

## CORONAVIRUS – FAQs

### Q1 How can I pay my rent?

If you are experiencing any difficulty paying by Pay-Point, you can still pay your rent:

- By calling our office (01450) 364200 and you will be redirected to a staff member who can take your payment over the phone.
- By online banking (set us up as a payee) – you will need to provide your name & address and tenancy reference (if known). Our bank details are:

Royal Bank of Scotland  
Account Name: Waverley Housing  
Sort Code: 83-23-01  
Account No: 00271371

### Q2 I work full time and my employer has advised me to self-isolate for 14 days. Am I entitled to claim any benefits?

Your employer should pay Statutory Sick Pay (SSP) from the first day you were advised to self-isolate. SSP is £94.25 per week. If you are not entitled to SSP and or need help with rent costs, you may be able to claim Universal Credit.

Entitlement will depend on your household income. There is currently no need to provide medical evidence or attend a work capability assessment. The normal requirements to attend the Jobcentre in person when claiming benefits has been temporarily suspended.

If you are already receiving Housing Benefit, Working Tax Credit or Child Tax Credit please see question 13.

### Q3 I have lost my job/been laid off temporarily with no income. Can I claim anything?

It may be worth contacting your employer to check if it is possible to be included within the 'Coronavirus Job Retention Scheme' - see question 15 for more information. Failing that, you may have to make a claim for Universal Credit, especially if you need assistance with paying your rent.

Claims can be made online at [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit). If you do not have access to on-line facilities, please call Universal Credit on 0800 328 5644.

If you do not qualify for Universal Credit, due to capital or other household factors, you may be able to claim New Style Jobseekers Allowance by applying online [www.apply-for-new-style-jsa.service.gov.uk](http://www.apply-for-new-style-jsa.service.gov.uk)/or calling 0800 055 6688, or claim New Style Employment and Support Allowance (if you have a health problem) by calling 0800 328 5644 (choose option 2). These new style benefits are based on the national insurance you have paid or been credited with.

You may also be able to claim for a reduction in your council tax.

If you are already receiving Housing Benefit, Working Tax Credit, or Child Tax Credit please see question 14 below.

#### **Q4 How do I make a claim for Universal Credit (UC)?**

Claims can be made online [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit). You will need to create a username and password and answer two security questions. You will then be sent a code by email which you need to enter in the appropriate box which will then allow you to complete your claim.

You must provide details of your rent and services charge amounts separately on the claim to confirm your total monthly rent charge. If you are unsure how much these are, please contact us on 01450 364200 or email [info@waverley-housing.co.uk](mailto:info@waverley-housing.co.uk).

Couples need to make individual claims to Universal Credit and both need to have email addresses, create passwords and answer security questions. Although the claims are made individually, they must be made at the same time and the claims are joined for entitlement purposes. If you are self-isolating or infected with coronavirus, please let DWP know so your ID can be verified without the need to attend the Jobcentre, however the normal requirements to attend the Jobcentre in person when claiming benefits has been temporarily suspended. If you are unable to complete an online claim, please contact Universal Credit on 0800 328 5644.

The Citizens Advice Bureau's Help to Claim service can support you in the early stages of your Universal Credit claim. For more information, call 0800 023 2581, or you can contact us at 01450 364200 or email [info@waverley-housing.co.uk](mailto:info@waverley-housing.co.uk) for assistance.

If you are already receiving Housing Benefit, Working Tax Credit, or Child Tax Credit, please see question 14.

#### **Q5 When will I receive my first Universal Credit payment?**

One month plus one week from the date of claim, e.g. for a claim made to Universal Credit on 18 April, the first payment will be made 22 May. Any subsequent payments should be paid on the 22nd of each month.

#### **Q6 I have no money to keep me going until I get a payment from Universal Credit. What do I do?**

If a claimant finds themselves with no money, they can apply for a Crisis Grant from the Scottish Welfare Fund, the 3 claims in 12 months limit has been cancelled during the CV crisis. However, any claimant would be asked to consider claiming an advance of their UC before any claim would be considered, although no one should be left without fuel or food.

**Q7 Will I need to attend the Jobcentre if I am self-isolating for any claims I make to benefits?**

The normal requirements to attend the Jobcentre in person when claiming benefits has been temporarily suspended. The work search and work availability requirements for Universal Credit will be temporarily switched off also.

**Q8 I am self-employed and due to current situation, have no work or am having to self-isolate, what can I claim?**

The Government has announced a new self-employment income support scheme for those affected by the coronavirus outbreak. This will be a taxable HMRC grant and will provide support at 80% of average monthly profits over the last three years, up to £2,500 a month.

