

# Welfare Benefits and Covid-19

*We have prepared some practical tips about the temporary changes to Welfare Benefits introduced in light of the Coronavirus crisis*

## Ill or Self-isolating?

You might be entitled to:

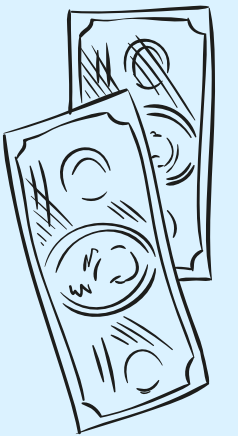
- Statutory Sick Pay (back dated from 13 March 2020)
- Universal Credit
- New Style Employment Support Allowance



## Struggling with a drop in income?

Check if you are eligible for Universal Credit:

- Interviews will take place over the phone
- You can ask for an advance if you cannot wait 5 weeks for the first payment



Speak to your energy provider, landlord, mortgage provider, bank or credit card company if you are struggling to pay your bills or make repayments

## Applying for Benefits

Try to apply online  
If you apply by phone try to call outside peak times and don't give up!



## Self-employed?

Check if you can apply for the Self-Employed Income Support Scheme or for Universal Credit: the government has relaxed the earning rules to allow self-employed people with low or no income to access support during the crisis

## Already on Benefits/Tax Credits?

You may be entitled to an increase in income-related benefits/tax credits if your income has changed

Don't forget to tell the Council, DWP and HMRC about any changes in income

Remember that all face-to-face assessments at the Jobcentre plus have been suspended

You can ask for your claimant commitment and any mandatory requirements to be relaxed to take account of the social distancing measures

If you have a reassessment by phone but you can't submit additional evidence, tell your caseworker this so that they make a note and you can take the evidence in once the pandemic is over

## Hardship

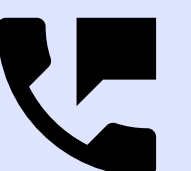
In any case, if you are facing severe hardship contact your local Council to see what emergency help they can provide



## How can we help?

If you receive a decision that you think is wrong or if you are being prevented from applying for benefits we may be able to help you challenge the situation

Contact us on:  
Tel: 0208 863 4355  
Email: [info@harrowlawcentre.org.uk](mailto:info@harrowlawcentre.org.uk)



# Welfare Benefits and Covid-19

*We have prepared some practical tips about the temporary changes to Welfare Benefits introduced in light of the Coronavirus crisis specifically for self-employed people*

## Self-employed and Ill or Self-isolating?

You might be entitled to New Style Employment Support Allowance if you have paid enough national insurance contributions

If you have not paid enough national insurance contributions you may need to apply to other benefits such as Universal Credit

## Self-employed and Universal Credit



If your income has dropped you might be entitled to Universal Credit, even if this has been refused in the past

You might be eligible now that the government has relaxed the earning rules to allow self-employed people with low or no income to access support during the crisis by temporarily removing the minimum income floor

If you already receive other benefits you should do a benefit check before applying for Universal Credit as this will cause your other benefits to stop

## Hardship

In any case, if you are facing severe hardship contact your local Council to see what emergency help they can provide



## Self-employed but income affected by Covid-19?

Check if you can apply for the Self-Employed Income Support Scheme or Universal Credit

## Self-employed and existing Benefits/Tax Credits claims?



If you are ill or self isolating and you are already entitled to tax credits you will continue to be treated as in work for up to 28 weeks

If you are simply unable to work due to the lock down, as long as you are still trading, HMRC will treat you as continuing to work normal hours for tax credit purposes for at least 8 weeks

If you cease trading completely you need to tell HMRC

If you claim new-style Employment and Support Allowance this will count as income for tax credit purposes

## How can we help?

If you receive a decision that you think is wrong or if you are being prevented from applying for benefits we may be able to help you challenge the situation.

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