employed Income Support Scheme**

Payments from Self-Employed Income Support Scheme do not affect entitlement to New Style ESA.

## **Funeral Expenses Payments**

People needing support with claiming a Funeral Expenses Payment (and/or Bereavement Support Payment) should contact the Bereavement Service on 0800 731 0469. Funeral Expenses Payment claim forms can now be downloaded from the following link: [FEP claim form from GOV.UK](#) until further notice, to remove the need for people to attend Jobcentres.

## **Housing Benefit**

### **Claiming Housing Benefit**

All five councils within the Anglia Revenues Partnership (including East Suffolk and West Suffolk Councils) are accepting Housing Benefit claims over the phone, from people who are unable to claim online. This service is designed to support the most vulnerable claimants and people are encouraged to claim online or seek alternative support if they can.

### **Prisoners on temporary release**

New regulations came into effect on 8 April 2020 enabling prisoners who are on temporary release due to the COVID-19 outbreak, to claim Housing Benefit, if they meet the normal qualifying conditions. This is most likely to apply to prisoners in temporary or hostel accommodation.

The change is temporary and ceases to apply 8 months from 13 March 2020. More information about the Social Security (Coronavirus)(Prisoners) Regulations 2020 can be found in [HB Circular A8/2020](#).

### **Coronavirus Job Retention Scheme**

Payments made to workers under the Coronavirus Job Retention Scheme are treated as earnings. Workers are treated as working the same number of hours as before they were furloughed, and so will retain the additional earnings disregard, if applicable.

Workers no longer paying for childcare will lose the childcare earnings disregard. However, the childcare element of Working Tax Credit will continue to be taken into account as income, if it remains in payment.

### **People unable to return to Great Britain**

[LA Welfare Direct 6/2020](#) confirms that easements are in place which allow people to remain entitled to Housing Benefit when they have been temporarily prevented from returning to GB due to COVID-19 travel restrictions. Regulation 7 of the Housing Benefit Regulations 2006 has not been amended. The usual rules on not subletting and having an intention to return continue to apply to any period of temporary absence.

## **Jobseeker's Allowance and New-Style Jobseeker's Allowance**

### **Work search and work availability requirements**

For 3 months from 30 March 2020, jobseekers no longer had to look for work or be available to start work. Income-based JSA claimants are treated as actively seeking and available for employment. New Style JSA claimants did not have any work search requirements placed upon them for this period and were not required to be able and willing to immediately take up paid work.

**From 1 July 2020:** Employment Minister Mims Davies announced the reintroduction of the requirement for claimants of Universal Credit, New-Style and legacy Jobseeker's Allowance to accept a claimant commitment as part of any new claim. For existing claimants, the Jobcentre Plus will review and update their claimant commitment as capacity allows. She told Parliament in a ministerial statement, "Claimant commitments must be reasonable for the 'new normal', acknowledging the reality of a person's local jobs market and personal circumstances to prepare them for getting back into work" and that applying conditionality will be done in a "measured, reasonable, and safe way by agreeing commitments with claimants that are tailored to individual and prevailing circumstances, including COVID restrictions."

### **Sanctions**

Secretary of State for Work and Pensions Thérèse Coffey confirmed to the Work and Pensions Committee on 22 July 2020 that the DWP is not actively seeking to apply benefit sanctions during the COVID-19 outbreak. Responding to a question about how claimant can balance work-related requirements with public health advice following the reintroduction of conditionality on 1 July, she stated, "I am conscious that a lot of this will be a light touch element of claimant commitment. It's not our intention to particularly go out actively seeking to impose sanctions or similar and I expect if there are any applied at all it will be very rare."

### **Sickness**

Jobseeker's Allowance claimants can have up to two 2-week periods of sickness and one 13-week extended period of sickness within any 12-month period, before losing entitlement to JSA. From 30 March 2020, these sickness periods do not include any time when a claimant is infected or contaminated with COVID-19, in isolation, or caring for a child or qualifying young person who is a member of the claimant's household.

### **Coronavirus Job Retention Scheme**

Furloughed workers in receipt of wages funded by the Coronavirus Job Retention Scheme are considered to be engaged in remunerative work and are not entitled to JSA, with the exception of recipients whose weekly pre-COVID-19 contracted hours were fewer than 16 hours per week.

### **Self-Employed Income Support Scheme**

A self-employed claimant who receives a lump sum under the Self-Employed Income Support Scheme is treated as in remunerative work and is not entitled to JSA for the notional period covered by the

grant, and for any later period, unless the claimant can provide evidence they are no longer in self-employment.

Where a self-employed earner indicates that, pre-COVID, they usually worked for fewer than 16 hours a week on average, a SEISS payment will be treated as part-time earnings and will be taken into account for the period covered by the payment. For further information, see ADM Memo 8/20.

## **Maternity Allowance and statutory parental benefits**

In force from 25 April 2020, the catchily-titled Maternity Allowance, Statutory Maternity Pay, Statutory Paternity Pay, Statutory Adoption Pay, Statutory Shared Parental Pay and Statutory Parental Bereavement Pay (Normal Weekly Earnings etc.) (Coronavirus) (Amendment) Regulations 2020 (SI.No.450/2020) amend the rules for the calculation of earnings for all benefits listed in the title of the regulations. Where workers have been furloughed under the Coronavirus Job Retention Scheme, their pre-furlough earnings are used in the calculation for benefit entitlement purposes.

Claimants should therefore receive the same amount of benefit they would have received, had they not been furloughed.

## **Pension Credit**

Pension Credit can now be claimed online. The online service is only available to people who have already claimed their State Pension, do not have dependent children or young people included in their claim, and are prepared to have their Pension Credit paid into the same bank account as their State Pension. Use this link to start the claim: <https://apply-for-pension-credit.dwp.gov.uk/start>

## **Universal Credit**

### **Verifying identity**

New Universal Credit claimants can now verify their identity through Government Gateway, if they have used this in the last 12 months to access their Personal Tax Account (for example, to send a tax return, check their tax credit award or check their state pension). They can also continue to use GOV.UK.Verify.

Claimants unable to verify their identity at the end of the online claim process, using GOV.UK.Verify or Government Gateway, do not have to attend the Jobcentre with ID. A work coach will contact them by telephone to conduct the ID verification interview.

### **New two-week run-on**

**From 22 July 2020:** People in receipt of income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Income Support, who claim Universal Credit, will receive a two-week run-on payment of their legacy benefit, including components and premiums. This is an extra payment, which will not reduce their Universal Credit entitlement. If the claimant receives contribution-based ESA or JSA as well, the two-week run-on payment will include this, but the

contributory benefit will reduce their Universal Credit entitlement using the normal rules for unearned income. The contribution-based ESA or JSA will then be converted to New-Style ESA or JSA and remain in payment.

### **Claiming a Short-term Advance**

Because of widespread fraud, Jobcentre Plus normally requires claimants to attend a face-to-face meeting with a work coach to verify their identity, before a Short-term Advance is issued. The Jobcentre will be carrying out these checks by telephone and making claimants aware of the availability of an advance payment. The Jobcentre is redeploying staff to increase the volume of outgoing calls, to meet the recent surge in new claims to Universal Credit.

### **Claimant commitment**

For 3 months from 30 March 2020, Universal Credit claimants do not have any work search requirements placed upon them and are not required to be able and willing to immediately take up paid work.

**From 1 July 2020:** New Universal Credit claimants are required to accept a claimant commitment as part of their claim. For existing claimants, the Jobcentre Plus will review and update their claimant commitment as capacity allows. See page 22 for further information. Claimant commitment interviews will initially be conducted by telephone in 30-minute commitment appointments. Jobcentre Plus offices are open for people who are unable to use the telephone or their online journal.

### **Childcare costs element**

The DWP has provided updated guidance on GOV.UK to confirm that only critical workers can claim the Universal Credit childcare costs element, while the government's coronavirus containment measures are in place. Information about who qualifies as a critical worker is set out in [Guidance for schools, childcare providers, colleges and local authorities in England on maintaining educational provision](#).

### **Limited capability for work**

From 13 March 2020, Universal Credit claimants 'affected by COVID-19' (see page 20) do not have to provide fit notes or isolation notes to be treated as having limited capability for work.

From 17 March 2020, there will be no medical reassessments of Universal Credit awards for 3 months. Claimants already undergoing a Work Capability Assessment will be contacted by the Health Assessment Advisory Service. Claimants are encouraged to contact Jobcentre Plus if their health deteriorates and they believe they are entitled to the limited capability for work-related activity element.

**From 4 May 2020:** a pilot for telephone-based Work Capability Assessments was rolled out, but only for limited capability for work-related activity determinations.



