



Universal Credit - Frequently Asked Questions

NOTE:

This guidance is current as of 10.06.2020 and we will update this as the situation changes. In the meantime, if you are struggling with anything please give us a call on 0800 011 3447.

We have specialist advisors in place to assist you with any UC or other welfare benefit questions that you may have.

Contents

Introduction	5
What has Universal Credit changed recently to help people who are struggling?	5
FAQ's For Those Not Currently Claiming Universal Credit.....	6
What Is Universal Credit?	6
Should I claim UC?	6
How much Universal Credit Could I Get?	7
I need to claim UC – who can help me with this?.....	7
How do I verify my Identity for Universal Credit?	8
I am deaf - what support is available to help me to claim Universal Credit or manage my account?.....	9
I need to claim Universal Credit. Can I have this paid in to a Post Office Account?	9
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 have heard that if I miss this appointment our claim for UC will be closed. What should I do?.....	9
I am self-isolating, and I have been told to claim Universal Credit – is this my best option?	10
I have just been laid off and I am due some holiday pay - when can I claim Universal Credit?	10
I've been laid off and I'm due some redundancy pay - can I claim Universal Credit?	11
I am not currently on Universal Credit, but my wages have dropped due to being absent from work?	11
My employer sent me home because of coronavirus. Do I need to claim Universal Credit?	11
I am 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?	12
My pay from work has dropped and I am really struggling. I don't know how I am going to pay this week's rent – I have 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?.....	13

I am getting Working Tax Credit (WTC) and have been temporarily laid off from work/my hours have reduced – what should I do? 13

I am self-isolating due to displaying Coronavirus symptoms so I cannot go into work – I have let my employer know. I get Working Tax Credit – will this continue whilst I am off work? 14

I am a self-employed physiotherapist. I live with my partner and 3 children. The majority of my customers have cancelled their bookings due to the Coronavirus outbreak and I cannot see that I will have much work in the coming weeks. My partner does not work and we do not have any savings. We do get some Working Tax Credit and Child Tax Credit.....**Error! Bookmark not defined.**

I am a single parent with two children and I am 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? 14

I am stuck abroad and struggling to get back to the UK. What can I do?..... 16

Do I need a fit note to claim UC when I have coronavirus? 16

Are Jobcentres Open? 16

FAQ’s For Those Who Have Already Claimed Universal Credit..... 17

I have just been laid off, and I have made a claim for Universal Credit. My outgoings are going to be much higher than my income – what can I do? 17

I am getting Universal Credit to top up my wages. I have had to self-isolate - is there anything I should do?..... 17

I am getting Universal Credit and I am off work at the moment due to self-isolating, but I still need to pay for my child care. Universal Credit usually pay 85% of the cost – will they still do so when I’m not actually going into work? 17

I am on Universal Credit and I have been working but my employer has told me that there is 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?..... 18

I am on Universal Credit as a jobseeker. I am meant to spend 35 hours a week looking for work, but my household has gone into self-isolation. What should I do? 19

I am currently on UC as a jobseeker but need to provide care for my mum who has come down with Coronavirus. I am worried that my UC will be sanctioned as I am having to stay with Mum temporarily and she has no access to the internet. What do I do? 19

I am on Universal Credit and they normally assist me with my Child Care Costs. What happens to that help now? 19

I am self-employed – is there any additional support for me? 20

I am stuck abroad and struggling to get back to the UK. What can I do?	21
Will my benefit payments continue?	21
Do I need to attend Jobcentre appointments?	22
Are Jobcentres Open?	22
Do I need to keep looking for work?	22
How do I access an advance?	22
I have lost my 16 digit number for my online UC account and I need it to log in to my account. What do I do?	22
I can't remember my log in details for my UC account. What do I do?	23
I am on Universal Credit already. Will this increase?	24
My Universal Credit is normally paid on the 10 th , 11 th , 12 th or 13 th of the month. As these dates are over Easter, when will I get paid?	24
How do I report the increase in my rent from 6 th April 2020?	24
How do I report the increase in my rent from 6 th April 2020 if I do not have an online account for my UC claim?	25
How do I get in touch with DWP/HB?	25
Contacting Universal Credit?	25
Contacting Housing Benefit?	25
Contacting DGHP's SWITCH team	25
Other benefit related questions	26
I am entitled to Employment Support Allowance - are there any changes?	26
Will I need to attend a Face to Face medical assessment?	26
Am I entitled to Statutory Sick Pay?	26
I am on tax credits and these are due to be renewed soon. What will happen?	27
Are there any changes for those on Housing Benefit?	27
I am on Housing Benefit. How do I provide information to them in support of my claim?	28
I am on Housing Benefit and I have been furloughed. How will this affect my Housing Benefit claim?	28
What can I do if I cannot leave my house due to self-isolation but need to access cash?	28
Questions not covered by this guide	29

Introduction

This guide is aimed at being able to answer some, if not all of the questions that you may have around Universal Credit at this current time. This guide does however make a few assumptions. These being that:

- You do not live in 'specified' or 'temporary' accommodation (i.e. in our supported homeless accommodation)
- You are not entitled to a Severe Disability Premium as part of any assessment of Income Related Employment Support Allowance (ESAIR), Income Based Job Seekers Allowance (JSAIB), Income Support (IS) or Housing Benefit (HB)
- If you are a couple, you are both below the age for claiming Pension Credit.
- You meet the basic qualifying conditions for UC. These being that:
 - you are of working age;
 - your savings/capital is under £16,000;
 - you are resident in Great Britain
 - you are not excluded from claiming benefits

What has Universal Credit changed recently to help people who are struggling?

