

Financial support during Coronavirus/Covid-19



We know that Coronavirus is having an impact on the finances of households across East Lothian. There is advice and support available to you. Some of the existing benefits have changed in response, and there are new funds available. In East Lothian there is also a growing network of food provision if affordable access to food is a problem for you.

Our teams are still working to provide you with free, confidential advice and direct you to other sources of help. This leaflet outlines some of the support available with links to further information. If you have difficulty accessing this information online, please let us know.

Universal Credit

You can claim Universal Credit (UC) if you're on a low income regardless of your employment status (employed, self-employed or furloughed, or if you are sick/self-isolating/shielding or a carer). UC can also top-up the other benefits included in this leaflet, depending on your situation. The amount you receive will depend on your individual circumstances, for example the number of people in your household, other income and savings you may have. The standard allowance has currently been increased. UC claimants may also be eligible for an additional element to help with housing costs, i.e. your rent.

You can apply for UC online at www.gov.uk/universal-credit. Successful applicants will receive payments after 5 weeks. Advance payments are available if you need help with bills or other costs during this period.

PLEASE NOTE: *Seek advice if you currently receive any other benefits (i.e. Income Support, ESA Income Related, JSA Income Based, Tax Credits, Housing Benefit) and are thinking about applying for UC. Your current benefit will stop when you apply for UC and you will be unable to reclaim, even though you may not be entitled to UC or the amount you receive under UC is lower.*



**Find out more online at www.gov.uk or
DWP Freephone Helpline 0800 328 5644**

Support if you are sick

New Style Employment and Support Allowance (Contribution Based)

This is currently also available to employed and self-employed workers who have been directly affected by Covid-19, caring for a child who is ill with the virus, self-isolating or vulnerable and shielding in accordance with Government guidelines.

It can be claimed from the first day of sickness. To claim you will need to have paid enough in National Insurance contributions, you will not need a 'fit note' from your GP but should get an 'isolation note' from NHS111 or NHS online. You will not be required to attend a DWP health assessment.



Claim NSESA(CB) online at www.gov.uk or telephone 0800 328 5644 and select option 2

Statutory Sick Pay

You should be eligible for Statutory Sick Pay (SSP) from Day 1 if you have been directly affected by Covid-19, caring for a child who is ill with the virus, self-isolating or vulnerable and shielding in accordance with Government guidelines. You will not need a 'fit note' from your GP but should get an 'isolation note' from NHS111 or NHS online. If you are off sick for any other reason, standard rules apply and SSP will start from Day 4, not Day 1.



To find out more contact your employer

Support for employed

The Government's Job Retention Scheme currently allows your employer to furlough you and apply for a Government grant to cover 80% of your average wages where you are on their payroll from at least 19 March 2020.



To find out more contact your employer

Support for self-employed

If you have to take time off work due to illness or self-isolation, or have lost your income due to Covid-19, you may be entitled to claim benefits.

The Government's Coronavirus Self-Employment Income Support Scheme will allow you to claim a taxable grant worth 80% of your trading profits from March, up to a maximum of £2,500 per month. HMRC will contact you if their records show you have filed tax returns for self-employed for at least 12 months and invite you to apply online through their portal. The minimum income floor (for self-employed) has been removed. Other supports include:

- Self assessment payments on accounts due on 31 July 2020 will now not need to be made until 31 January 2021. VAT payments due before 30 June 2020 will not now need to be made until 31 March 2021.
- Grants for local businesses – visit www.eastlothian.gov.uk/supportgrants
- Changes to the minimum income floor of UC so this does not apply during illness/self-isolation www.gov.uk/universal-credit
- If you're a Director of your own company and pay through PAYE, you may be able to get support from the Coronavirus Job Retention Scheme. Visit www.gov.uk to find out more.

Support for unemployed

New Style Job Seekers Allowance (Contribution Based)

To claim you will need to have paid enough in National Insurance contributions. Currently you will not be required to attend Job Centre appointments or be available for/look for work and you will not be sanctioned.



Claim NSJSA(CB) online at www.gov.uk or telephone 0800 328 5644 and select option 2

Help with...

Rent

If you're struggling to pay rent, speak to your landlord straight away and let them know your situation. Emergency legislation has been passed to prevent tenants of private and social landlords being evicted for up to 6 months.

If you're a council tenant and you need help or advice, contact the Rent Income team straight away. Our officers can accept reduced payments or defer payment to a later date. Please continue to pay your rent if you can.



Phone our dedicated helpline on 01620 827528

Email rentincome@eastlothian.gov.uk

or visit www.eastlothian.gov.uk/rent

It's also worth checking you're claiming all financial support you may be entitled to:

- Pensioners on a low income may qualify for Housing Benefit (HB) to help towards rent and some service charge costs. Apply online at **www.eastlothian.gov.uk/applyforhb**
- Working age people out-of-work or on a low income may be entitled to UC, including some help towards your housing costs. Apply online at **www.gov.uk/universal-credit**
- Discretionary Housing Payment (DHP) may also be available. You must be entitled to HB or the housing costs part of UC to get a DHP. Apply online at **www.eastlothian.gov.uk/dhp**
- Local Housing Allowance has increased in line with market rent in your area. This will help anyone who already claims UC or HB.


Private landlords can apply for a three-month buy-to-let mortgage holiday if tenants are struggling to pay. While they don't have to pass this on to tenants, many will. Speak to them if you need help.