## **Self-employed claimants**

Self-employed claimants are not required to attend an interview with a case manager (decision maker) at the start of their claim to determine whether they are 'gainfully self-employed'. This decision can be delayed for up to 8 months from 31 March 2020 at the discretion of a decision maker.

The minimum income floor (see below) is not applied if the claimant is self-isolating or caring for a child or qualifying young person who has coronavirus or is self-isolating.

The Coronavirus Act 2020 also gives case managers a wide range of discretionary powers in relation to self-employed claimants. These powers last for 8 months from 31 March 2020. A case manager can:

- Treat the claimant as no longer being in 'gainful self-employment'
- Extend the normal 12-month start-up period before the minimum income floor is applied
- Treat the claimant's earnings as being less than the minimum income floor
- Exempt the claimant from any work-search or work-availability requirements if these would apply as a result of any of the easements above.

The Minimum Income Floor is a notional level of self-employed earnings used to calculate the Universal Credit award. It is calculated by multiplying the national minimum wage by the number of hours the claimant is expected to work (usually 35 hours per week), with a notional amount deducted for tax and National Insurance. The Minimum Income Floor is usually imposed after a start-up period, which can be up to 12 months. The Minimum Income Floor amount is used when the actual net profit from self-employment is lower than the Minimum Income Floor in an assessment period. It can penalise self-employed claimants with low earnings, because the calculation of their

Universal Credit award is based on a higher level of earned income than they actually received that month.

The delaying or removal of the Minimum Income Floor means the claimant's actual self-employed earnings are used in the calculation of Universal Credit, even if they are low (or zero) due to the COVID-19 outbreak.

On 23 April 2020, Minister for Welfare Delivery Will Quince confirmed to the Committee that money set aside for self-employed tax liability can be considered to be a business asset and therefore is not included as capital for the purpose of the £16,000 savings rule.

## **Self-Employed Income Support Scheme payments**

The Universal Credit (Coronavirus) (Self-employed Claimants and Reclaims) (Amendment) Regulations 2020 came into force on 21 May 2020. These explain how the schemes to support self-employed people during the COVID-19 outbreak affect Universal Credit entitlement. Guidance is available in ADM Memo 11/20.

- A lump sum payment made under the Self-Employed Income Support Scheme SEISS is treated as a receipt for the purposes of calculating the claimant's self-employed earnings in the assessment period in which it is received.
- Claimants can deduct from this: permitted expenses, payments made in that assessment period towards income tax and National Insurance and any contributions made into personal or occupational pension schemes. They can also carry over unused losses from earlier assessment periods.
- However, no deduction may be made in the calculation of those earnings in respect of the salary or wages paid to a claimant's employee, if those wages are covered by a Coronavirus Job Retention Scheme grant.
- A payment made to the self-employed person under the Coronavirus Job Retention Scheme, or any loan or grant to meet the losses or expenses of the claimant's business in relation to the outbreak of coronavirus (COVID-19) disease, is ignored in the calculation of the claimant's capital for 12 months from the date it is received.

### **Surplus earnings**

When a claimant's Universal Credit claim ends due to excess earned income and they reclaim Universal Credit within six months of the end of the previous claim, their past earnings may be taken into account in the first assessment period of the new claim. This can reduce the amount of Universal Credit paid in the first assessment period or even cause the new claim to be disallowed.

The 'surplus earnings' rule will be triggered if the claimant (and/or partner)'s total earned income in the final assessment period of the previous claim exceeded the 'relevant threshold'.

The relevant threshold is the amount of earnings which would have reduced Universal Credit entitlement to nil, plus £2500. This extremely high threshold means that the surplus earnings rule has rarely been triggered in the past.

However, if a self-employed claimant receives a large SEISS lump sum (which could be up to £7,500), this will not only end the Universal Credit claim, but will also trigger the surplus earnings rule if the claimant re-claims Universal Credit within six months.

The surplus earnings rule has a complex system of carrying over 'adjusted surpluses' which means a person who makes a new claim every month after their award ends will become entitled to benefit

quicker than someone who waits several months before re-claiming. This system was criticised by the Work and Pensions Select Committee.

### **New rules for re-awarding benefit after a claim is disallowed due to earned income**

New rules were introduced on 21 May 2020 to remove the need to make a new Universal Credit claim, if a previous claim was disallowed due to earned income (from work or self-employment) and the claimant's income has subsequently decreased.

This rule applies to any claim (new or existing) that ends due to earned income, if the claimant's income drops to a level where Universal Credit can be paid, within the five monthly assessment periods that would have followed the last assessment period of the claim.

The new rule applies to both workers and self-employed claimant.

It is particularly useful for self-employed claimants whose Universal Credit claim is disallowed after receiving a SEISS lump sum payment. In theory at least, the Jobcentre Plus should apply the adjusted surplus deduction each assessment period until the claimant re-qualifies and then reinstate the award, without the need to make a new claim (assuming the claimant's total earned income falls below the 'relevant threshold' within the next five assessment periods).

See ADM Memo 10/20 for further information.

### **New page for claimants making a claim online**

Claimants making a claim online will now see a new page called 'If you already get other benefits'. The new page tells new claimants to check how applying for Universal Credit will affect their other benefits. It lists six benefits that Universal Credit replaces and warns that tax credits will end if they or their partner makes a claim for Universal Credit. After reading the page, claimants will need to tick a box called 'I understand and agree' before continuing with their online claim.

**Important:** People receiving tax credits should seek expert advice before claiming Universal Credit, as they will lose their tax credit award when a Universal Credit claim is made, even if they are not entitled.

### **Working Tax Credit**

HM Revenues and Customs has confirmed that workers on Working Tax Credit, whose hours have reduced or who have been furloughed due to the COVID-19 outbreak, will be treated as still being in work, working their normal hours. This will last until the Coronavirus Job Retention Scheme and Self-Employed Income Support Scheme close, even if the worker is not using either scheme

The Tax Credits (Coronavirus, Miscellaneous Amendments) Regulations 2020 came into force on 23 May 2020, introducing a number of changes:

- Working Tax Credit entitlement continues for up to eight weeks after the Coronavirus Job Retention Scheme ends (currently expected to be the end of October 2020) in order for claimants to re-establish their normal hours of work
- Claimants impacted by COVID-19, but who are not furloughed under the Coronavirus Job Retention Scheme or using the Self-Employment Income Support Scheme, continue to satisfy the working conditions for Working Tax Credit, including the hours normally worked and 'expectation of payment' conditions
- Workers cannot use furloughed hours to meet the conditions for the 30-hour element, where these conditions were not met before the worker was furloughed (for example, by trying to combine furloughed hours with a second part-time job)

- [Critical workers](#) are allowed three months to report changes of circumstances, rather than the normal month
- Claimants, who volunteer under Emergency Volunteering Leave provisions in the Coronavirus Act 2020, are treated as if they were working their normal hours for the duration of the scheme. Expenses payments made under the EVL provisions are disregarded as income for the purposes of calculating entitlement to tax credits
- Payments received from the Self-Employed Income Support Scheme, the Small Business Grant Fund, the Retail, Hospitality and Leisure Grant Fund, the Fishing Industry Support schemes are treated as trading income for tax credits.

## Recovery of debts and overpayments

The Department for Work and Pensions suspended the recovery of benefits overpayments, tax credits debts and social fund loans for three months, so that staff could be redeployed to frontline roles.

This applied to deductions made from Universal Credit and legacy benefits, including Income Support, Jobseeker's Allowance and Employment and Support Allowance. The suspension also includes repayments made via Direct Earnings Attachments or standing orders.

Employers were instructed not to make any Direct Earnings Attachment deductions from employees' pay for April, May and June 2020.

**From 6 July 2020:** the DWP has announced that it will recommence recovery action. Claimants will be notified by letter or via their online journal, that direct deductions from their benefits are starting once again. Claimants and former claimants who were previously repaying a debt by Direct Debit will receive a letter in advance of payments recommencing, giving details of the new request Debt Management has sent to the bank. The DWP will write to people who previously repaid through deductions from wages, giving them the opportunity to set up an alternative repayment plan.

The DWP has said that people who are experiencing 'real financial hardship' can request deferral of repayments by contacting the Debt Management line on 0800 916 0647.

Details have been included in the Benefit [Overpayment Recovery Guide](#).

### Temporary suspension of third-party deductions

The DWP confirmed in a message to stakeholders that it paused third party deductions from Universal Credit payments for one month until 10 May 2020, due to the unprecedented number of claims received at the start of the COVID-19 outbreak

Third party payments that were suspended included those for: rent arrears, service charge arrears and Council Tax arrears. Direct payments for rent were not affected by the temporary pause.