A series of measures have been built into the Universal Credit system in order to help those who are on or are needing to claim UC. Below are details of the current changes.

- Standard Allowance has been increased by £86.67 a month for 12 months
- Minimum Income Floor (MIF) suspended for everyone affected by the economic impacts of coronavirus
- Not required to produce a 'fit note' or 'isolation note' if affected by Coronavirus.
- Those who have contracted Coronavirus or are self-isolating are treated as having a Limited Capability for Work (LCW). This means:
 - Mandatory work search and work availability requirements are removed to account for a period of sickness
 - You are entitled to a work allowance if you are treated as having Limited Capability For Work on the date your UC is assessed.
- You will not be required to attend the Job Centre
- You can receive an Advance Payment without having to physically attend a Job Centre.

FAQ's For Those Not Currently Claiming Universal Credit

What Is Universal Credit?

Universal Credit is a monthly payment of benefit that has replaced:

- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Child Tax Credit
- Working Tax Credit

Anyone needing to make a new claim for one of the benefits above now needs to claim Universal Credit instead – unless you get a [severe disability premium \(click here\)](#) or are entitled to it, or got or were entitled to the severe disability premium within the last month, and are still eligible for it.

If a severe disability premium applies to you then you would be able to claim the above benefits separately.

It is important to note that if you do claim Universal Credit then any of the benefits that you received in the list above will stop.

More information about Universal Credit can be found on our website at www.dghp.org.uk/rent-and-benefits. Detailed information is also available at www.understandinguniversalcredit.gov.uk/coronavirus

Should I claim UC?

Whether or not you should claim Universal Credit is very much dependant on your personal circumstances. If you are not sure if claiming Universal Credit is the right thing to do then please contact us for a referral to be made to our SWITCH team.

One of our UC & Welfare Benefit Advisors will then be able to assist you by carrying out a benefit health check and discuss the benefit or benefits that we think you may be entitled to. You can also make a referral to our SWITCH team online.

	Go to www.dghp.org.uk/rent-and-benefits/ and select the Universal Credit referral option from the rent and benefits menu.
	0800 011 3447

How much Universal Credit Could I Get?

How much you could receive depends on various things.

Any payment you could be entitled to will take into account:

- your earnings if you are working
- your partner's earnings if they are working
- any other income that is coming into your household
- your rent charge

To get an estimate of what you may be entitled to if you claim Universal Credit you can use an online [benefits calculator \(click here\)](#) or you can contact us on 0800 011 3447 and ask to be referred to our SWITCH team to discuss this.

I need to claim UC – who can help me with this?

Most people will be able to manage making a claim for UC online without additional help. You can claim online by [clicking here](#).

The following videos also show you how to complete the online claim process.

[YouTube video showing you how to complete online claim](#)

[YouTube video showing how to verify your identity online](#)

[YouTube video showing you how to use your online journal](#)

If you do need additional help to claim UC online, then you can contact us and a member of our SWITCH team could assist you. Citizens Advice Scotland (CAS) also offers a Help To Claim service.

UC claims can be made by telephone if you cannot make a claim online or you are not digitally capable of making a claim (digitally capable means that they have no IT skills or don't have access to the internet).

Please Note - The expectation from DWP is that claims should continue to be made online wherever possible. If you have no access to digital services, then you will be able to make a telephone claim however you will experience **longer than usual wait times** (albeit DWP are trying to maximise the resource deployed on phone lines).

The avenues for claiming UC are:

<p>SWITCH Team</p>	<p> 0800 011 3447</p> <p> Go to www.dghp.org.uk/rent-and-benefits/ and select the Universal Credit referral option from the rent and benefits menu.</p>
<p>Universal Credit</p>	<p> www.apply-universal-credit</p> <p> 0800 328 5644</p>
<p>CAS Help To Claim Support</p>	<p> 0800 023 2581</p> <p> www.cas.org.uk/helptoclaim and select the 'chat with us' option.</p>

How do I verify my Identity for Universal Credit?

Where possible ID verification will be done online as part of the UC application process. If this cannot be completed online the DWP will verify your ID over the phone, where possible, using biometric questions. DWP are currently experiencing a high volume of claims so you will encounter a longer wait time than normal to have your ID verified if it is done over the phone.

Details of how your ID will be verified online can be seen in [this video](#).

The DWP have advised that: Due to the difficulties customers are encountering getting through on the phone lines to book their initial telephone interview when they have made a claim, local jobcentres will call customers if they've seen that they have applied for Universal Credit online but haven't been able to get through to get an appointment yet – they will use the customer's online journal to let them know they will be calling soon. The DWP number may appear as 0800 number, 'private' or 'withheld'. **In order to provide reassurance that the call is genuine, DWP staff will:**

1. Provide the customer with the last three digits of their UC account code/number
2. Provide the customer with the last three digits/letters of their postcode.

