

Covid-19 Coronavirus Update

20th March 2020

Dear Tenant

We know that these are increasingly worrying and stressful times for tenants and their families. We are continuing to monitor the situation and identify relevant advice and support to share with you.

Our priority is to ensure the continuity of essential services wherever possible and to ensure that our employees are protected. Some of our services are affected by the impact of the Covid-19 Coronavirus outbreak. This means we will be delivering essential community critical services and that non-essential services will be postponed. This will allow us to focus on the most vulnerable people in our communities.

The public reception areas in some of our local housing offices are now closed, however you can currently still visit Bridgegate House in Irvine and Saltcoats Town Hall. We would encourage you to contact your local housing office by phone or by email.

Housing Enquiries

Please contact us at any of our local housing offices if you have a housing related enquiry

Irvine Area Office
Telephone: 01294 310150
Email: irvinehousing@north-ayrshire.gov.uk

Kilwinning Area Office
Telephone: 01294 552261
Email: kilwinninghousing@north-ayrshire.gov.uk

3 Towns Housing Office
Telephone: 01294 310005
Email: 3TownsHousing@north-ayrshire.gov.uk

Dalry/Beith Area Office
Telephone: 01294 836710
Email: dalryhousing@north-ayrshire.gov.uk

Kilbirnie Area Office
Telephone: 01505 685177
Email: kilbirniehousing@north-ayrshire.gov.uk

Largs Area Office
Telephone: 01475 687590
Email: largshousing@north-ayrshire.gov.uk

Housing Repairs

Please note that due to the current Covid-19 Coronavirus outbreak, all non-essential Building Services work have stopped. We are sorry for the inconvenience caused at this time and we will be in contact in the future regarding any outstanding repairs.

During this time we can only arrange emergency repairs. If you have an emergency repair please contact us on **01294 310 000**

Paying Your Rent

If you can, you should continue to pay your rent as normal and you can do this in a number of ways:

- Direct Debit / Standing Order
- By telephone on **0845 603 0593** using a credit or debit card
- Online at www.payments.northayrshire.gov.uk
- At any shop or garage which has a Pay Point terminal

Welfare Benefits and Debt Advice

Welfare Benefits and Debt Advice is available to any North Ayrshire Council Tenant from our Welfare Reform Advice Team. Tenants who have concerns about their income or possible rent arrears can contact the team on **0300 999 4606** or **WelfareReformTeam@north-ayrshire.gov.uk** for support. We are aware of the potential for some tenant's income to be affected as a result of COVID-19, and we will work closely with these tenants to support them during this time.

The DWP have made temporary changes to benefits during the coronavirus outbreak;

If you are already receiving support:

Special arrangements are in place for people in receipt of benefits who cannot attend Jobcentre appointments because they are required to stay at home or are infected by coronavirus. The arrangements are:

- People who need to claim ESA or Universal Credit because of coronavirus will not be required to produce a fit note.
- When claimants "advise Jobcentre in good time" that they are staying at home or that they have been diagnosed with coronavirus, they will not be sanctioned – Jobcentre will review their conditionality requirements in their claimant commitment, to ensure they are reasonable.
- Claimants who are staying at home as a result of coronavirus will have their mandatory work search and work availability requirements removed to account for a period of sickness and will be treated as having Limited Capability for work.

For people who need to make a new claim for financial support

People who are required to stay at home or are infected by coronavirus may need financial support, and quickly. The legislation has been changed that:

- Those affected by coronavirus will be able to apply for Universal Credit and can receive up to a month's advance up front without physically attending a Jobcentre.
- The 7 waiting days for ESA for new claimants will not apply if they are suffering from coronavirus or are required to stay at home – so it will be payable from day one

Employees and self-employed people

To make sure people in work can take the necessary time off to stay at home if they are suffering from coronavirus or to prevent its spread, changes have been made to Statutory Sick Pay and how Universal Credit supports self-employed claimants. This includes:

- People who cannot work due to coronavirus and are eligible for Statutory Sick Pay will get it from day one, rather than from the fourth day of their illness – this measure applies retrospectively from 13 March 2020.
- Statutory Sick Pay will be payable to people who are staying at home on government advice, not just those who are infected, from 13 March 2020 – employers are urged to use their discretion about what evidence, if any, they ask for.
- If employees need to provide evidence to their employer that they need to stay at home due to coronavirus, they will be able to get it from the NHS 111 Online instead of having to get a fit note from their doctor – this is currently under development and will be made available soon.
- Self-employed claimants on Universal Credit who are required to stay at home or are ill as a result of coronavirus will not have a Minimum Income Floor (an assumed level of income) applied for a period of time while affected.

