**I’ve been told that if I’m self-isolating then I may be able to claim benefits. But what exactly does self isolating mean?**

At the moment, the government is advising ‘social distancing’ for those with certain health conditions – but this not the same as ‘self-isolation’. So those who would be classed as ‘self-isolating’ will be those who:

* Are infected or contaminated with Coronavirus
* Are showing symptoms of the Coronavirus
* Are in the same household as someone infected with or showing symptoms of the Coronavirus

**I’m self-isolating and I’ve been told to claim Universal Credit – is this my best option?**

That depends on whether or not you are currently getting any of the benefits Universal Credit replaces in particular Tax Credits and/or Housing Benefit.

If you are, then;

* If you make a claim for Universal Credit any Tax Credits and/or Housing Benefit you are currently receiving will stop.
* You will then have to wait around 5 weeks before you receive any Universal Credit.
* If you make a claim for Universal Credit you can receive an Advance Payment, but this is a loan that needs to be repaid.
* For some people Universal Credit pays less than the Tax Credits and/or Housing Benefit they have been getting and so you could find that in the long run you end up worse off.
* More deductions for debts can be taken from a Universal Credit payment than from a Tax Credit or Housing Benefit payment – these reduce how much you receive every month.

**My pay from work has dropped and I’m really struggling. I don’t know how I’m going to pay this week’s rent – I’ve been told that if I make a claim for Universal Credit I can get an interest free loan within days, and that would really help. Is this true?**

Someone who makes a new claim for Universal Credit can receive an Advance Payment. How much they receive depends on their income and personal circumstances.

An Advance Payment is an interest free loan and you pay it back over 12 months – the repayments are taken out of your Universal Credit award before you receive the payment.

If you are not are currently getting any of the benefits Universal Credit replaces in particular Tax Credits and/or Housing Benefit, then you may have nothing to lose.

However, if you are getting them, then as soon as you make a claim for Universal Credit these benefits will stop and you will not be able to get back on them. Some people are worse off on Universal Credit. So before you make the claim for Universal Credit you need to ensure that this is – in the long run – the best option for you, and it could be that delaying your date of claim could be beneficial to you. So please seek advice from a Benefits Adviser. And contact your landlord to let them know your current situation.

**As my hours and therefore my income will drop for a couple of weeks, meaning I’m going to struggle to pay my rent this month, I’ve been told I should claim Universal Credit – is this a good idea?**

That depends on whether or not you are currently getting any of the benefits Universal Credit replaces in particular Tax Credits and/or Housing Benefit.

If you are not currently getting any of the means-tested benefits, then you may have nothing to lose by making a claim for Universal Credit. Whether you are entitled – and how much you will receive if you are – will depend of your income, savings and personal circumstances.

If you are currently getting Tax Credits and /or Housing Benefit, then you may be better off staying on these in the long run. Seek advice from a Benefits Adviser.

**I’m self-isolating and work has said they will pay me Statutory Sick Pay (SSP), but this is all. I’m going to struggle to manage – is there anything else I can claim?**

That depends on whether or not you are currently getting any of the benefits Universal Credit replaces in particular Tax Credits and/or Housing Benefit.

If you are not currently getting any of the means-tested benefits, then you may have nothing to lose by making a claim for Universal Credit. Whether you are entitled and how much you will receive if you are will depend on your income, savings and personal circumstances. If you are currently getting Tax Credits and /or Housing Benefit, then you may be better off staying on these in the long run.

If you do decide to claim Universal Credit, then it could be that delaying your date of claim could be beneficial to you. So please seek advice from a Benefits Adviser. And contact your landlord to let them know your current situation.

**I’m getting Universal Credit to top up my wages. But I’ve had to self-isolate – is there anything I should do?**

Contact your Work Coach – let them know that you are self-isolating and that you should be treated as having a ‘Limited Capability for Work’, and, if your award does not already include a work allowance, you may now be entitled so request that this is included. Keep looking at your UC account / texts and watch out for any ‘to-do’s’ – make sure you do complete any given to you. Keep your Work Coach informed of your situation. If you are likely to be off work for more than 7 days, get an ‘isolation note’ from NHS111 online and for your employer – the DWP should not ask you for this.