I am deaf - what support is available to help me to claim Universal Credit or manage my account?

British Sign Language users can access Universal Credit through the Video Relay Service provided by the DWP. This allows you to make BSL interpreted video calls via your tablet, smartphone, computer or laptop. A professional interpreter then relays the call in English to a member of DWP staff. There is no need to book the service in advance and the conversation takes place in real time. ~You will be able to access a VRS hyperlink on GOV.UK [here](#). Alternatively, SignVideo offer an app that can connect to Universal Credit.

I need to claim Universal Credit. Can I have this paid in to a Post Office Account?

From 11 May 2020 there is no longer an option of having any benefit or pension paid into a Post Office Card Account **unless** you already have benefits or pensions paid into a Post Office Card Account.

So if you currently have any benefits or pension paid into a Post Office Card Account then this can continue - **even if you are making a new claim for Universal Credit.**

If you have no benefits or pension currently being paid in to a Post Office Card Account then you will not be able to have your Universal Credit paid in to a Post Office account. You would be expected to use a bank, building society or credit union account wherever possible. There is a Payment Exception Service for those who cannot open a bank account. More on this can be found by looking at <https://www.gov.uk/payment-exception-service>

This change is a step towards the abolition of Post Office Card Accounts from November 2021.

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 have 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 or ring the UC Helpline on 0800 328 5644.

UC will need to verify you and your partners identity for the claim. You can choose to verify your identity online but don't worry if you can't do this online someone will phone you to go through the ID checks over the phone.

If you want to know more about verifying identity online then you can watch this video [here](#).

I am self-isolating, and I have been told to claim Universal Credit – is this my best option?

This very much 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 please note:

- 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 that they have been getting and so you could find that in the long run you end up worse off by claiming Universal Credit.
- 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 Universal Credit you could receive every month.

We would therefore recommend that you contact us on 0800 011 3447 and ask to be referred to our SWITCH team who will be able to go through your options with you.

I have just been laid off and I am 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 are due to be paid this, 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, it is more likely that it would be better to delay making your 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.

If you are not sure what you are best doing, then you should contact us on 0800 011 3447 and request a referral to our SWITCH team. One of our UC & Welfare Benefit Advisors can then discuss your options with you in more detail.

I've been laid off and I'm due some redundancy pay - can I claim Universal Credit?

Statutory and contractual redundancy payments, whether paid as a lump sum or over a given period, count as savings for Universal Credit purposes and not as earnings. So, if a redundancy payment takes your total **savings** over £16,000, you would not be entitled to Universal Credit.

If your savings (including your redundancy pay) are less than £6000 your savings will not affect the amount of Universal Credit you could get. Savings between £6,000 and £16,000 are deemed to generate an income. This is set at £4.35 a month for each £250 (or part of) you have above £6,000. So, for example if you have £9,450 in savings, the DWP will include £60.90 as assumed income from these savings when they work out your Universal Credit entitlement ($£9,450 - £6,000 = £3,450$, $£3,450 / £250 = 13.8$ - so $14 \times £4.35 = £60.90$). You could use an online calculator to give an estimate of how much you may be entitled to. [click here for benefit calculators](#)

I am not currently on Universal Credit, but my wages have dropped due to being absent from work?

If your income drops due to the Coronavirus, then you may be advised to claim Universal Credit, but this may not always be the best option for you. You should contact us on 0800 011 3447 and ask to be referred to our SWITCH team for a benefit health check.

My employer sent me home because of coronavirus. Do I need to claim Universal Credit?

Universal Credit may not be the best option for you, and we would advise that you contact us and request a referral to our SWITCH team for a benefit health check.

For info - If your employer is going to keep paying you, then your employer can claim up to 80% of your wages back from the government (they can claim for a maximum of £2,500 per employee each month). This is called the 'Coronavirus Job Retention scheme'.

Your employer can then choose whether to pay you the other 20% of your wages.

While you are not working you will be called a 'furloughed worker'.

If you are not sure if this applies to you then speak to your employer to see if it is their intention to continue to pay you as part of the Coronavirus Job Retention Scheme.

In order for your employer to be able to access the Coronavirus Job Retention Scheme they must have:

- created and started a PAYE payroll scheme on or before **19 March 2020**

- enrolled for PAYE online
- a UK bank account

Employers have been able to submit their claims to this scheme since Monday 20th April 2020 with payments made to them before the end of April. This scheme has been extended to the end of October. From August 2020 employers will be able to bring furloughed workers back on a part-time basis but employers will be asked to start sharing the costs of paying the salaries. Full details on this have not been made available but will appear in this guide once they are known.

From 1st July 2020, employers can bring back to work employees that have previously been furloughed for any amount of time, while still being able to claim the grant for their normal hours not worked. The scheme will close to new entrants from 30th June. From this point onwards, employers will only be able to furlough employees that they have furloughed for a full 3 week period prior to 30th June.