## Benefit appeals and tribunals

On 31 March 2020, Regional Tribunal Judge Hugh Howard explained the current procedures in the East of England region. He asked that representatives do not ask for urgent hearings unless absolutely necessary.

In Employment and Support Allowance appeals (and the similar Universal Credit appeals), HM Courts and Tribunals Service will list all cases before a triage panel, whether or not the parties have asked for an oral hearing. If the appeal can be allowed, either by placing the appellant in the WRAG (work-related activity group) or support group, then the Tribunal will issue a decision. If the Tribunal has placed an appellant in the WRAG, but the appellant wants to be in the support group, they can apply for the decision to be set aside. The matter will then be listed for a telephone hearing (see below) and all options will be available to the next Tribunal, including disallowing the appeal. Those appeals that the triage Tribunals feel unable to allow on the papers will be listed for telephone hearings.

A similar process will be adopted for appeals where the judge sits alone, such as Housing Benefit, tax credits and Jobseeker's Allowance.

Industrial Injuries Disablement appeals will be subject to review by a salaried judge.

All Personal Independence Payment, Disability Living Allowance and Attendance Allowance appeals will be sifted by a salaried judge in the first instance. They are "feeling (their) way on these because of the many possible outcomes", but a Judge may allow the appeal on their own, either in whole or in part; or direct a telephone hearing with a reduced composition of panel members.

**There will be no face-to-face hearings during the current situation.**

Oral hearings will take place by telephone. If parties are unable to participate in a telephone hearing, then consideration will have to be given to determining the matter on the papers.

### Information about telephone hearings

HM Courts and Tribunals Service will use the BT MeetMe teleconferencing service to conduct telephone hearings. All parties will receive joining instructions, including a request to provide the court with a preferred contact number by which they can join the hearing.

On the day of the hearing, all parties should be in a private, quiet area where they cannot be overheard and should be ready to accept a call at the time of their hearing. A member of HMCTS staff will facilitate the joining of all parties to the hearing and will ensure it is recorded and stored appropriately. No specialist equipment is required other than a phone.

- [How HM Courts and Tribunals Service use telephone and video technology during the COVID-19 outbreak](#)
- [Good practice guide for remote hearings](#)

### Contacting HM Courts and Tribunals Service

Submissions and evidence addressed to Phoenix House in Bradford can be e-mailed to: [SSCS Bradford@justice.gov.uk](mailto:SSCS_Bradford@justice.gov.uk).

## Support for people from abroad

### People with no recourse to public funds

People from abroad, whose permission to stay in the UK is subject to a 'no recourse to public funds' restriction, may experience financial hardship if they are unable to work or their earnings are reduced due to COVID-19 containment measures. Many will be unable to access the majority of welfare benefits to meet their essential needs. The following support is available:

- Removal of the public funds restriction due to a change of circumstances (see below)
- The Red Cross hardship scheme
- The Coronavirus Job Retention Scheme (but new applicants can no longer apply – see page 35)
- The Self-Employment Income Support Scheme
- Statutory Sick Pay (from their employer)
- New Style Employment and Support Allowance and New Style Jobseeker's Allowance (if they have made sufficient National Insurance contributions)
- Free school meals for children (Eligibility has been extended to include some children of groups who have no recourse to public funds – see page 12)

### Removing the public funds restriction due to destitution

Unrelated to COVID-19, the Home Office has extended the criteria for granting recourse to public funds to people who apply for leave to remain on the family or private life routes, following the case of *R (W) v The Secretary of State for the Home Department & Anor* [2020] [EWHC 1299](#) (Admin).

The Home Office [guidance](#) has now been amended to state that: "In all cases where an applicant has been granted leave, or is seeking leave, under the family or private life routes, the NRPF condition must be lifted or not imposed if an applicant is destitute or is at risk of imminent destitution without recourse to public funds."

The applicant must still provide evidence that:

- They are destitute or at risk of becoming destitute imminently without recourse to public funds or
- There are particularly compelling reasons relating to the welfare of a child on account of the child's parent's very low income or
- There are exceptional circumstances in their case relating to their financial circumstances which require the no recourse to public funds condition not to be imposed or to be lifted.

To apply for a change to the public funds restriction on leave to remain under the private and family life route, follow this link to [GOV.UK Visas and Immigration](#).

## **The Red Cross hardship scheme**

The British Red Cross has set up a hardship fund to help vulnerable individuals and households who have no access to income, savings, or financial support, including:

- People with No Recourse to Public Funds
- People aged 70 or older
- People who have had disruption or delays to welfare benefits
- Households who have lost their primary earner to COVID-19
- Survivors of gender-based violence, including domestic abuse
- People facing homelessness or living in temporary accommodation

The fund can provide a maximum payment is £30 per week per person (up to £360 over a 3-month period) or one-off payment of up to £120. It is only available to people who are not in employment and do not have income from pensions, benefits, asylum support, friends and family and other voluntary sector support.

Referrals can be made online by partner organisations. Any organisation interested in becoming a partner can contact: [REstherby@redcross.org.uk](mailto:REstherby@redcross.org.uk).

People cannot self-refer to the hardship scheme, but anyone unable to access food or medicine can call the British Red Cross support line on 0808 196 3651 (10am – 6pm every day).

## **Help for some European rough sleepers**

European Economic Area citizens, whose only right to reside in the UK is during their initial three months of residence or as a jobseeker, are not eligible for local authority housing duties provided under Part 6 (Allocations – Gateway to Home Choice and Home-Link) and Part 7 (Homelessness assistance) of the Housing Act 1996. This means the local authority has no duty to house them or provide them with emergency accommodation, even if they are homeless and in priority need.

They are not entitled to equal treatment (as would normally be the case under European law), because the UK applies an exemption (derogation) from Article 24(2) of the Free Movement Directive.

The government has chosen to temporarily suspend the derogation for up to 7 months until 31 December 2020. This will allow a specific group of EEA nationals who are rough sleeping to access certain non-statutory homelessness services. The support includes one-time temporary accommodation and floating support for maximum of three months. During this time individuals will be supported into employment or supported to return home and connected with services there, should this be the most suitable option.

Providing accommodation will support eligible job-seeking EEA nationals to find employment and regularise their stay in the UK. This does not extend to statutory services or welfare benefits, so they will not qualify for Universal Credit or for a full housing duty, unless they acquire new residence rights, for example as a worker or a person with Settled status under the EU Settlement Scheme.

Not all EEA national exercising treaty rights are entitled to support, only those that meet all of the criteria specified below. They must be:

- Verified as sleeping rough by an outreach worker and
- Jobseekers who are 'qualified persons' or who are in their first three months of residence within the UK.
- Willing to engage with support workers: to accept employment support/training and job searching (to improve their job prospects) or accept an offer of reconnection (return to country of origin)

Those individuals who are assessed to be outside of the scope of the conditions outlined above will have support withdrawn as soon as this is established. Unless there are reasons which mean the individual requires shielding or treatment from COVID-19, or the individual is seeking to reconnect to their home country.

Support is time-limited: up to 12 weeks to find employment and accommodation or up to 4 weeks to establish options for the individual and facilitate a reconnection (return to country of origin).

## **Other changes**

### **Temporary increase in asylum support rates**

The government has introduced a temporary increase in asylum rates, to £39.60 per week, which took effect on 15 June 2020. Local authorities who take asylum support rates into account when making subsistence payments to families under section 17 of the Children Act 1989 will need to take this increase into consideration.

### **Right to Work and Right to Rent checks**

Checks remain temporarily adjusted to make it easier for employers and landlords to carry them out during the coronavirus outbreak. The adjustments mean that until further notice, employers and landlords do not need to see original documents and can complete checks over video calls. After the COVID-19 measures end retrospective checks will be required.

### **Voluntary Returns Service**

Assisted returns were suspended in March, but have now resumed from 13 July for individuals and families who are in the UK without permission and who wish to return home. People in this situation can contact the Voluntary Returns Service [online](#) or by phoning the Voluntary Returns Service on 0300 004 0202 (9am to 5pm Monday to Friday).



# Support for workers

## Workers who are sick or self-isolating

### Statutory Sick Pay (SSP)

Employees who are too ill to work, or who are following government guidance to self-isolate, may be eligible for Statutory Sick Pay from their employer. The payable rate is £95.85 per week from April 2020, but the employer may top this up with contractual sick pay. SSP can be paid for up to 28 weeks.

An employee on Statutory Sick Pay may be able to top up their income by claiming Universal Credit.

### Qualifying for Statutory Sick Pay

Statutory Sick Pay is claimed from the employer. The employee's average earnings over the qualifying period must be £118 per week or more (£120 per week or more from April 2020) to qualify. To check entitlement, visit <https://www.gov.uk/statutory-sick-pay> for more information.