**I’m on UC, been working but I’ve been told that there’s no work for me for the next few weeks and I’m not protected by the Job Retention Scheme. The children are at home, but no one is ill. What should I do?**

You should let your Work Coach know that you do not have any hours at present and they will review and probably set up a new claimant commitment for you. This could include some work search, although what is required of you must be reasonable given the current situation. If your children are under 13, they may suspend your work requirements as you have children at home who need looking after. You must ensure you accept this new claimant commitment online within 7 days, otherwise your claim could be closed.

The next time your UC is assessed – at the end of your Monthly Assessment Period – it will be based on any wages that were received during that Monthly Assessment Period. So if your work income has dropped you should see an increase in your UC award. This may also mean that you become eligible for free school meals, if your earnings will be less than £616.67 in any Monthly Assessment Period. You can ask the school / LA for free school meals: while schools are shut, the government have announced a voucher system for children who aren’t in school. If you qualify for free school meals for a child, they will keep that entitlement until they finish the level of education (ie. primary / secondary / further) which they are in at the time when Universal Credit is fully rolled out (now expected to be 31st December 2023).

If you cannot wait until you receive your next Universal Credit payment, you could request a Change in Circumstances Advance. Whether you receive one will be up to the DWP and it is a loan that would be repaid over 6 months out of your future UC payments.

**I am worried that I will be laid off – can I claim Universal Credit?**

As long as you satisfy the basic claiming criteria for Universal Credit you will be able to make a claim. You have to: be working age, have savings/capital under £16,000, be in GB, not be excluded from UC (some students are excluded depending on age, level of course etc), not be claiming Tax Free Childcare, and agree to a claimant commitment. Whether you will have an award paid/how much will depend on your individual circumstances. You could use an online calculator to give an estimate of how much you may be entitled to.

Hopefully, due to the recent government announcements regarding the Job Retention Scheme your employer will be able to keep you on.

If you are laid off, then the timing of your UC claim may be important (see below) and you should also make a new claim for Council Tax Support.

**I’ve just been laid off and I’m due some holiday pay – when can I claim Universal Credit?**

You can claim immediately, but depending how much holiday pay you are due, and when, you may be better off delaying your claim until you receive it. If you are due a significant amount of holiday pay in the next few days / couple of weeks, then it is more likely that it would be better to delay the claim until after you receive this payment. This is because this payment from your employer will reduce your UC award.

If you are entitled to a work allowance and the amount of holiday pay (and any wages you are still due) is less than this allowance, then you should claim immediately. This is because the payment from your employer will be totally disregarded and so not affect your UC award.

**I’ve just been laid off, and I’ve made a claim for Universal Credit. But my outgoings are going to be much higher than my income – what can I do?**

Make sure you claim Council Tax Support to help you with your Council Tax Bill. If you pay rent and so have a Housing Costs Element included in your Universal Credit award you can also try for a Discretionary Housing Payment from your Local Authority.

Think about what bills / expenses you can cut down – there’s lots of useful information online. Speak to a Money Adviser who can help you renegotiate debt repayments and draw up a realistic budget.

Contact your Local Authority and ask if they can provide any help through their Local Welfare Assistance fund – note not all Local Authorities have these.

You could also contact your local Food Bank to see what help they can provide.

**I need to make a claim for Universal Credit but I’m self-isolating and don’t have access to the internet at home. How can I make that claim?**

You should ring the UC Helpline 0800 328 5644 and explain your situation. They will be able to take your claim over the phone and explain what happens next.

**I’m on Universal Credit as a jobseeker. I’m meant to spend 35 hours a week looking for work, but my household has gone into self-isolation. What should I do?**

You should contact your Work Coach by sending them a message via your UC journal and ring the UC Helpline 0800 328 5644 and explain your situation. You should have your claimant commitment altered to reflect the fact that you do not have to be available for work nor do any work search. Make sure you accept this online within 7 days, otherwise your claim could be closed.

Keep in contact with your Work Coach and watch out for any texts and ‘to-do’s’. As soon as you stop self-isolating your claimant commitment will be altered again to reflect your new situation – and again you will need to agree to it within 7 days.

**I ’m on Universal Credit and usually have a claimant commitment requiring me to do 20 hours per week job searching when the kids are at school. I’m having to self-isolate as one of my kids has a cough – will I still need to do the 20 hours?**

Explain on your journal why you are self-isolating (or phone the UC helpline 0800 328 5644 if you cannot access your online account at home) and ask to be treated as having a Limited Capability for Work as you are following the guidelines for self-isolation.