This means that the final date by which an employer needs to agree with their employee and ensure they place them on furlough is 10th June. Employers will have until 31 July to make any claims in respect of the period to 30th June.

Full details of this scheme can be found by [clicking here](#).

I am 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?

This 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 it may be in your interests to make 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 our SWITCH team.

If you are struggling to pay your rent, then please speak us to see how best we can help you further.

My pay from work has dropped and I am really struggling. I don't know how I am going to pay this week's rent – I have 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?

If you make a new claim for Universal Credit, then you can receive an Advance Payment. How much you can receive depends on your income and personal circumstances.

The Advance Payment is an interest free loan **BUT** you pay it back over 12 months – **the repayments are taken out of your Universal Credit award each month before you receive a payment.**

If you are **not** currently getting any of the benefits Universal Credit replaces in particular Tax Credits and/or Housing Benefit, then Universal Credit could be the right benefit for you to claim.

However, if you are getting Tax Credits and/or Housing Benefit 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.

We would recommend that you contact us and ask for a referral to be made to our SWITCH team and one of our UC & Welfare Benefit Advisors can discuss this with you further.

If you are struggling to pay your rent, then please speak us on 0800 011 3447 to see how we can help you further.

I am getting Working Tax Credit (WTC) and have been temporarily laid off from work/my hours have reduced – what should I do?

HMRC has told claimants not to update working hours if working less due to the coronavirus. It is treating this as a temporary exceptional change and has said Working Tax Credit will not go down because you are working less.

HMRC has also said that people will still be treated as 'in work' for at least 8 weeks if they have temporarily stopped working or their hours have temporarily reduced.

If your job ends, or your **normal** weekly working hours are **permanently** reduced to below the number required in your circumstances (i.e. 16, 24 or 30 hours), then there is a 4 week run-on of Working Tax Credit that would apply.

If you have been furloughed by your employer, meaning you are unable to do any work but you are being kept on your employer's payroll, rather than being laid off

then Working Tax Credit may be able to stay in place. Updated guidance on this should be known soon.

The government has however said that whilst you are furloughed you will remain employed. Entitlement to Working Tax Credit only ends if you have '**ceased** work' so it **is expected** that people will be able to remain entitled to Working Tax Credit if they are a 'furloughed' worker.

This section of our guidance will be updated once further information is available from HMRC regarding furloughed workers and tax credits.

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 would be better off on UC. A referral can be made to our SWITCH team for a benefit health check.

I am self-isolating due to displaying Coronavirus symptoms so I cannot go into work – I have let my employer know. I get Working Tax Credit – will this continue whilst I am off work?

Whilst you are self-isolating you can receive Statutory Sick Pay or 'New-Style' Employment and Support Allowance, and if you are then you can be treated as still working your normal hours whilst you are receiving these benefits for up to a maximum of 28 weeks.

However, if you have to apply for Universal Credit your tax credits would stop.

I am a single parent with two children and I am 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 Housing Benefit 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.

If you do have to apply for Universal Credit, the government announced on 20th March that the Minimum Income Floor would be suspended for anyone affected by the economic impacts of Coronavirus. From 6 April 2020, the Minimum Income Floor for all self-employed Universal Credit claimants affected by the economic impact of Covid-19 will be temporarily relaxed. This is for all self-employed claimants – not just those who are sick or self-isolating

You may also be eligible for the new Self-Employed Income Support scheme. These are cash grants of 80% of your average monthly trading profit over the last three years, up to £2,500 per month for at least 3 months. HMRC will identify eligible

taxpayers and contact them directly with guidance on how to apply so you don't need to do anything. Grants will be paid in a single lump sum instalment covering all 3 months and will start to be paid at the beginning of June. Before grant payments are made, you can claim universal credit.

The online service is operational and HMRC have been making payments since 25th May, or within six working days of completing a claim.

HMRC will identify eligible taxpayers and contact them directly with guidance on how to apply. You will not need to contact HMRC. HMRC is inviting those who are self employed, or their agents, to go online and check their eligibility for SEISS here: <https://www.tax.service.gov.uk/self-employment-support/enter-unique-taxpayer-reference>

If you have not submitted their Self-Assessment tax return for the tax year 2018 to 2019 by 23rd April 2020 they you will not be able to claim.

This scheme has been extended and you'll be able to make a claim for a second and final grant in August 2020. The online service for the second and final grant is not available yet. We will update this guidance to let you know when you can make your claim. If you're eligible the second and final grant will be a taxable grant worth 70% of your average monthly trading profits, paid out in a single instalment covering a further 3 months' worth of profits, and capped at £6,570 in total.

Grants will be paid in a single lump sum instalment covering all 3 months, and will start to be paid at the beginning of June. Before grant payments are made, you can claim Universal Credit if you wish to do so. Any grant received will be treated as part of your self-employment income and may affect the amount of Universal Credit you get for that assessment period. Please note that if you take a Universal Credit Advance you will still be liable to repay this Advance if your Universal Credit claim ends before the advance repayment period.

You will only be able to claim using the GOV.UK online service. If you receive texts, calls or emails claiming to be from HMRC, offering financial help or a tax refund and it asks you to click on a link or to give personal information, it is a scam.