Mortgage

You can use the mortgage payment holiday scheme to stop your payments for three months. Lenders will not charge fees for this, but there will be an additional cost over the term of your mortgage as interest will build on the money you haven't paid off. You need to contact your mortgage lender to arrange this. Lenders will not repossess any property at this time.

Council Tax

It's important that you continue to pay your Council Tax if you are able to. This helps to pay for the essential services we provide to all local residents. If you're struggling to pay your Council Tax speak to our Council Tax team straight away and let them know your situation, phone 01875 824314. You may be entitled to a Council Tax Reduction (CTR) if you have lost your job, had your hours reduced or are on a low income. You can apply if you own your home or rent; the amount you receive will vary based on your circumstances. CTR is not automatically awarded even if you are claiming UC. Apply online at www.eastlothian.gov.uk/claimctr

 **Our Council Tax officers can accept reduced payments or defer payment to a later date if that helps. Whatever your situation, we will work with you and make sure you get any help you need.**


Scottish Welfare Fund

This provides a one-off grant if you are on a low income, or are facing a crisis. There is no need to pay the money back. There are two types of grant available:

Community Care Grant – usually provides goods to help you settle into a new home (after hospital, care or homelessness) or if you're in exceptional circumstances such as relationship breakdown or domestic violence. If you have submitted an application, we will get back to you with a decision within 15 working days.

Crisis grant – awarded to meet living expenses that have arisen as a result of an emergency or disaster to avoid serious damage or risk to the applicant. Examples include food, essential heating costs, nappies, toiletries, etc. If you have submitted an application, we will get back to you with a decision within 2 working days, after we receive all information to deal with your claim.

To apply you must be over 16, have a low income, have no means of support, have savings less than £700 (£1200 if you are pension age) or be entitled to either Income Support, Income Based Jobseekers Allowance, Income Related Employment and Support Allowance, Universal Credit or Pension Credit.

 **Apply online at www.eastlothian.gov.uk/swf or phone 01620 828790. If you require an urgent update, please leave a message and we will get back to you as soon as we can.**

Fuel/energy costs

Energy suppliers are offering help to anyone struggling to pay their bills as a result of Covid-19. Suppliers will deal with any concerns you have, so the best thing to do if you are self-isolating or struggling to pay your bill is to contact your energy provider straight away. To find out more, or to get advice visit www.homeenergyscotland.org.uk

Food

Across East Lothian there is a network of organisations providing support to people who are struggling to access food. This varies from fresh or tinned ingredients to pre-prepared meals which can be reheated. Some will require a referral from Social Work or another professional, whereas others you can refer yourself to. Families who are in receipt of Free School Meals can also receive weekly lunch pack deliveries. Find out more about the support that is available to you at www.eastlothian.gov.uk/accesstofood

Sources of help and advice

East Lothian Council's Welfare Rights team

Our team will help you work out what benefits you're entitled to. There's a lot of information around and it can be difficult to work out what it means for you. In some circumstances we can help you over the phone with your application. There is a lot of information online at www.eastlothian.gov.uk/welfarerights or you can call us on 01620 827827. Please bear in mind demand for our services is high just now but we will reply to all messages. Our services are free and confidential.

Citizens Advice Bureau

Citizens Advice provides free, independent and confidential advice to local residents on a range of matters including benefits, debt and housing advice. Covid-19 means staff are extremely busy and are currently providing a telephone and email service only. If you wish to get in touch, contact details for your local CAB are listed overleaf.

The Scottish Citizens Advice Network

The Scottish Citizens Advice Network, in partnership with the Scottish Government, has launched a new Scottish Citizens Advice Helpline to support people affected by Coronavirus. Visit www.cas.org.uk or phone on 0800 028 1456 Monday – Friday 9am – 5pm.

The Department for Work & Pensions

There's lots of helpful information on the Department for Work & Pensions (DWP) website www.gov.uk including more information about recent Government changes which have been introduced to help during this challenging time.

Find out what you could be entitled to

If you're unsure what to claim or what you might be eligible for, check out our online benefits calculator at www.eastlothian.gov.uk/entitledto. Remember, this will only be an estimate as you will need to apply and any application will be subject to the relevant eligibility criteria.

PLEASE NOTE

This is a fast-changing situation which has increased the demand for our services. We understand the anxiety it is causing for our residents and want to help you with advice and support. Along with other agencies, you may find that your call is in a queue or you need to leave a message. We will reply to all messages and emails we receive.

We regularly update our website with information. Visit www.eastlothian.gov.uk/coronavirus for the latest details for East Lothian.

ELC Welfare Rights

01620 827827 and ask for Welfare Rights
welfarerights@eastlothian.gov.uk
www.eastlothian.gov.uk/welfarerights

ELC Scottish Welfare Fund

01620 828790
www.eastlothian.gov.uk/swf

ELC Council Tax

01875 824314
www.eastlothian.gov.uk/counciltax

ELC Benefits

01620 827730 for Council tenants
01620 827729 for private tenants/owner occupier
benefits@eastlothian.gov.uk
www.eastlothian.gov.uk/benefits

ELC Payment Line

You can pay your Council bills online at www.eastlothian.gov.uk/payforit
Alternatively call us on 01875 824301

The Department for Work & Pensions

UC Helpline: 0800 328 5644
www.gov.uk

ELC Rent Income

01620 827528
rentincome@eastlothian.gov.uk
www.eastlothian.gov.uk/rent

CAB Haddington

01620 824471
www.haddingtoncab.co.uk

CAB Musselburgh

0131 653 2748
www.musselburghcab.org.uk

