



Cynllun Cynorthwyo Gwaed
wedi'i haentio Cymru

Wales Infected Blood
Support Scheme

WIBSS NEWSLETTER

THE WIBSS TEAM

WIBSS can be contacted on **02920 902280**, press 1 to speak to the Finance Team or 2 to speak to the Welfare Rights Support Team/ Psychology and Wellbeing Team or alternatively you can email: WIBSS@wales.nhs.uk
For Psychology and Wellbeing please email: wibss.wellbeing@wales.nhs.uk

If you need to access any of our services at this difficult time please call or email the details below. Due to the current situation, this newsletter is going to focus on reiterating government advice surrounding financial difficulties relating to Covid-19.

Before reading this advice, if you are already claiming a legacy benefit, this includes Housing Benefit, income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA), Child Tax Credits, Working Tax Credits (WTC) and Income Support, please take individual advice before claiming Universal Credit (UC) as this would mean a permanent change to UC and in the long term you may be worse off.

Welfare Rights Advice on Covid-19

Whilst many of you have already accessed the assistance service provided by the Welfare Rights team, we just wanted to remind you that we are here to help especially at this difficult time.

If you have been affected financially by the current covid-19 situation then here is some information that you may find helpful:

Statutory Sick Pay (SSP)

You can get £94.25 per week Statutory Sick Pay (SSP) if you're too ill to work. It's paid by your employer for up to 28 weeks.

- If you are self-isolating/ following government advice because of COVID-19: From 13 March, you can now claim SSP. This includes individuals who are caring for people self-isolating in the same household and therefore have been advised to do a household quarantine. To check your sick pay entitlement, you should talk to your employer, and visit <https://www.gov.uk/statutory-sick-pay> for more information.
- The government is legislating for SSP to be paid from day 1, rather than day 4, of your absence from work if you are absent is due to sickness or need to self-isolate caused by COVID-19. This will apply retrospectively from 13 March.
- Sick/fit notes, or in relation to COVID-19 isolation notes, from the 20th of March and can be obtained by NHS 111 online.

Employee Retention Scheme

The Coronavirus Job Retention Scheme is a temporary scheme open to all UK employers for at least three months starting from 1 March 2020. It is designed to support employers whose operations have been severely affected by Covid-19, to avoid redundancies.

Employers can use an online portal (expected to be up and running by the end of April 2020) to claim for 80% of furloughed employees' (employees on a leave of absence) usual monthly wage costs, up to £2,500 a month, plus the associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on that wage. Employers can use this scheme anytime during this period.

The scheme is open to all UK employers that had created and started a PAYE payroll scheme on 28 February 2020.

New guidance on the scheme is written below:

- Employers are eligible for the subsidy for a particular employee only if the employee does not undertake work for or on behalf of the organisation.
- If an employee is working, but on reduced hours, or for reduced pay, they will not be eligible for the scheme;
- Employees placed on unpaid leave prior to 28 February 2020 cannot be furloughed.
- Employers need only write to their employee confirming that they have been furloughed and keep a record in order to be able to claim a subsidy.
- For employees whose pay varies, or who have just started work, calculation of pay varies according to how long they have been employed, including by averaging over the 2019/2020 tax year or pro-rata calculations.
- Employees on sick leave or self-isolating should get statutory sick pay, but can be furloughed after this.
- Employees who are shielding in line with public health guidance can be placed on furlough.
- Employees that have more than one employer can be furloughed for each job, and the 80 per cent wage cap applies to each employer individually.
- A furloughed employee can take part in volunteer work or training, as long as they do not provide services to or generate revenue for, or on behalf of the organisation.

More information can be found on the link: <https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme>

Self-Employment Income Support Scheme

This scheme will allow the self-employed to claim a taxable grant worth 80% of their trading profits up to a maximum of £2,500 per month for the next 3 months. This may be extended if needed.

HMRC will contact you if you are eligible and invite you to apply online. You can apply if you're a self-employed individual or a member of a partnership and you:

- have submitted your Income Tax Self Assessment tax return for the tax year 2018-19
- traded in the tax year 2019-20
- are trading when you apply, or would be except for COVID-19

- intend to continue to trade in the tax year 2020-21
- have lost trading/partnership trading profits due to COVID-19

If you have not submitted your Income Tax Self-Assessment tax return for the tax year 2018-19, you must do this by 23 April 2020.

For more information on this scheme please visit this link: <https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

Self-Employed

- **If you are not eligible for SSP** – for example if you are self-employed or earning below the Lower Earnings Limit of £118 per week – and you have COVID-19 or are advised to self-isolate, you can now more easily make a claim for Universal Credit (UC) or new style Employment and Support Allowance. For more information on how to claim, please visit <https://www.gov.uk/universal-credit> or <https://www.gov.uk/guidance/new-style-employment-and-support-allowance>.
- If you are self-employed and receiving UC and have been affected by the economic impact of Coronavirus the requirements of the Minimum Income Floor will be temporarily relaxed. This change took effect on 13th March and will last for the duration of the outbreak, to ensure that self-employed UC claimants will receive support. If you need to claim Universal Credit but have COVID-19 or are self-isolating, you will now be able to claim and to access advance payments upfront without needing to attend a Jobcentre Plus. However, from the 24th of March footfall in Jobcentres will be minimised to all but the vulnerable cases and other related transactions, which can't be completed through any other channel in order to receive timely payment. Inside Jobcentres, strict social distancing measures will be in place.
- The government have also announced they are increasing the standard allowance in UC and the basic element in Working Tax Credit for one year (from 6th April). Both will increase by £20 per week on top of planned annual uprating, for all new and existing UC customers and existing Working Tax Credit customers.

Mortgage and Rent

If you are experiencing financial difficulties meeting your mortgage repayments because of COVID-19, you may be entitled to a mortgage or rental holiday for 3 months.

- The government has agreed with mortgage lenders that they will offer repayment holidays of 3 months to households in financial difficulty due to COVID-19. This will also apply to landlords whose tenants are experiencing financial difficulties because of COVID-19.
- The offer of a payment holiday can be made available to customers who are up to date with payments and not already in arrears.
- Customers who are concerned about their current financial situation should contact their lender at the earliest possible opportunity to discuss if this is a suitable option for them.

- Emergency legislation will be taken forward so that landlords will not be able to start proceedings to evict tenants for at least a 3 month period. This applies to private and social renters.
- If you are struggling with rent costs due to being affected by Covid-19, you should check your eligibility for Universal Credit. Support for rental costs will be paid through Universal Credit. Local Housing Allowance will pay for at least 30% of market rents in each area (from April). This will apply to all private renters who are new or existing UC housing element customers, and to existing Housing Benefit customers.
- If you are struggling with your council tax bill because of the current situation then please contact your local authority.

Personal loans and credit card

If you require help with these matters you would need to contact a company that is Financial Conduct Authority (FCA) Regulated. Step Change may be able to help - <https://www.stepchange.org/>

If you are experiencing difficulties paying back personal loans or credit card bills as a result of COVID-19:

- The FCA called on lenders to use flexibility built into their rules to support consumers, taking into account customers' individual circumstances. Many major lenders have already made statements to this effect.
- If you are experiencing difficulties because of COVID-19, you should talk to your lender.
- If you agree a payment holiday with your lender, they should record these in such a way that will not impact on your credit score.

Some of this information and more can be found on the links below from The Government website.

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/873676/Covid-19_fact_sheet_18_March.pdf

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-guidance-for-employees>