If you don't qualify for the Self-Employment Income Support Scheme above, you may be eligible for the Newly Self Employed Hardship Fund. You can apply to your local authority and if eligible can receive a one off payment of £2000. You cannot be in receipt of working age benefits (e.g. SSP or Universal Credit) and you must sign a self-declaration that you became self-employed on/after 6 April 2019 (did not submit a tax return including income from self-employment for 2018-19). You can apply online at:

<https://findbusinesssupport.gov.scot/service/coronavirus/newly-self-employed-hardship-fund>

More information on the Self Employed Income Support Scheme can be found [by clicking here](#).

Before applying for Universal Credit, we would recommend that you contact us on **0800 011 3447** and ask to be referred to our SWITCH team who will be able to advise if claiming Universal Credit would be the right thing for you to do.

I am stuck abroad and struggling to get back to the UK. What can I do?

No special rules have been put in place to take account of this situation.

Therefore, if you are going to be abroad for a month or more then:

If you are not already on Universal Credit then you will not be able to make a new claim for it, even if you have no income for the period you are abroad.

More information regarding financial assistance abroad can be found at www.gov.uk/government/publications/financial-assistance-abroad/financial-assistance-abroad.

The Foreign Commonwealth Office also has up to date information relating to each country. Part of the information provided relates to returning to the UK. In this section it gives updates on air and road travel along with other viable routes for returning to the UK. Their website will be updated regularly and will be the best source for up to date information. <https://www.gov.uk/foreign-travel-advice>

Do I need a fit note to claim UC when I have coronavirus?

Fit notes will not be required for people who need to claim Employment Support Allowance or Universal Credit because of coronavirus. If a fit note is required for an employer then you can get a coronavirus isolation note online at www.111.nhs.org.uk/isolation-note.

Are Jobcentres Open?

Jobcentres have closed their doors but there should be signs on display at each Jobcentre directing people to call a number in an office if you are vulnerable. Based on your situation the manager of the Jobcentre will make a decision on whether or not you need to be seen face to face and if you do, they will arrange a time for you to go in and see them.

FAQ's For Those Who Have Already Claimed Universal Credit

I have just been laid off, and I have made a claim for Universal Credit. 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 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 lots of useful information online. Use this to help draw up a budget for you.
- Contact Dumfries and Galloway Council and ask if they can provide any help through their Scottish Welfare Fund.
- You could also contact your local Food Bank to see what help they can provide.

I am getting Universal Credit to top up my wages. I have 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.

	Contact your work coach through your online account
	0800 328 5644
	Request an isolation note at www.111.nhs.uk/covid-19

I am getting Universal Credit and I am off work at the moment due to self-isolating, but I still need to pay for my child care. Universal Credit usually pay 85% of the cost – will they still do so when I'm not actually going into work?

If you are receiving Statutory Sick Pay (SSP), the UC rules still class you as working, so you will continue to qualify for the Childcare Costs Element of UC. But you will still need to report the childcare costs and notify UC once they are paid.

If you don't qualify for SSP then it will depend on how quickly you go back to work. If you are back within a couple of weeks you should see no difference, but if you are off more than a month, you might find that your Childcare Costs Element stops. You could try asking your Work Coach if the Flexible Support Fund could help – explain that if you lose the childcare place you'd have to give up work.

I am on Universal Credit and I have been working but my employer has told me that there is 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 £610 in any Monthly Assessment Period. You can ask Dumfries and Galloway Council for free school meals: while schools are shut, local authorities in Scotland have made arrangements for those who normally receive free school meals to still have access to these, however, you do have to register for this. You can register and get more details on the Council website by clicking [here](#).
- 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.**

	Contact your work coach through your online account
	Phone Universal Credit on 0800 328 5644

I am on Universal Credit as a jobseeker. I am 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 or ring the UC Helpline on 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 am currently on UC as a jobseeker but need to provide care for my mum who has come down with Coronavirus. I am worried that my UC will be sanctioned as I am having to stay with Mum temporarily and she has no access to the internet. What do I do?

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 so would hope the DWP would suspend all work-related requirements for you.

The main thing that you need to do is make sure the DWP know your situation as soon as possible – call the UC Helpline on 0800 328 5644 if you cannot access the internet to get on your journal.

I am on Universal Credit and they normally assist me with my Child Care Costs. What happens to that help now?

Since the start of the lockdown, the only workers who have had access to childcare are critical workers. Critical workers who claim UC will be able to continue to receive help with childcare costs through their UC award.

Others on Universal Credit may well have paid for childcare in advance, or be paying a retainer fee to reserve a childcare place for future use. The DWP have confirmed that those who have paid in advance for childcare will be able to receive a Childcare Costs Element once that childcare has been provided, but retainers are not eligible to be covered.

I am self-employed – is there any additional support for me?

From 6th April 2020, the Minimum Income Floor for all self-employed claimants affected by the economic impact of Covid-19 was temporarily relaxed. This is for all self-employed claimants – not just those who are sick or self-isolating.