Health Assessments

All health assessments have been suspended for 3 months this includes Personal Independence Payment, ESA and some Universal Credit.

- Claimants in receipt of Personal Independence Payment (PIP), Employment and Support Allowance (ESA) or Universal Credit will continue to receive their payments while their assessment is rearranged.
- No further action is required by any claimant. You will be contacted by DWP if affected.

Free TV Licence

Last year, the BBC announced that only low-income households where one person receives the pension credit benefit will still be eligible for a free licence from June 2020.

The BBC have now announced is to delay TV licence fee changes for the over-75s until August in light of the coronavirus situation.

Free TV licences for up to 3.7 million people had been due to be scrapped on 1 June, but that has been put back to 1 August.

Job Centre Plus Appointments

People receiving benefits do not have to attend jobcentre appointments for three months, starting from Thursday 19 March 2020. People will continue to receive their benefits as normal, but all requirements to attend the jobcentre in person are suspended.

These are the current legislative changes that the government has introduced

Scottish Welfare Fund

The Scottish Government has more than doubled the Scottish Welfare Fund with £45 million additional funding in response to the coronavirus outbreak. The Scottish Welfare Fund pays Crisis Grants and Community Care Grants.

If you live in North Ayrshire, you can check eligibility and apply:

Online (allow pop-ups in your browser) or

By telephoning 01294 310001

Crisis Grants Eligibility

A person can apply for a grant to cover:

Immediate short-term living expenses needed until their next income is due because of an emergency.

In an emergency situation where a person is stranded, costs for accommodation in a hostel. In these circumstances the cost must not be covered by other local authority obligations relating to homelessness.

For travel costs in the case of an emergency

Living expenses or items where the need for them has arisen because of a disaster.

Community Care Grants

The Regulations require that applicants must be aged 16 or over and be on a low income.

The applicant must be resident in the local authority area, or about to become resident or homeless.

The key test for a Community Care Grant is that the application is for someone setting up or maintaining an established home in the community. There must be some risk that this may not be possible without a grant. That risk does not need to be immediate for an applicant to qualify, and decision makers should use their discretion in deciding what constitutes a 'risk' or 'exceptional pressure'.

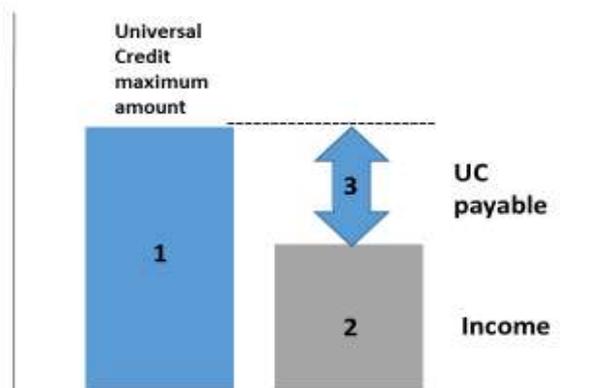
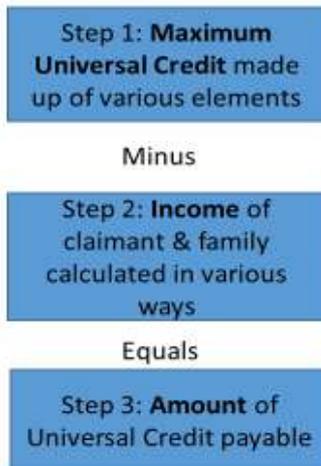
Further information is available at:

<https://www.north-ayrshire.gov.uk/benefits/scottish-welfare-fund.aspx>

Do you need to make a claim for UC? This is how this works:



The amount of Universal Credit paid depends on what **elements** the claimant is entitled to and, what **income** they have. Income is made up of earnings and other income. Generally, income is taken away from the total of the elements on a sliding scale. So as income increases, the amount of Universal Credit decreases.