If an employee wishes to dispute a decision to refuse SSP, they should contact the Statutory Payments Disputes Team on 03000 560630.

### New rules

New Statutory Sick Pay regulations relating to COVID-19 were introduced on 28 March 2020 and apply retrospectively from 13 March 2020.

From 13 March 2020, Statutory Sick Pay is paid from the first day a person is sick with COVID-19 or self-isolating. The three waiting days are abolished.

A person needs to self-isolate for at least 7 days if they have symptoms of COVID-19, such as a high temperature, a new continuous cough or a loss or change to their sense of taste or smell. They need to self-isolate for at least 14 days if they live with someone who has symptoms of COVID-19.

### Self-isolating

For SSP purposes, a person is 'self-isolating' if they:

- Have symptoms of COVID-19 and have used the [111 online COVID-19 service](#) and
- They have been told by a healthcare professional they have symptoms of COVID-19
- Or they live with someone who has symptoms of COVID-19 and the above applies

A person is not self-isolating if they are only following government advice on social distancing, by avoiding unnecessary travel, or if they are looking after children who are off school (unless a child has symptoms of COVID-19).

## **Fit notes and isolation notes**

An employee does not have to provide a fit note for the first 7 days of sickness or self-isolation. After 7 days, people with COVID-19 symptoms and people who are self-isolating can get an isolation note online at <https://111.nhs.uk/isolation-note/> which they can send to their employer.

## **Reclaiming Statutory Sick Pay**

The Statutory Sick Pay (Coronavirus) (Funding of Employers' Liabilities) Regulations 2020 came into force on 26 May 2020, allowing eligible employers to apply to HM Revenues and Customs for a refund of Statutory Sick Pay paid to employees:

- Whose sickness is related to coronavirus (see page 20) and
- Whose first day of incapacity for work was on or after 13 March 2020.

An eligible employer is one who, on 28 February 2020, had fewer than 250 employees (enrolled in all PAYE schemes) and, on 31 December 2019, was not already in difficulty for state aid purposes.

## **Working Tax Credit**

Workers already receiving Working Tax Credit can continue to receive it for 28 weeks, while they are off work and claiming Statutory Sick Pay or New Style Employment and Support Allowance.

## **New Style Employment and Support Allowance (ESA)**

Workers, who are sick or self-isolating, and whose earnings are insufficient to qualify for Statutory Sick Pay, may be entitled to New Style Employment and Support Allowance, if they have worked enough and paid, or been credited with, sufficient National Insurance contributions. See page 20 for information about how New Style ESA is affected by COVID-19 changes.

## **Universal Credit**

Workers, who are sick or self-isolating, and whose household income and capital are low enough, may qualify for Universal Credit. Universal Credit can also be paid on top of Statutory Sick Pay or New Style Employment and Support Allowance.

If the employee is currently in receipt of benefits or tax credits, they should seek advice before claiming Universal Credit, to make sure they will be better off.

## **Council Tax Reduction**

Workers, whose income and capital are low enough, may be able to get help with their Council Tax by claiming a Council Tax Reduction from their district or borough council.

## **Workers who have to reduce their hours or who are laid off**

### **The Coronavirus Job Retention Scheme**

If an employer is unable to cover staff costs due to COVID-19, they may be able to access financial support from the government through the Coronavirus Job Retention Scheme to avoid having to make redundancies.

The scheme allows employers to claim a grant towards employees' wages and staff costs (up to a maximum of £2,500 per month per employee) for employees who are not working due to the COVID-19 outbreak, but are kept on the payroll. The employer can choose to fund the difference between this payment and the employee's salary, but does not have to.

The government has also said it will pay employees' wages through the scheme if a business is forced to temporarily close because of the COVID-19 outbreak.

The scheme opened on 20 April 2020. The government announced that the scheme will close on 31 October 2020.

The grant for wages under the scheme can be backdated to 1 March. Employers must make a claim by 31 July for any wages paid on or before 30 June.

### **Timetable of changes to the scheme**

- From 1 July: only workers that employers have successfully claimed a previous Coronavirus Job Retention Scheme grant for will be eligible for further grants under the scheme. This means they must have previously been furloughed for at least 3 consecutive weeks, taking place any time between 1 March 2020 and 30 June.

The last day an employee could have started furlough for the first time was 10 June.

On 9 June, HM Treasury announced that parents who had been on maternity or paternity leave would be able to return to work and be furloughed, even after the 10 June cut-off date.

- From 1 July: employers can bring furloughed employees back to work for any amount of time and any shift pattern, while still being able to claim Coronavirus Job Retention Scheme grant for the hours not worked. For claim periods up to 30 June if an employee is working, but on reduced hours, or for reduced pay, they are not eligible for the scheme.
- From 1 July: there will be no minimum furlough period. However, to claim from the scheme, the employer must furlough the employee for at least one week.
- Until 31 July: the government will pay 80% of wages, up to a cap of £2,500 per month, for the hours the employee is on furlough, as well as employer National Insurance contributions and pension contributions for the hours the employee is on furlough.
- From 1 August: the government will pay 80% of wages up to a cap of £2,500 for the hours the employee is on furlough, but employers will pay employer National Insurance contributions and pension contributions for the hours the employee is on furlough.

- From 1 September: the government will pay 70% of wages up to a cap of £2,187.50 for the hours the employee is on furlough. Employers will pay employer National Insurance contributions and pension contributions and top up employees' wages to ensure they receive 80% of their wages up to a cap of £2,500, for time they are furloughed.
- From 1 October: the government will pay 60% of wages up to a cap of £1,875 for the hours the employee is on furlough. Employers will pay employer National Insurance contributions and pension contributions and top up employees' wages to ensure they receive 80% of their wages up to a cap of £2,500, for time they are furloughed.

The government has made it clear that employees must continue to receive at least 80% of their wages if the employer wants to qualify for a grant under the scheme. Employers cannot compel or make contractual arrangements with workers to accept a lower level of wages, without losing access to the CJRS grant.

### **Who could claim?**

Employers who applied to the Coronavirus Job Retention Scheme had to classify one or more of their employees as 'furloughed workers'. This means the workers are kept on the payroll, but must not undertake work for the employer (until 1 July, when part-time work is allowed).

A worker could be furloughed if:

- Their employer has a UK payroll and a UK bank account and
- The employee was on the employer's PAYE payroll on or before 19 March 2020 and notified HM Revenues and Customs with an RTI (real-time information) submission on or before 19 March 2020 and
- Both the employee and their employer agreed

Part-time workers, agency workers and workers on zero-hours contracts were all eligible to be furloughed, as were workers who are foreign nationals.

If a person was employed and on the payroll on or before 28 February and stopped work or was made redundant, they could be re-employed by their employer and furloughed. Their employer could apply to the Coronavirus Job Retention Scheme for that employee.

The government issued eligibility [guidance on GOV.UK](#) for workers employed on or before 28 February 2020, but no longer employed on 19 March 2020.

On 4 April 2020, the government published new guidance:

- People who are shielding in line with public health guidance (or required to stay home due to an individual in their household shielding) and are unable to work from home, should speak to their employer about whether they plan to place staff on furlough.
- People unable to work, including from home, due to caring responsibilities arising from COVID-19 (such as caring for children who are at home as a result of school and childcare

facilities closing, or caring for a vulnerable individual in their household) should speak to their employer about whether they plan to place staff on furlough.

Detailed guidance on the scheme can be found in the [Coronavirus Act 2020 Functions of Her Majesty's Revenue and Customs \(Coronavirus Job Retention Scheme\) Direction](#).

### **Information for employers**

Information about the extension of the scheme to June, fraud, claims for employees made redundant or who stopped working for the employer, fixed-term contracts, agency workers and retaining records can be found here: [Guidance for employers](#).

An online calculator to assist employers to work out 80% of wages and staff costs is available from 20 April 2020. Guidance on working out wages, national insurance contributions and pension contribution can be found here: [Work out 80% of your employees' wages](#).

A step by step guide is here: [Claim for your employees' wages through the Coronavirus Job Retention Scheme: A step by step guide for employers](#).

### **Information for employees**

In addition, an [update to guidance for employees](#) includes new information in relation to how to report fraud or abuse of the scheme, fixed-term contracts, holiday pay, returning from family-related statutory leave, sick pay and agency workers.

### **Working Tax Credit**

From 23 May 2020, the Tax Credits (Coronavirus, Miscellaneous Amendments) Regulations 2020 (SI.No.534/2020) introduced a number of changes to Working Tax Credit, to ensure that workers and self-employed people affected by COVID-19 would not be disadvantaged (see page 27 for full details).