On 26th March 2020 the Chancellor also announced a Taxable Grant for self-employed people. This is called the Self Employed Income Support Scheme. The customer will be able to claim support with up to 80% of their average monthly profits, up to a maximum of £2,500 (like the Coronavirus Job Retention Scheme for employed earners). HMRC will be in contact with those eligible to claim the support although no payment will be issued until June 2020. The payment will be a single lump sum payment covering all 3 months.

The online service is operational and HMRC have been making payments since 25th May 2020, or within six working days of completing a claim. HMRC will identify eligible taxpayers and contact them directly with guidance on how to apply. Customers do not need to contact HMRC now. HMRC is inviting customers, or their agents, to go online and check their eligibility for SEISS here: <https://www.tax.service.gov.uk/self-employment-support/enter-unique-taxpayer-reference>

If a customer has not submitted their Self-Assessment tax return for the tax year 2018 to 2019 by 23 April 2020, they will not be able to claim.

This scheme has been extended and you'll be able to make a claim for a second and final grant in August 2020. The online service for the second and final grant is not available yet. We will update this guidance to let you know when you can make your claim. If you're eligible the second and final grant will be a taxable grant worth 70% of your average monthly trading profits, paid out in a single instalment covering a further 3 months' worth of profits, and capped at £6,570 in total.

Grants will be paid in a single lump sum instalment covering all 3 months, and will start to be paid at the beginning of June. Before grant payments are made, you can claim Universal Credit if you wish to do so. Any grant received will be treated as part of your self-employment income and may affect the amount of Universal Credit you get for that assessment period. Please note that if you take a Universal Credit Advance you will still be liable to repay this Advance if your Universal Credit claim ends before the advance repayment period.

Customers will only be able to claim using the GOV.UK online service. If they receive texts, calls or emails claiming to be from HMRC, offering financial help or a tax refund and asks them to click on a link or to give personal information, it is a scam.

It is important that it is the customer who makes the claim. A fraud alert with HMRC will be triggered if it is their agent or tax adviser who make the claim and this would delay any payment due.

If they don't qualify for the Self-Employment Income Support Scheme above, they may be eligible for the Newly Self Employed Hardship Fund. They can apply to their local authority and if eligible can receive a one off payment of £2000. They cannot be in receipt of working age benefits (e.g. SSP or Universal Credit) and they must sign a self-declaration that they became self-employed on/after 6 April 2019 (did not submit a tax return including income from self-employment for 2018-19). They can apply online at:

<https://findbusinesssupport.gov.scot/service/coronavirus/newly-self-employed-hardship-fund>

More information on the Self Employed Income Support Scheme can be found [by clicking here](#).

I am stuck abroad and struggling to get back to the UK. What can I do?

No special rules have been put in place to take account of this situation.

Therefore, if you are going to be abroad for a month or more then:

- If you are already on UC, your claim will come to an end from the beginning of the Monthly Assessment Period in which you went away,

More information regarding financial assistance abroad can be found at www.gov.uk/government/publications/financial-assistance-abroad/financial-assistance-abroad.

The Foreign Commonwealth Office also has up to date information relating to each country. Part of the information provided relates to returning to the UK. In this section it gives updates on air and road travel along with other viable routes for returning to the UK. Their website will be updated regularly and will be the best source for up to date information. <https://www.gov.uk/foreign-travel-advice>

Will my benefit payments continue?

Benefit payments will continue to be paid as normal and DWP are focusing on ensuring that all customers are paid.

If you are on Universal Credit you will also need to ensure that you are completing any To-Do's, report any change of circumstance and respond to Journal messages.

You will also need to ensure that you action the Update to Housing Costs To-Do that will appear on your online account on 6th April 2020. Failure to do so will result in you being awarded the wrong amount of Universal Credit.

Do I need to attend Jobcentre appointments?

People will continue to receive their benefits as normal, but all requirements to attend the jobcentre in person are suspended for 3 months from 19 March 2020.

Are Jobcentres Open?

Jobcentres have closed their doors but there should be signs on display at each Jobcentre directing people to call a number in an office if you are vulnerable. Based on your situation the manager of the Jobcentre will make a decision on whether or not you need to be seen face to face and if you do, they will arrange a time for you to go in and see them.

Do I need to keep looking for work?

If you are diagnosed with or staying at home on Government advice due to coronavirus your work search and work availability requirements will be removed to account for a period of sickness and your conditionality requirements will be reviewed to ensure that they are reasonable.

How do I access an advance?

You can apply for a Universal Credit advance:

- Before you get your first payment
- If you are already being paid Universal Credit and have told Universal Credit of a change in your circumstances that means you will be paid more Universal Credit but have not yet been paid the increased amount

To apply for a Universal Credit advance you can:

- Apply through your online account
- Speak to your Jobcentre Plus work coach (send message to your work coach through your online account)
- Call the Universal Credit helpline on 0800 328 5644

Remember, any advance will include money to cover your housing costs which should be paid to us as your landlord for your rent.

[Click here](#) for a video showing you how to apply for an advance online.

I have lost my 16 digit number for my online UC account and I need it to log in to my account. What do I do?