Your Work Coach should agree to this as it is reasonable that you are having to self-isolate. You will then have your claimant commitment altered to show that for the next 2 weeks you do not have to be available for work or looking for work. You will need to accept this online within 7 days or your claim will be closed. Your Work Coach will review this when your need to self-isolate stops

**I’m currently on UC as a jobseeker, but need to provide care for my Mum who has come down with Coronavirus. I’m worried that my UC will be sanctioned as I’m having to stay with Mum temporarily. And she’s no access to the internet.**

Let your Work Coach know what is going on. If you are having to self-isolate due to government guidelines you should be treated as having a limited capability for work.

This means that your Work Coach should review your claimant commitment and tailor it to your current situation. As, in addition to having a limited capability for work, you also have temporary caring responsibilities, we would hope the DWP would suspend all work-related requirements.

The main thing is making sure the DWP know your situation as soon as possible – call the Helpline 0800 328 5644 if you can’t access the internet to get on your journal.

**I need to send my Work Coach a message but I’m self-isolating and don’t have access to the internet at home. What should I do?**

You should ring the UC Helpline 0800 328 5644 and explain your situation. They will be able to explain what happens next.

**I need to make a claim for Universal Credit. I am self-isolating as my partner is showing symptoms of the Coronavirus. Will I have to attend the Jobcentre for a New Claim appointment? I’ve heard that if I miss this appointment our claim for UC will be closed. What should I do?**

You should not be asked to attend an appointment at the Jobcentre at the current time, due to the Coronavirus. You can communicate with your Work Coach by sending them a message via your UC journal and ring the UC Helpline 0800 328 5644.

**I am a jobseeker and I get Universal Credit for myself and my two children. The children get free school meals, but the school has closed – what should I do?**

The government has said that families who get free school meals due to being on a low income will be offered vouchers for supermarkets or local shops, or food or meals by their schools.

So if you have not already been contacted by the children’s school, you could ring the school to find out what the local arrangements are.

**I’m self-isolating so can’t go into work – I’ve let my employer know. I get Working Tax Credit – will this continue whilst I’m off work?**

Whilst you are self-isolating you can receiving Statutory Sick Pay or ‘New-Style’ Employment and Support Allowance, and you are then treated as still working your normal hours whilst you are receiving these benefits for up to a maximum of 28 weeks. So your Working Tax Credit is unaffected.

**Will they re-assess my Tax Credits to take account of my lower wages?**

Firstly, if your hours drop below the minimum required to qualify for Working Tax Credit (WTC), this may end (see next question).

If you continue to work the required number of hours to qualify for WTC, read on. If your wages are only dropping for a couple of weeks, your Tax Credits are unlikely to be affected and you can continue to receive your Tax Credits as normal.

This is because HMRC will only reassess your entitlement to Tax Credits if your annual income reduces by £2,500 or more. So you need to work out how much your wages are reducing by, and for how long, to work out whether your annual income will reduce enough for your Tax Credits to be reassessed.

If your wages are going to be affected by the Coronavirus outbreak for a long time then your earnings are more likely to drop by more than £2,500 in total and so your Tax Credit award could be reassessed.

Tax Credits are assessed for each tax year. As we are now in March, you might not see a drop of more than £2500 in the tax year 6th April 2019 – 5 th April 2020, but you might do in the next tax year. Let HMRC know about your situation.

You should also check to see whether claiming Universal Credit would be a better option for you – especially if you pay rent. Contact a Benefits Adviser.

**My hours have now dropped below those required to claim Working Tax Credit – so will my Tax Credits stop?**

If your hours are reducing for 4 weeks or less, then you can stay on your Tax Credits. However, if you know that the reduction in your hours is going to last longer than this, then, if your hours have dropped below those required for you to remain entitled to Working Tax Credit, you must notify HMRC and your Working Tax Credit award will stop – although you will be entitled to a 4 week run-on.

If you are also getting some Child Tax Credit this can continue (although if the drop in your hours is going to be long term it is worth checking whether or not you’d be better off on Universal Credit).

If you are not getting any Child Tax Credit you may need to claim Universal Credit instead.