People on Working Tax Credit, whose hours have reduced or who have been furloughed due to the COVID-19 outbreak, will be treated as still being in work, working their normal hours. This will last until 8 weeks after the Coronavirus Job Retention Scheme closes, even if the worker is not using the scheme. This means they will retain their existing entitlement to Working Tax Credit. They do not have to report the reduction in hours to HM Revenues and Customs.

They must report other changes, including if childcare arrangements change, if they cease trading or if their partner loses their job. More information is available on [GOV.UK](#).

### **Universal Credit**

Workers, who have been laid off or who have had to reduce their hours, may qualify for Universal Credit if their household income and capital are low enough. If the worker is currently in receipt of other benefits or tax credits, they should seek advice before claiming Universal Credit, to make sure they are better off.

## **Council Tax Reduction**

Workers, whose income and capital are low enough, may be able to get help with their Council Tax by claiming a Council Tax Reduction from their district or borough council.

## **Workers who are shielding**

From 16 April 2020, a worker who is extremely vulnerable (see page 4) and is shielding in line with NHS guidance, is entitled to Statutory Sick Pay, if that person:

“(a) is defined in public health guidance as extremely vulnerable and at very high risk of severe illness from coronavirus because of an underlying health condition; and

(b) has been advised, by notification sent to, or in respect of, that person in accordance with that guidance, to follow rigorously shielding measures for the period specified in the notification.”

To qualify, the worker must have received a letter from the NHS advising them to shield.

Workers who are shielding, or who are living with someone who is shielding, are eligible to be furloughed under the Coronavirus Job Retention Scheme if their employer agrees (see page 35).

DWP guidance published on 20 April 2020 states people who are shielding because they are in an extremely vulnerable group are entitled to New Style Employment and Support Allowance, if they are not entitled to Statutory Sick Pay.

New government information on shielding is that, from 1 August, they expect clinically vulnerable people to return to work if their workplace is ‘COVID-19 safe’ (see page 5).

# Support for self-employed people

## The Self-employed Income Support Scheme

On 26 March 2020, the government announced a scheme to support self-employed people affected by the COVID-19 outbreak. This scheme allows self-employed people to claim a taxable grant worth 80% of their trading profits, up to a maximum of £2,500 per month, for three months.

The scheme opened on 13 May 2020, with those eligible due to receive a payment by 25 May 2020 or within six working days of completing their claim. HM Revenues and Customs has started contacting potentially eligible claimants.

A self-employed individual or a member of a partnership can apply if they:

- Have submitted an Income Tax self-assessment tax return for the tax year 2018-19
- Traded in the tax year 2019-20
- Are trading when they apply to the scheme or would be, except for COVID-19
- Intend to continue to trade in the tax year 2020-21
- And have lost trading/partnership trading profits due to COVID-19

The applicant's self-employed trading profits must be less than £50,000 per year and more than half of their income must come from self-employment.

There is an [eligibility checker](#) on GOV.UK.

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

Eligible self-employed people should have received an invitation to apply to the scheme between 13 and 19 May 2020.

### Second grant

The Self-Employed Income Support Scheme is being extended, and self-employed people affected by COVID-19 will be able to claim a second and final grant in August 2020.

HM Revenues and Customs will work out the applicant's eligibility the same way as the first grant. A person making a claim for the second grant will have to confirm their business has been [adversely affected](#) on or after 14 July 2020. The second scheme is not open at the moment and the online application service is not available.

The grant will be a taxable grant worth 70% of average monthly trading profits, paid out in a single instalment covering a further 3 months' worth of profits, and capped at £6,570 in total.

A person can claim for the second and final grant even if they did not make a claim for the first grant (if for example, their business has only recently been affected).

## Universal Credit

Self-employed people are eligible for Universal Credit if they satisfy the normal entitlement conditions, including the income and capital conditions. The earned income rules for self-employed claimants are complex and it may be difficult for people to work out if they become eligible when their income decreases due to COVID-19. The claimant's net profit in each monthly assessment period is used as the starting point for the calculation of earned income.

Payments made under the Self-Employed Income Support Scheme (SEISS) are treated as a business receipt for Universal Credit in the assessment period in which the lump sum payment is made. For many claimants, this will extinguish their entitlement to Universal Credit for that month and end the claim. They may then be affected by the 'surplus earnings' rule (see page 26 for further information), preventing Universal Credit from being re-awarded for further assessment periods.

## Other benefits and tax credits

HM Revenues and Customs has confirmed that self-employed people on **Working Tax Credit**, whose hours have reduced or who have temporarily ceased trading due to the COVID-19 outbreak, will be treated as still being in self-employment, working their normal hours, until 8 weeks after the Coronavirus Job Retention Scheme closes (even if the self-employed person is not using that scheme or the Self-Employed Income Support Scheme). This means they retain their existing entitlement to Working Tax Credit. They do not have to report the reduction in hours to HM Revenues and Customs.

They must report other changes, including if childcare arrangements change, if they cease trading or if their partner loses their job. More information is available on [GOV.UK](https://www.gov.uk).

If a self-employed person has ceased trading permanently, they may be entitled to the Working Tax Credit 4-week run-on.

Self-employed people, whose capital and current income are low enough, may be able to claim a **Council Tax Reduction**.

Self-employed people who are sick or self-isolating may be able to claim **New Style Employment and Support Allowance**, Universal Credit and a Council Tax Reduction.

## Other help for self-employed people

Self-employed people concerned about not being able to pay their tax bills because of COVID-19, may be eligible for support through HM Revenue and Customs Time to Pay service. They should call the new HMRC helpline below. For more information, check the [HMRC site](https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses).

## New HMRC helpline

**0800 024 1222**

This is the new HM Revenues and Customs helpline for people who run businesses or are self-employed and are affected by the COVID-19 outbreak. Other support may also be available:

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses>



## Support for people returning to work

Some people returning to work will require childcare. People who previously relied on friends or relatives who are now social distancing, self-isolating or shielding, may need to find a new childcare provider.

### Finding and choosing childcare

Suffolk County Council maintains an online directory of information and services for the community called Suffolk Infolink. During the COVID-19 pandemic childcare providers' details on Infolink are updated every week with information stating whether they are open or closed.

#### Childcare for vulnerable children and children of critical workers

Childcare providers that are open will only cater for the children of critical workers (listed on the government's [critical worker list](#)) or children who are vulnerable. Funded childcare remains available for 2, 3 and 4-year olds in these groups of children.

During the COVID-19 outbreak, vulnerable children are defined as those who:

- Are assessed as being 'in need' under s17 of the Children Act 1989, including those with a child in need plan, a child protection plan and looked-after children or
- Have an education, health and care (EHC) plan and whose needs cannot be met safely in the home environment or
- Have been assessed as otherwise vulnerable by educational providers or local authorities (including children's social care services), and who are therefore in need of continued education provision. This might include children on the edge of receiving support from children's social care services, adopted children, or those who are young carers, and others at the provider and local authority's discretion

There is information about finding and choosing childcare on the council's website:

[www.suffolk.gov.uk/childcare](http://www.suffolk.gov.uk/childcare).

To find a childcare provider, either:

- Go to the [Early Years and Childcare](#) search page and follow these steps:
  1. Enter postcode in the 'location' box field
  2. Click on the arrow from the 'childcare and early education' box field to select the type of childcare required and click 'search'
  3. This will bring up a list of all childcare providers in this area. Click on a provider's record to reveal their details, which includes their Ofsted Grade.
- Or contact the Suffolk Family Information Service helpline on 0345 60 800 33 or text 07624 801060 (they will call back) or email: [childcare.planning@suffolk.gov.uk](mailto:childcare.planning@suffolk.gov.uk). They can post or email a list of childcare providers for the caller to contact directly.

## **For parents who are not key workers**

If childcare providers continue to be closed for most children for a prolonged period, working parents will not be able to use formal childcare and it may be difficult for them to return to work as the lockdown measures relax. They may have to make arrangements with their employer for flexible or home-based working, if this is possible. People should speak to their line manager in the first instance. If they run into difficulties, they should contact ACAS or their trades union representative, if they are a member.

ACAS guidance: <https://www.acas.org.uk/coronavirus/returning-to-the-workplace>

## **Funding childcare**

The following support is available to fund childcare. This support is not limited to the COVID-19 lockdown period. The rules are complex and are presented in summary.

For information about eligibility for Tax-Free Childcare, free childcare for 2-year olds and the extended offer for 3 and 4-year olds, contact the Childcare Brokerage Team using the details above.

## **Universal Credit childcare costs element**

### **Basic conditions**

Universal Credit can include a childcare costs element towards 'relevant childcare' provided by an OFSTED registered childcare provider, at a school or by official home care providers. Claimants are not eligible for help with childcare costs where care is provided by: someone who is not OFSTED registered, a close relative of the child (where childcare is provided in the child's home), a foster parent, or a friend or family member looking after a child on an informal basis.