You will need to phone the UC helpline on 0800 328 5644 and ask to book a telephone appointment so that UC can get a 16 digit number issued to you. The number will be issued to you by post.

I can't remember my log in details for my UC account. What do I do?

If you cannot remember your user name and/or password then you can try the following:

- Go to the sign in page for your Universal Credit account at www.universal-credit.service.gov.uk/sign-in (example of what this looks like is below)

Sign in to your Universal Credit account

Username

Password

Sign in

▼ [Problems signing in?](#)

You cannot sign in with your 'Find a job' (previously Universal Jobmatch) user ID and password.

- [Forgotten your username?](#)
- [Forgotten your password?](#)

- Click on problems signing in

1. If you have forgotten your username then you can select the forgotten username option. You will be asked to confirm the email address that you use for your UC claim. Once you have done that click on send username. You should then receive an email with details of your username.
2. If you have forgotten your password then you can select the forgotten your password option. You will be asked to confirm your username and your date of birth. A link will then be sent to your email address with a link to reset your password.

If none of the above steps work then you will need to contact the Universal Credit helpline on 0800 328 5644.

I am on Universal Credit already. Will this increase?

From 6th April 2020, the Universal Credit standard allowance is increasing by £86.67 a month for a period of 12 months. This will apply to all existing and new UC claimants. This is in addition to the already planned annual uprating to their benefits.

My Universal Credit is normally paid on the 10th, 11th, 12th or 13th of the month. As these dates are over Easter, when will I get paid?

Anyone who normally receive their UC payments on any of these dates will be paid early. You will receive payment on 9th April instead. The payment will be based on what you would be entitled to for the whole of your monthly assessment period.

How do I report the increase in my rent from 6th April 2020?

You will receive a 'To-Do' on your online UC account on **6th April 2020**. This 'To-Do' will be titled report any changes to your housing costs. It is important that you action this 'To-Do' as failure to do so will result in you paying paid the wrong amount of Housing Costs. If you are not sure of your new rent charge contact us on 0800 011 3447.

Below are details on how to action this 'To-Do'.

- Sign in to your Universal Credit online journal at www.universal-credit.service.gov.uk/sign-in and follow these simple steps:
- Click on your To-Do List
- Click on the "Report any changes to your housing costs To-do".

You will be asked the following questions:

- "Has your rent changed?" - **Select Yes**
- "Have your service charges changed?" - **Select Yes**
- "When did your housing costs change?" - **Enter 06/04/2020**
- "How much will you be charged for your new rent (do not include any service charge in this figure)?" - **Enter your rent amount**
- "How frequent is your new rent?" – **Enter weekly**
- "How much will you be charged for your new service charges (eligible)?" – **Enter your service charge amount or £0.00 if you do not pay service charges**
- "How frequent is your new service charges?" – **Enter weekly.**

Once you have answered these questions you will see a summary of your answers. If you have made any mistakes you can change your answers.

If you are happy with the information you have provided **press confirm** to complete the To-Do.

How do I report the increase in my rent from 6th April 2020 if I do not have an online account for my UC claim?

You will need to make sure that this change is reported. You can report this change by phoning UC on **0800 328 5644**. They should then ask you the same questions that are detailed on the page above. As with all change of circumstances this change needs to be reported in the assessment period in which the change happens.

How do I get in touch with DWP/HB?

Contacting Universal Credit?

You can contact Universal Credit in the following ways:

	sign in to your Universal Credit account and use your online Universal Credit account to get in touch with their work coach and/or your case manager
	Phone them on 0800 328 5644

Contacting Housing Benefit?

You can contact your local Housing Benefit office in the following ways:

	Call Housing Benefit on 030 33 33 3006
	housingandcounciltax@dumgal.gov.uk
	Benefits Team, PO Box 9089, Dumfries, DG1 9EB

Contacting DGHP's SWITCH team

	Go to www.dghp.org.uk/rent-and-benefits/ and select the Universal Credit referral option from the rent and benefits menu.
	Call us on 0800 011 3447

Other benefit related questions

I am entitled to Employment Support Allowance - are there any changes?

New Employment Support Allowance claimants who are diagnosed with or are staying at home on Government advice due to coronavirus will see their first payment include money for the first 7 days of their claim.

Fit notes will not be required for those needing to claim Employment Support Allowance due to coronavirus.

If you are not already getting Universal Credit, you can apply for New Style Employment SA online [here](#) if you are eligible. Contact us on 0800 011 3447 and ask to be referred to our SWITCH team. One of our Benefit Advisors will be able to advise you on your eligibility for this.

Will I need to attend a Face to Face medical assessment?

Face to face assessments for all sickness and disability benefits will be temporarily suspended for 3 months from Tuesday 17th March 2020.

Am I entitled to Statutory Sick Pay?

Statutory Sick Pay is available from day one for those affected by coronavirus. [Click here for more details on SSP.](#)

The Coronavirus Job Retention Scheme has also been introduced to provide employers with grants from HMRC. If your employer is going to keep paying you, your employer can claim up to 80% of your wages back from the government, with a maximum of £2,500 each month.

Your employer can choose whether to pay you the other 20% of your wages.