Maximum Universal Credit

Step 1

- This is a total amount of all the Universal Credit amounts and elements that the claimant is entitled to
- This may not be the amount payable. It's just the first step in the calculation

Income

Step 2

- This is the income that is taken into account in the Universal Credit calculation. Earnings and other income are treated differently.
- Some income is ignored such as disability benefits like Personal Independence Payment

Universal Credit payable

Step 3

- To find out the Universal Credit that is actually payable, deduct the income (calculated in step 2) from the maximum Universal Credit (calculated in step 1)
- This can fluctuate as incomes and family circumstances go up and down and change, meaning that monthly payments can vary
- The amount is calculated and paid monthly in arrears

How to make a claim to Universal Credit:

Please follow the link below for handy tips on making a claim for Universal Credit

<https://www.youtube.com/watch?v=4jVeWPsCzUI>

Making a claim

Claims to universal credit are made online at www.gov.uk/apply-universal-credit

To the following information is required to make a claim:

- Email address
- National insurance number
- Bank, building society or credit union account details
- Tenancy agreement/Housing costs
- Details of savings or capital
- Details of any other income
- Partner's details and their income
- Children's details
- Details of childcare costs
- Details of anyone else who lives within property and their income



Completing this creates an online account to manage known as a journal. There is also a requirement to attend an interview following the claim at the local jobcentre to verify your ID.

North Ayrshire Council

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Has your income been affected by Coronavirus?

1. I have lost my job

If you are fit for work, then you may be entitled to new style JSA under UC.

– *claim can be made.*

If you are unfit for work, then you may be entitled to new style ESA under UC.

– *claim can be made*

If you do not fit the criteria for new style, then claim should be made for UC.

Do you have rent to pay – housing costs can be applied for under UC.

2. I have to self-isolate from my work/have childcare issues

If eligible for SSP then this will be paid from first day of absence.

If employer requires evidence this can be found on NHS 111 Online instead of fit note from doctor.

If not eligible for SSP then a claim for UC will have to be made as being unfit for work and advance can be requested.

Statutory Sick Pay

Those who follow advice to stay at home and who cannot work as a result will be eligible for statutory sick pay (SSP), even if they are not themselves sick.

Anyone not eligible to receive sick pay, including those earning less than an average of £118 per week, self-employed people, is able to claim Universal Credit and or contributory Employment and Support Allowance.

3. I am on a zero-hour contract and my hours have been reduced.

Dependant on household make up and income then a claim for UC could be made or current UC award will increase.

4. I am self-employed and have to close due to coronavirus or due to lack of custom

Changes have been made to minimum floor income and these clients can apply for UC.

When making a claim to UC it is important for you to know that:

Tax credits payment will stop

You won't receive a payment for 5 weeks although an advance is available

Any income due is taken into account within the first 4 weeks which could result in no payment for 9-10 weeks

Our Welfare reform Advice Team can provide assistance to any tenant who has concerns about their income or possible rent arrears, you can contact the Team on 0300 999 4606 for support.

Please find below a link that can be used for universal credit calculation

<https://www.uceplus.co.uk/how-much-will-my-payment-be.html>

The following websites might also be of benefit:

Turn 2 Us <https://www.turn2us.org.uk/>

Moneysaving expert <https://www.moneysavingexpert.com/>

Scottish Government Website – should have up to date info in relation to what's happening in Scotland <https://www.gov.scot/>

Community Assistance

We would like to hear from any groups who are organising local support mechanisms for the impact of Coronavirus. We will do all we can to provide relevant practical support. For more information contact 01294 324114 or email info@northayrshire.community.

Daily updates on community support are available on the Community Planning website at www.northayrshire.community/covid-19-updates