To qualify for the childcare costs element, the claimant must be responsible for a child, who has not reached 1 September following their 16<sup>th</sup> birthday and who normally lives with them.

The claimant must be in paid work or must have an offer of paid work due to start before the end of their next assessment period. Unlike the childcare element of Working Tax Credit, there is no minimum number of hours the claimant must work in order to qualify for childcare costs. The claimant counts as in work while receiving Statutory Sick Pay, Statutory Maternity Pay, Statutory Adoption Pay or Statutory Paternity Pay from their employer or Maternity Allowance. The claimant also counts as in work if their work has ended during the current or previous assessment period.

If the claimant has a partner, both members of the couple must be in work, unless one of them:

- Has limited capability for work or
- Is caring for a severely disabled person and receives Carer's Allowance (or would be entitled to Carer's Allowance, were they to claim) or
- Is temporarily absent from the household

## How much is paid

The childcare costs element is 85% of the actual childcare costs, up to a maximum of:

- £646.35 per month (85% of £760.42 or more of actual costs) for one child
- £1108.04 per month (85% of £1303.57 or more of actual costs) for two or more children

Childcare costs are not subject to the Benefit Cap.

## Reporting childcare costs

A claimant must report the actual costs paid in each assessment period, before the end of the following assessment period, even if the costs have not changed.

## How it works with other schemes

A Universal Credit claimant can:

- Use childcare vouchers
- Access free childcare for two-year olds and
- Access 15 or 30 hours free childcare for three and four-year olds

However, the childcare element can only be used to pay for additional childcare that is actually paid for, not childcare that is funded under the above schemes. A Universal Credit claimant **cannot** use the Tax-Free Childcare scheme without losing entitlement to Universal Credit.

## COVID-19 changes

The DWP updated its guidance on 21 May 2020 to confirm that it is not only critical workers who can claim the Universal Credit childcare costs element, while the government's coronavirus containment measures are in place. The updated guidance in the 'Universal Credit: childcare guide' states -

*“You will continue to be repaid childcare costs with your universal credit if you are a critical worker or if you are a non-critical worker who has access to registered childcare.”*

Prior to this, only critical workers could receive the childcare costs element of Universal Credit. Information about who qualifies as a critical worker is set out in [Guidance for schools, childcare providers, colleges and local authorities in England on maintaining educational provision](#).

The guidance informs claimants that any childcare costs they have paid for and reported (or have yet to report) for childcare that has been provided, will be reimbursed as part of the Universal Credit claim as normal.

Claimants who pay for and report advance childcare costs for a future assessment period, but no childcare actually takes place during that time, will not be able to reclaim those costs through the childcare costs element.

A childcare provider may ask to keep an advance payment, to cover costs when childcare resumes. Claimants will only be able to reclaim these costs through Universal Credit if the childcare resumes

during the assessment period in which they made the payment, or within the next two assessment periods after that.

A retainer (a payment to keep a place for a child) cannot be covered by the Universal Credit childcare costs element, unless it is actually an advance payment for childcare costs.

For more information see [New to Universal Credit: Childcare costs](#) and [Employment and benefits support: Childcare costs during the coronavirus outbreak](#) from [understandinguniversalcredit.gov.uk](http://understandinguniversalcredit.gov.uk).

## Working Tax Credit childcare element

### Who is entitled?

From 1 February 2019, only people entitled to a Severe Disability Premium as part of a legacy benefit can make a new claim to Working Tax Credit. Other people must claim Universal Credit.

Working Tax Credit can include a childcare element towards 'relevant childcare' (see previous section on Universal Credit childcare costs element for details). To get the childcare element, the claimant must be responsible for a child, who has not reached 1 September following their 15<sup>th</sup> birthday (16<sup>th</sup> birthday if the child is in receipt of Disability Living Allowance or is registered blind).

If the claimant is a lone parent, he or she must be working 16 hours per week or more. If claimed by a couple, both must be working 16+ hours per week, or one must be working 16+ hours per week and the other is incapacitated, entitled to Carer's Allowance, in hospital or in prison. Claimants are entitled during any period they are treated as being in work (for example, while in the first 39 weeks of maternity leave or while in receipt of SSP).

### How much is paid?

The childcare element is 70% of the actual cost of childcare, up to maximum of:

- £122.50 per week (70% of £175) for one child or
- £210 per week (70% of £300) for two or more children.

A tax credits claimant **cannot** use the Tax-Free Childcare scheme without losing entitlement to tax credits.

## Tax-Free Childcare

Tax-Free Childcare is a scheme in which the government pays £2 into an online account for every £8 used to pay for approved childcare. The scheme will pay up to £2000 per year per child up to and including 31 August following the child's 11<sup>th</sup> birthday. It will pay up to £4000 per year for a disabled child, up to and including 31 August following the child's 16<sup>th</sup> birthday, if that child is in receipt of Disability Living Allowance, Personal Independence Payment or is registered blind or severely sight impaired.

The claimant must be working (or due to start within 31 days) and expect to earn at least 16 x the National Minimum Wage per week for the next 3 months. No earnings rules are applied to self-employed workers for the first 12 months of a new business.

If the claimant has a partner, they too must be working and earning 16 x the National Minimum Wage or receiving Carer's Allowance, Employment and Support Allowance or Severe Disablement Allowance.

People on sick leave, parental leave or annual leave count as in work.

People with gross taxable income in excess of £100,000 per year are not eligible for the Tax-Free Childcare scheme.

Tax-Free Childcare can be combined with 15 or 30-hour free childcare provision, but can only be used for childcare that is actually paid for.

If a tax credit or Universal Credit claimant applies for Tax-Free Childcare, his or her tax credit claim or Universal Credit entitlement will end.

If a person with Tax-Free Childcare applies for Universal Credit, he or she will continue to receive the tax-free top-up payments until the end of the quarterly entitlement period in which Universal Credit is claimed. 80% of money in the Tax-Free Childcare account will be treated as capital. 20% will be ignored.

Tax-Free Childcare is not available to people from outside the European Economic Area who do not have recourse to Public Funds.

## **Free early education and childcare for 2-year olds**

15 hours per week of free early education and childcare is available to parents in receipt of one of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit, if earned income is £15,400 a year or less, after tax
- Tax credits, if earned income is £16,190 a year or less, before tax
- Pension Credit Guarantee Credit
- Working Tax Credit 4-week run on

2-year-olds can also get free childcare if they are looked after by a local authority, or have a statement of [special education needs \(SEN\)](#) or an education, health and care (EHC) plan, or if they receive Disability Living Allowance, or if they have left care under an adoption order, special guardianship order or a child arrangements order.

## **Parents with no recourse to Public Funds**

Non-EEA citizens are also entitled to free early education and childcare for their 2-year old children if the parent has [claimed asylum](#) and is receiving [support under the Immigration and Asylum Act](#) and is waiting for a decision, or has been refused asylum and is receiving section 4 asylum support.

Free childcare for 2-year olds is also available to parents earning £15,400 a year or less, who have leave to remain with no recourse to public funds on [family or private life grounds](#) or the right to live in the UK as the main carer of a British citizen (known as a [Zambrano Carer](#)).

## **COVID-19 changes**

The Secretary of State for Education has decided to temporarily extend eligibility for the free early education and childcare entitlement to two-year olds from families in receipt of section 17 (of the Children Act 1989) support who have no recourse to Public Funds, for the duration of the COVID-19 outbreak only. This is to support their safety and wellbeing whilst the lockdown is in place. Eligible children are British-born child(ren) who are entitled to be here, yet not receiving support because of their parent's immigration status. This is a temporary measure during COVID-19 and is intended to support vulnerable children usually not eligible for a free early education place.

## **Free childcare for 3 and 4-year olds – the universal offer**

All 3 to 4-year-olds in England are eligible for 570 free hours of early education and childcare per year with an approved childcare provider. This is usually taken as 15 hours a week for 38 weeks of the year, but parents can choose to take fewer hours over more weeks. Entitlement begins the term after the child's third birthday.

## **Free childcare for 3 and 4-year olds – the extended offer**

Working families may receive an additional 15 hours of childcare per week if the parent has a positive determination of eligibility from the HMRC, confirming:

- They live in England
- They are a British or EEA citizen, or a non-EEA citizen with recourse to Public Funds
- Each parent is working (or expects to start within 31 days) and expects to earn at least the equivalent of 16 x the National Minimum Wage each week (over the next three months) **or**
- One parent is working, expecting to earn at least 16 x the National Minimum Wage each week and the other is receiving contribution-based Employment and Support Allowance, Carer's Allowance, Universal Credit with limited capability for work, or receives National Insurance credits for limited capability for work **or**
- One or both parents is on maternity, paternity or sick leave

No earnings rules are applied to self-employed workers for the first 12 months of a new business.