While you are not working, you will be called a 'furloughed worker'.

In order for your employer to be able to access the Coronavirus Job Retention Scheme they must have:

- created and started a PAYE payroll scheme on or before **19 March 2020**
- enrolled for PAYE online
- a UK bank account

Your employer should be able to submit their claim from Monday 20th April 2020 with payments expected to be made to them before the end of April. . This scheme has been extended to the end of October. From August 2020 employers will be able to bring furloughed workers back on a part-time basis but employers will be asked to

start sharing the costs of paying the salaries. Full details on this have not been made available but will appear in this guide once they are known.

From 1st July 2020, employers can bring back to work employees that have previously been furloughed for any amount of time, while still being able to claim the grant for their normal hours not worked. The scheme will close to new entrants from 30th June. From this point onwards, employers will only be able to furlough employees that they have furloughed for a full 3 week period prior to 30th June.

This means that the final date by which an employer needs to agree with their employee and ensure they place them on furlough is 10th June. Employers will have until 31 July to make any claims in respect of the period to 30th June.

Full details of this scheme can be found by [clicking here](#).

I am on tax credits and these are due to be renewed soon. What will happen?

HMRC have said that most tax credit claims will be renewed automatically in 2020. Renewal packs will be sent in the post and the renewal pack will tell you if you need to do anything to renew.

Renewals should be received by 15th June 2020. If you do not receive a renewal pack by this date you will need to contact HMRC

Are there any changes for those on Housing Benefit?

There have not been as many changes linked to Housing Benefit as there have been to Universal Credit. There are a few changes for Housing Benefit though that may affect some customers who receive Housing Benefit. Those affected will have changes applied from 6th April 2020.

- From 6th April the benefit rates and allowances increase on any Housing Benefit claims as the benefit freeze is over
- From 6th April the additional earnings disregard that is applied to some Housing Benefit claims is increasing from £17.10 a week to £37.10 a week. This could result in some Housing Benefit entitlements increasing.
- From 6th April an additional £20 per week will be payable for those in receipt of Working Tax Credit. This could result in some, but not all Housing Benefit entitlements decreasing as a result.

If you are in receipt of Housing Benefit already, they may not need to apply for Universal Credit. Instead, you may just need to report a change of circumstance to Housing Benefit (i.e. you are currently not working as you have been furloughed or

are self-employed and your income has stopped/reduced). Details on how to contact Housing Benefit are below.

	Call Housing Benefit on 030 33 33 3006
	housingandcounciltax@dumgal.gov.uk
	Benefits Team, PO Box 9089, Dumfries, DG1 9EB

I am on Housing Benefit. How do I provide information to them in support of my claim?

Housing Benefit are trying to gather as much information as they can from those in receipt of Housing Benefit over the phone. They will write out to you if they have been unable to get any contact with you by phone. They stress that people should not be attempting to provide information in person at a local office at this time

If you have access to the internet at home or via a mobile phone, you can send pictures or scans of any required evidence for your claim and confirm any further information or changes to them by sending an email to HousingandCouncilTax@dumgal.gov.uk.

Otherwise, information can be provided over the phone by calling the Council's Benefit Team on **030 33 33 3006**.

I am on Housing Benefit and I have been furloughed. How will this affect my Housing Benefit claim?

You need to advise Housing Benefit that you have been furloughed. You can do this by phoning 030 33 33 3006 or by emailing housingandcounciltax@dumgal.gov.uk. When doing so advise them if your employer has confirmed if you will be receiving 80% of your pay or 100% of your pay as this will help them decide on the best way to proceed with your claim.

What can I do if I cannot leave my house due to self-isolation but need to access cash?

Anyone who cannot leave home may be able to ask a trusted friend or volunteer to withdraw cash at any Post Office using a single-use voucher. If your bank allows it, someone can ask for a one-time barcode sent via text, email or post for a stipulated amount. A trusted friend or volunteer can exchange the voucher for the cash requested.

Additionally, you can contact your bank and check if you can use the Fast PACE service. If allowed, you can write a cheque to "The Post Office", print the name on the back of the person collecting it for you and sign that side too. That individual can then collect the cash from a Post Office branch after their ID is verified.

You should only use friends and volunteers who are completely trusted, they should only withdraw cash they really need, and they should not be put you under any pressure to do so.

Questions not covered by this guide

It is impossible to cover every situation in this guide so if you have a question that we have not answered, or you want more information then please contact us on 0800 011 3447 and ask to be referred to our SWITCH team.

Alternatively, you can access the following websites for more information that may assist you with your queries.

www.dghp.org.uk/universal-credit

www.understandinguniversalcredit.gov.uk/coronavirus

www.gov.uk/universal-credit

www.cas.org.uk/helptoclaim

www.turn2us.org.uk/Benefit-guides/Universal-Credit/What-is-Universal-Credit

www.moneyadviceservice.org.uk/en/articles/universal-credit-an-introduction

[YouTube video about claiming Universal Credit](#)

[YouTube video showing application process](#)

[YouTube video showing how to verify ID online](#)

[YouTube Video about applying for an advance online](#)