**I’m a single parent with two children. I’m a self-employed delivery driver. I currently get Working Tax Credit, Child Tax and a small amount of Housing Benefit. My income has increased. What should I do?**

You should notify both HMRC and the HB Office. It is likely that your Tax Credit award will reduce and your HB award could stop altogether.

Should your income drop again in the future, then let HMRC know and they may be able to reassess your award. But you will not be able to make a new claim for Housing Benefit, so at that point you may be better claiming Universal Credit – but get advice first.

**I currently work part time (16 hrs pw) and care for my severely disabled son who receives DLA high rate care. I do get some Housing Benefit and Tax Credits, but my employers have said there is no work at the moment, so I am staying at home on unpaid leave, but I’m not self-isolating – do I have to claim Universal Credit?**

No, you don’t have to claim Universal Credit, although this could be an option.

If your employer is unable to give you any work at the moment but is keeping you on their payroll then they will be entitled to receive a grant that will mean they can pay you at least 80% of your normal wages or £2,500 a month (whichever is the lower). You are likely to be treated as working your contracted hours and therefore able to stay on Tax Credits. You can request HMRC to reassess your Tax Credits but whether they are able to do so or not depends on whether your earnings in any tax year are dropping more than £2,500 or not.

So, you could choose to claim UC. This would mean your Tax Credits and HB awards would stop. You would have to wait around 5 weeks until you got your first UC payment – although you could request an Advance Payment. If you are spending 35 hours or more a week caring for your son then your UC award would include a Carer Element, and this could continue when you start back at work regardless of your hours or pay.

**My hours have now dropped below those required to claim Working Tax Credit – so will my Tax Credits stop?**

If your hours are reducing for 4 weeks or less, then you can stay on your Tax Credits. However, if you know that the reduction in your hours is going to last longer than this, then, if your hours have dropped below those required for you to remain entitled to Working Tax Credit, you must notify HMRC and your Working Tax Credit award will stop – although you will be entitled to a 4 week run-on.

If you are also getting some Child Tax Credit this can continue (although if the drop in your hours is going to be long term it is worth checking whether or not you’d be better off on Universal Credit).

If you are not getting any Child Tax Credit you may need to claim Universal Credit instead.

**My hours have reduced at work – I don’t think I will get help from the Job Retention Scheme as I am doing some work, but can I make a claim for Housing Benefit as I am unable to pay my rent?**

If you have been working and not getting any benefits you will not be able to make a new claim for Housing Benefit. Your only option will be to make a claim for Universal Credit.

If you are going to make a claim for Universal Credit, then consider whether you may be better off long term if you delay this by a few days (see below).

**My hours are dropping from Monday. I don’t get any benefits at the moment but will need help paying my rent – what can I claim?**

As long as you satisfy the basic claiming criteria for Universal Credit you will be able to make a claim. Whether you will have an award paid/how much will depend on your individual circumstances.

The timing of your UC claim can be important, especially if you are paid monthly (see below) or if you are due a payment of wages in the next few days. If you are not already receiving any help with your Council Tax Bill, you should also make a new claim for Council Tax Support.

**My hours are reducing at work and I’ve been advised to claim Universal Credit, but I have been told that, because I am paid monthly, the date I claim can make a big difference – can you explain this?**

Universal Credit is a monthly benefit. It is assessed and paid in chunks of a month called Assessment Periods. Your date of claim determines when your Assessment Periods start and end. So, for instance, if you claim UC on 25th March, your first Assessment Period would be 25th March to 24th April, and all following Assessment Periods would run from 25th of one month to 24th of the next.

When the DWP work out how much UC you are entitled to, they take into account the wages you’ve received during that Assessment Period.

If you are paid monthly, then depending on your pay date and Assessment Periods you can sometimes find that two wages are paid within one Assessment Period.

**I’m off work at the moment self-isolating and I’m not entitled to any SSP. I’ve been advised to claim Employment and Support Allowance, but isn’t this for people who have had to give up work through ill health?**

‘New-Style’ Employment and Support Allowance is not just for those finishing work through ill-heath – if you meet the qualifying conditions for it then even if you still have an employment contract you can make a claim for it. Depending on your situation you may be able to make a claim for Universal Credit and / or Council Tax Support too – contact a Benefits Adviser to find out more.