If either parent's 'adjusted net income' exceeds £100,000 they will not qualify for the extended entitlement.

## Changes due to COVID-19

Parents who are normally eligible for the government's childcare offers will continue receiving the entitlements during the summer term if their income levels fall due to the impact of coronavirus.

The government has announced that any working parent usually eligible for 30 hours free childcare or tax-free childcare will remain eligible if they fall below the minimum income requirement due to COVID-19. This has now been extended to 31 October 2020.

Subject to Parliamentary approval, parents who are critical workers will also remain eligible for these entitlements if their income has increased over the maximum threshold during the COVID-19 pandemic.

For more information, follow this link: <https://www.gov.uk/government/news/eligibility-for-government-childcare-offers-protected>

## Access to Work

Workers with a disability or a physical or mental health condition that makes it hard for them to do their job can still get support from the Access to Work scheme during the COVID-19 outbreak. Access to Work grants can be used to help people work from home.

Customers cannot claim help from Access to Work if they are no longer working, for example because they are furloughed. But they can start using it again when they start working again.

The DWP is prioritising making grants for new claims from critical workers (listed on the government's [critical worker list](#)) and people due to start work within four weeks. Further information is contained in the [Access to Work Factsheet on GOV.UK](#)

Access to Work has also introduced other changes to the operation of the scheme during the COVID-19 containment measures, including:

- Extending the timeframe to submit claim forms to 9 months
- Extending Support Worker awards that are coming to an end, by 6 months
- Accepting employer and support worker signatures via email
- Delivering workplace assessments and Mental Health Support Services via telephone or accessible alternatives.

# Support for people who pay rent or a mortgage

## Summary of changes

- Landlords must now give at least three months' notice when seeking possession of a property. This applies to notices served on or after 26 March 2020. This measure is in place until at least 30 September 2020.
- All ongoing possession proceedings have been stayed until 23 August 2020.
- The two measures above offer no protection to people whose tenancy or licence is not covered by the Protection from Eviction Act 1977. This means licensees (including occupiers of temporary homeless accommodation and some supported accommodation) can be evicted.

## Measures to protect renters and landlords

On 20 March the Government made the following announcement about its plans to protect renters and tenants:

- A three-month ban on starting possession proceedings, applying to private sector landlords and social landlords, now extended to 23 August 2020.
- At the end of this period, the government says that landlords and tenants will be expected to work together to establish an affordable repayment plan, taking into account the tenants' individual circumstances.
- The Government will be working with the Master of the Rolls to widen the 'pre-action protocol' on possession proceedings, to include private renters and to strengthen its remit. (The current pre-action protocol for social landlords can be found [here](#).)
- The Government will issue guidance to ask landlords to show compassion and to allow tenants affected by Coronavirus to remain in their homes wherever possible.
- To protect landlords the three-month mortgage payment holiday will be extended to Buy to Let mortgages.

More information see: [Complete ban on evictions and additional protection for renters](#)

## Suspension of ongoing possession action

On 26 March 2020, the Master of the Rolls announced the suspension of ongoing possession action for 90 days from 27 March.

In force from 25 June 2020, the Civil Procedure (Amendment No. 2) (Coronavirus) Rules 2020 extend the suspension of possession proceedings and enforcement proceedings and stay all warrants for possession until 23 August 2020.



The suspension applies to proceedings that were stayed immediately prior to the new rule coming into force or that are brought after the new rule comes into force, but on or before 22 August 2020.

The suspension can be extended further if required, as the original direction does not cease to take effect until 30 October 2020. Details with a link to the Direction can be found [here](#), on the Courts and Tribunals Judiciary website.

The suspension applies to rent and mortgage cases currently in the court system and any that were about to go into the system, with neither being able to progress to the stage where someone can be evicted.

This 'stay' applies to private and social renters covered by the Protection from Eviction Act 1977, which still leaves occupiers outside the Protection from Eviction Act vulnerable to eviction (see dealing with landlord problems below).

Practitioners should be aware that, unless the suspension is extended, landlords and mortgage providers will be able to resume proceedings from 23 August 2020.

### **Resumption of possession proceeding from 23 August 2020**

The suspension of possession proceedings, introduced by Practice Direction 51Z (PD) in March 2020 to protect those affected by the coronavirus pandemic from losing their homes, is due to end on 23 August 2020.

This will allow landlords to resume possession claims that have been stayed, seek warrants of eviction and start new possession claims against tenants.

### **Reactivation notices**

A new [practice direction \(PD55C\)](#) has been issued, which applies from 23 August 2020 to 28 March 2021. It allows the courts additional flexibility around fixing hearing dates to accommodate new cases. It also requires landlords to issue reactivation notices and to provide information to the court about how the pandemic has affected the tenant and the tenant's family. It requires the claimant (the landlord) to:

- Inform the court and the defendant (the tenant) in writing, in a 'reactivation notice', that they wish to resume stayed proceedings, on or after they stay is lifted on 23 August 2020. This requirement does not apply to claims brought on or after 3 August 2020 or to claims in which a final order for possession has been made.
- Provide with the notice an updated rent account for the previous two years, where the possession claim is based on rent arrears (except in proceedings relating to an appeal)
- Provide (in the particulars of claim reactivation notice or for the hearing as appropriate) any relevant information about the defendant's circumstances to include information on the effect of the pandemic on the defendant and his/her dependants, which will enable the court to have regard to vulnerability, disability, and social security position, and those who are 'shielding'.

The court must give at least 21 days' notice of hearing listed or relisted in response to a reactivation notice.

If the landlord has failed to provide the reactivation notice, the court has the power to adjourn proceedings.

### **Tenant facing mandatory possession grounds**

Housing minister Christopher Pincher, responding to an urgent question in the House of Commons, confirmed that courts will have no discretion to take into account the information about the effect of the pandemic on the tenant or the tenant's dependants when there are mandatory grounds for possession.

Tenants facing new (or resuming) possession action under mandatory grounds, such as section 21 (so-called 'no fault' possession) or ground 8 for serious rent arrears, will not be able to use COVID-19 related circumstances as a defence against eviction, even if they have provided this information to the landlord and the court.

However, if a landlord has failed to comply with the practice direction, when required to do so, the tenant should ask the court to order an adjournment until the landlord has complied (this must be at least 21 days after a reactivation notice is supplied).

### **Measures to protect renters – The Coronavirus Act 2020**

The Coronavirus Act extends the period of a notice a landlord must give to a tenant to three months. This applies to notices served on or after 26 March 2020 and the measure will last until at least 30 September 2020. The most common type of notice the Act applies to is a Notice Seeking Possession.

The new three-month notice period is detailed in Schedule 29 of the Coronavirus Act and applies to the following types of tenancy:

- Assured and assured shorthold tenancies in the private rented sector and the social rented sector. This means that an assured shorthold section 21 notice seeking possession will now have to be at least three months rather than not less than two months and notices served for rent arrears (including mandatory ground 8) will have to be three months rather than two weeks.
- Secure Tenancies. These are mainly local authority tenancies but can also be housing association tenancies that began before 15 January 1989. The notice period for rent arrears for secure tenancies will increase from a minimum of four weeks to three months.
- Introductory Tenancies. These are local authority tenancies still in their 12-month probationary period, or 18-month period if the 12-month period has been extended.
- Demoted tenancies. These are former secure tenancies where the tenancy has been demoted due to anti-social behaviour.
- Protected / Regulated tenancies. These are old style tenancies that began before 15.01.89 and are covered by the Rent Act 1977

The following tenancies and licences are not covered by these provisions:

- Agricultural tenancies (Rent Agricultural Act 1976 tenancies and Assured Agricultural Tenancies)
- Licences (e.g. temporary homelessness accommodation, some supported accommodation and some tied accommodation)
- Leaseholders with arrears of ground rent
- Tenancies where notice was issued before the Coronavirus Act took effect on 26 March. This means that, where notice has already been served, landlords will be able to continue with possession proceedings as soon as the suspension of possession action has been lifted.

Where renters are unable to benefit from this temporary protection, they will be even more reliant on the following:

- Their existing protection under housing law (for example their right to a court order if they are covered by the Protection from Eviction Act 1977 and their right to reasonable notice if not )
- The flexibility and goodwill of landlords (the government has said it is asking landlords to show compassion)
- Any assistance the district or borough council can offer under its homelessness prevention duty.
- The suspension of possession action in the courts from 27 March 2020
- Access to advice, support and advocacy, which may be limited due to the COVID-19 outbreak.