The scheme will cover the three months from March to May, with grants being paid in a single lump-sum instalment covering all three months. However, the payment will not be made until June 2020.

The new scheme will be available to those with a trading profit of up to £50,000 in 2018/2019 (or an average of less than £50,000 between 2016/2017 and 2018/2019); where the majority of their income comes from self-employment; and where they were already in self-employment with a tax return for 2019.

**Q9 I work a zero-hour contract. If I self-isolate will I get SSP?**

People on zero-hour contracts may be eligible for SSP. It will depend on how many hours you have worked regularly, and the income received, but in the first instance, contact your employer directly to find out if you are entitled.

**Q10 I am on partial housing benefit due to my earnings, but my income has reduced/stopped. How do I make up the difference to pay my rent?**

Contact your local council's benefit team and advise them of your change in circumstances. If you are unable to do this your local council should have a change of circumstances online form for you to complete. Your entitlement to housing benefit will then be amended to reflect your change in income. If your income reduces, your entitlement to housing benefit will usually increase.

**Q11 I am currently on Universal Credit and my circumstances have changed, what do I do?**

You must put a note on your online journal, detailing how and when your circumstances changed, and your Universal Credit award should be adjusted accordingly.

If you are struggling you can ask for a further advance until your Universal Credit is adjusted but remember, any advances will be recovered by deductions from your ongoing Universal Credit award.

**Q12 I am in receipt of Personal Independence Payment (PiP) or Employment and Support Allowance (ESA) and I completed a review form recently. Will I be called in for a face to face medical assessment?**

The Department for Work and Pensions has taken the precautionary decision to temporarily suspend all face-to-face assessments for health and disability-related benefits.

If you already have an assessment appointment arranged, you do not need to attend. Your assessment provider will contact you to discuss your appointment and explain the next steps to you.

**Q13 What if I am working and receiving Housing Benefit, Working Tax Credit, or Child Tax Credit.**

Currently, if you claim Universal Credit your Housing Benefit, Working Tax Credit, or Child Tax Credit will stop. Universal Credit replaces these benefits and the intention is everyone in receipt of these benefits will move on to Universal Credit over the next few years.

However, if you claim Universal Credit now, these benefits will stop now and, importantly, you cannot reclaim them after this crisis is over. For more information, contact our advice team on 03451 400 100.

**Q14 My employer has advised me not to come in to work but has not made me redundant.**

For workers, the Government's 'worker's support package' announced on 20 March 2020, included a new 'Coronavirus Job Retention Scheme' to help pay worker's wages. The official intent is this will enable most employees who are temporarily not working due to coronavirus to be kept on the payroll rather than be laid-off or made redundant.

Under the scheme, the Government will pay up to 80% of a worker's wages, up to a total of £2,500 per worker each month. This can be backdated to 1 March and initially apply for three months, to be extended if necessary. Both you and your employer must agree to put you on "furlough" - so speak to your employer about whether they can claim. You cannot apply for the scheme yourself. Once agreed your employer must write to you confirming you have been furloughed to be eligible to claim. More information is available on the Government's website:

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[www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme](https://www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme)

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**Q15 My child receives free school meals, what will happen now the schools are closed?**

The Scottish Government has stated free school meals will continue with local authorities making them available either through vouchers or through community hubs where the meals can be collected by families. How you access the meals depends on the area you live in. For information where you can collect your free school meals or vouchers please look up Scottish Borders Council website

[www.scotborders.gov.uk/info/Social\\_care\\_and\\_health/coronavirus/covid-19\\_school\\_updates](http://www.scotborders.gov.uk/info/Social_care_and_health/coronavirus/covid-19_school_updates)

Should your family not be entitled to free school meals but are currently struggling during these difficult times, please contact us via email:

[Covid-19Schools@scotborders.gov.uk](mailto:Covid-19Schools@scotborders.gov.uk) or phone **0300 100 1800** and we will aim to support you and your family.

**Q16 I am really worried about getting into debt with my bills, who should I pay first?**

You should pay your priorities first i.e. rent, council tax and utilities. If you are struggling to pay your bills, advice is available from the Money Advice Service [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

**Q17 I can't afford to pay my debt due to coronavirus as I've lost some or all my income. What can I do?**

Talk to your creditors direct ask them for a freeze on any payments where possible or discuss with them other things they may be able to offer i.e. reduce interest charges or reduce repayments.