### **Temporary suspension of third-party deductions from Universal Credit**

Some renters are using 'third-party deductions' from their Universal Credit to reduce or pay off their rent arrears. A third-party deduction is a deduction made automatically from each monthly payment of Universal Credit and paid direct to the landlord by the DWP. The Government suspended third party deductions from Universal Credit for one month until 10 May.

This potentially put at risk tenants who are subject to court orders requiring them to make specified arrears payments on specified dates. Also, court proceeding may have been adjourned on terms stipulating that payments are made on specific dates. In all cases, if the terms are breached because a single payment is missed, there is a risk the tenant could be evicted after the courts re-open.

Where court orders were breached because of the suspension of third-party deductions or due to some other problem with Universal Credit and a tenant is doing their best to rectify the problem, it should be possible to prevent an eviction. The Government has produced some useful guidance entitled [Coronavirus \(COVID-19\) Guidance for Landlords and Tenants](#).

## Discretionary Housing Payments

The government has announced an additional £40m in funding for councils to spend on Discretionary Housing Payments (DHPs) for people who are struggling to pay their rent or other housing costs. To apply for a DHP, a claimant must be receiving Housing Benefit or the housing costs element of Universal Credit.

They should apply to their local district or borough council. Each council has its own online application page. If the tenant is turned down, they should seek advice from an independent advice agency (see page 7)

## Landlord good practice

Ipswich Borough Council introduced several good practice measures prior to the national suspension of court action. These included:

- Warrants with eviction dates have been postponed
- Warrants awaiting eviction dates have been halted
- Notices seeking possession are not being served for the time being
- When tenants are contacting the council about their financial situation, housing officers are completing income and expenditure forms so that realistic and affordable payments can be made, where possible, to minimise arrears
- Tenants are being advised and signposted when they have lost their jobs or are unable to work.

As renters will continue to be liable to pay rent but may struggle to do so, other landlords should be encouraged to adopt a similar proactive and constructive approach. Tenants should be encouraged to contact their landlords so that appropriate steps can be taken to minimise arrears and maximise

income. Without such good practice there is a risk that there will be a flood of rent arrears possession claims when temporary measures are lifted.

## Dealing with landlord problems

Hopefully landlord bad practice will be minimal, but practitioners need to be ready to contact the Helpline and the relevant authorities in the event of any of the following:

**Unnecessary and avoidable evictions.** In the current situation, eviction should always be a last resort after all other alternative options have been exhausted.

**Eviction of “excluded occupiers” without reasonable notice.** Renters who fall outside the Protection from Eviction Act (for example lodgers) are known as excluded occupiers and are not entitled to a court order. However, excluded occupiers are still entitled to “reasonable notice”. Although “reasonableness” is not defined in law, a landlord should take account of the COVID-19 outbreak and personal circumstances when deciding how long a notice period should be.

**Illegal eviction.** Landlords who evict renters without a court order when they are entitled to one, are not only ignoring the emergency measures outlined in this factsheet, they are committing a criminal offence under the Protection from Eviction Act. In such circumstances, practitioners are advised to contact the relevant district and borough council.

**Harassment** is also a criminal offence under the Protection of Eviction Act. Local authorities have the power to prosecute landlords. Harassment can take many forms including, threats of violence, persistent phone calls and visits, and the withdrawal of services like internet access.

**Refusal to carry out essential repairs.** Landlords remain liable to ensure properties meet the required legal standards and must ensure that urgent health and safety related repairs are carried out. There is an expectation that landlords and tenants will reach agreement about the postponement of non-urgent repairs and local authorities are expected to take a pragmatic risk-based approach in terms of their enforcement role. However, practitioners are still advised to contact the relevant district and borough council in cases of serious disrepair.

**Unreasonable, unrealistic and persistent demands for payment of rent.** Where tenants have previously had a good rent payment record this should be emphasised to the landlord. Persistent demands for rent in the face of information and evidence that payments are not affordable should be carefully challenged in a way that focusses on the possibility of a mutually beneficial solution in the future.

## **Measures to protect people with mortgages**

The government has announced some protection for homeowners and landlords with mortgages.

### **Homeowners with mortgages**

On 17 March 2020, the government announced its agreement with mortgage lenders that lenders will support homeowners in financial difficulties resulting from the COVID-19 outbreak. This support will include payment holidays and should include exploring other flexible payment options like deferring interest payments.

This support extends to Help to Buy customers who are liable to pay interest on their equity loans.

People who are struggling with their mortgage payments, or are likely to be, are advised to check their lenders website and to contact them. Some lenders have been texting their customers to provide information about how to make contact and to offer reassurance.

### **Landlords with Buy to Let mortgages**

On 20 March 2020, it was announced that the three-month mortgage protection holiday would be extended to landlords with Buy to Let mortgages.

## Suspension of ongoing possession action

The suspension of ongoing possession action announced by the Master of the Rolls announced on 26 March 2020 (see page 48 for more details) also applies to mortgages possession action. The suspension has been extended and possession action cannot start (or resume) until 23 August 2020.

The suspension applies to new possession claims and any cases currently in the court system. Neither can progress to the stage where someone can be evicted until the suspension is lifted.

The Financial Conduct Authority (FCA) has issued [updated guidance](#) for firms - which comes into effect on 4 June 2020. In it, the FCA confirms that -

- **The current ban on lender repossessions of homes will be continued to 31 October 2020.**  
The FCA consider that commencing or continuing repossession proceedings at this time is very likely to contravene Principle 6 and MCOB 2.5A.1R – absent exceptional circumstances (such as a customer requesting that proceedings continue). The FCA states it will not hesitate to take appropriate action against lenders where necessary.
- Homeowners, who have not had a payment holiday and who experience financial difficulty, have until 31 October 2020 to request one
- Firms will communicate with homeowners regarding what happens when their payment holiday ends and should offer a range of options for how the missed payments will be repaid, if they are able to resume payments
- Lenders will continue to support homeowners who have already had a payment holiday where they need further help. Firms should contact their customers to find out what they can re-pay and, for those who remain in temporary financial difficulty, offer further support, which will include the option of a further three-month full or part payment holiday
- Although payment holidays offered under this guidance will not have a negative impact on credit files, consumers should remember that lenders may use information obtained from other sources, such as bank account information, in their lending decisions

The FCA also says that, when implementing the guidance, firms should be particularly aware of the needs of their vulnerable customers and consider how they engage with them, and that, for customers who aren't able to use online services (such as digital channels), firms should make it easy for customers to access alternatives.

The guidance for borrowers can be found here: <https://www.fca.org.uk/consumers/mortgages-coronavirus-consumers>

## Coronavirus and homelessness applications

The following two paragraphs have just been added to the chapter on priority need in the [Homelessness Code of Guidance](#):

- 8.44 COVID-19: Housing authorities should carefully consider the vulnerability of applicants from COVID-19. Applicants who have been identified by their GP or a specialist as [clinically extremely vulnerable](#) are likely to be assessed as having priority need. The vulnerability of applicants who are [clinically vulnerable](#) should also be considered in the context of COVID-19. Some applicants may report having medical conditions which are named in the guidance but have not yet been identified by a health professional as being clinically extremely vulnerable or clinically vulnerable, in which case it may be necessary to seek a clinical opinion in order to confirm their health needs.
- 8.45 Housing authorities should also carefully consider whether people with a history of rough sleeping should be considered vulnerable in the context of COVID-19, taking into account their age and underlying health conditions. Further guidance on clinical support for people with a history of rough sleeping can be found in the [COVID-19 clinical homeless sector plan](#).

The district and borough councils are making valiant efforts to accommodate rough sleepers. This is proving even more of a challenge than previously due to the restricted use of hostels and hotels.

The resources required to accommodate rough sleepers, and to deal with other COVID-19 related housing problems, are expected to impact on our district and borough councils' ability to meet their other responsibilities under the homelessness legislation.

In view of these competing demands, we may find that the district and borough councils are less able to focus on prevention work and less able to accommodate homeless applicants who have received section 21 notices seeking possession before the expiry of their notice.

### Homelessness Duty to Refer

Homelessness applications should be made as before, including by using the [Duty to Refer](#), where appropriate. The current Duty to Refer procedures and the relevant forms for Suffolk district and borough councils are contained in the links below:

- Babergh & Mid Suffolk District Council: [Online](#)
- Ipswich Borough Council: [Online](#)
- East Suffolk Council (Suffolk Coastal & Waveney District Councils)  
By email: [dutytorefer@eastsuffolk.gov.uk](mailto:dutytorefer@eastsuffolk.gov.uk) or [Online](#)
- West Suffolk Council (Forest Heath District & St Edmundsbury Borough Councils)  
By email: [dutytorefer@westsuffolk.gov.uk](mailto:dutytorefer@westsuffolk.gov.uk) or [Online](#)