The help and support you need during







"We know that during the COVID-19 emergency, a lot of people are frightened and also experiencing significant changes in their lives.

For many, it is clear that their financial position is precarious. We think it's important to try to explore this, even if its not the main reason they made contact, so we've redesigned the pack to provide that focus

We are here to help you help those people who are struggling most."

CALL US ON:

02476 253165 02476 252683

CALL US ON: **07957 711080 07496 881145**



WHATS APP US ON:

07957 711080 07496 881145 help@centu

E-MAIL US ON:

help@centralenglandlc.org.uk

Why focus on poverty and hardship?



It's really clear that many people are experiencing poverty and hardship during this emergency. Of course, a lot of those people were in this situation before, and the pandemic has made it harder, but there are also a growing number of people who are now falling into very difficult financial circumstances.

Not everyone rings to ask for help around their finances and they may be initially asking for support for something else. But if we miss the chance to help them take steps to sort things out around money, it's likely their situation will get worse. It is also obvious that some people are much more able to self-serve than others and an effort should be made to identify if the person can or is likely to be able to navigate resources themselves.

We've designed this pack to provide a focus on the financial help for people in particular situations. We hope this will make it easier to move from a conversation that may be about something else into checking if there is something that could be done to ensure a person does not continue to experience ongoing hardship.

Even for experienced frontline workers the amount of things we need to consider to holistically support someone can feel overwhelming, so we have tried to frame this information by circumstance. This should allow you to advise on the first options in each situation - and then move on to consider the other help that may also be available. The choices that many people in hardship have are very limited, but there are usually some things they were unaware of. And its very important to check on the security of their home situation – losing it is the start of a downward spiral.

CELC- OUR SERVICE



a 02476 223053 **a**



Coventry Law Centre is working remotely: all staff are available and their service continues as usual, but just on the telephone.

Lawyers will continue to represent in court (although the courts are moving hearings to take place by phone or Skype rather than in the court buildings).

All existing clients have direct contact details of their caseworker. Partners with established referral arrangements should continue to use them.

For new clients the Law Centre will operate a telephone only reception service between 9am and 4.30pm on 02476 223053, or via email to enquiries@centralenglandlc.org.uk.

> Any changes to this will be posted on their website www.centralenglandlc.org.uk.

CELC- WHAT WE OFFER

We're a charity that employs lawyers with expertise in social welfare law. This is the law that affects every day life.

Areas of law we cover: Welfare Benefits, Housing, Health and Social Care, Child and Family Law, Immigration and Asylum, Employment, Discrimination and Public Law.

We provide free specialist legal advice to those most in need and use legal processes to fight social exclusion. We advocate for people, challenge unfair decisions, take cases to the highest courts and work in partnerships with other support services.

As well as using the law to help people move from crisis to stability, we work to make sure people know what their rights are, and can use this knowledge to avoid getting into difficulty.

CELC- HOW TO USE THIS GUIDE

Central England

The guide is organised by the financial circumstance of the person you're helping

- 1. How to find out more about the situation of the person you're helping
 - a. Employed now or employed before COVID-19
 - b. Self-employed
 - **Unemployed before COVID-19**
 - d. Pensioner
 - e. Person with disability or long term condition and carers
 - f. No Recourse to Public Funds
- 2. Household changes
- 3. Financial help for everyone
- Basic facts about legal rights and how COVID-19 affects them *compiled by our lawyers and updated regularly so you can trust you have the right info.
- 5. Specialist support services available across Coventry and how to access them/ National helplines and online service

CELC- OUR GOALS AND YOUR FEEDBACK

Our goal is to increase the number of people who receive an expert and comprehensive answer to their problem from the first person they speak to; but we know that some will need specialist help and more support. As well as providing the contact details of other services, we have set up some additional points of contact for the Law Centre so that frontline staff can easily get our help or refer people to us. (see numbers on cover sheet). These numbers are for front line staff and can also be given to people that they are dealing with so we can provide direct support to them

We're really keen to have your feedback. We want these guides to be useful so please tell us what you think, how we can make it better and if there is extra info that you'd like to see.

CELC- OUR SERVICES



1 02476 223053





Coventry Law Centre is working remotely: all staff are available and their service continues as usual, but just on the telephone.

For new clients the Law Centre will operate a telephone only reception service on 02476 223053, Monday-Thursday 9am-5pm, Friday 9am-4.30pm or via email to enquiries@centralenglandlc.org.uk.

Alongside this, we are currently offering the new COVID-19 helpline that is promoted on the front of this pack, and we have a range of other services that can be accessed directly by specific partners or by the public, and those that continue to operate.

SERVICES FOR DIRECT ACCESS BY THE PUBLIC

EU SETTLED STATUS – a dedicated caseworker supporting vulnerable migrants to make applications for settled status.

To make contact:

Denisa.gannon@centralenglandlc.org.uk

07507726526.

EMPLOYMENT ADVICE LINE

COVID-19 means the law around this area is new and constantly changing. Our specialist employment help line on 02476 252 687 is open between 1.00 pm and 4.00 pm Monday to Thursday.

SERVICES FOR PARTNER ORGANISATIONS

ADVICE FOR FAMILIES – advice and support for families who are being supported by Coventry City Council early help service. Family hub workers can make referrals for families as usual to Anne and Shirley.

anne.white@centralenglandlc.org.uk and shirley.cook@centralenglandlc.org.uk.

07880193290

07741261039

We are a member of **COVENTRY WOMENS PARTNERSHIP**. This supports women accessing the support of Coventry Haven Women's Aid, CRASAC, Kairos and Foleshill Women's Training. All referrals within the partnership will continue as usual.

MI FRIENDLY CITIES — providing legal health checks and immigration advice to clients of Mi Friendly Cities partnership and schools working with young people in need of advice about citizenship.

FRONTLINE HELP

SOME WAYS OF GETTING GOOD INFORMATION SO YOU CAN GIVE PEOPLE THE HELP THEY NEED



People who are vulnerable are often present with one major issue that can be hiding lots of other problems. It is a good idea to try and explore these issues using the key questions and suggested headers if there might something else going on.

Spotting Vulnerability

- Lots of unrelated questions/ comments.
- Tendency to repeat things.
- Saying Yes to everything.
- Not talking very much and unable to answer questions.
- Sounding easily flustered.
- Suggesting someone else normally handles things for them.

Supporting people with vulnerabilities

- Don't start with your own thoughts listen to their opinions and ideas.
- Ask what they want help with.
- Think about the language you use not 'you should..., you must...', but 'I will help you..., it's important..., we need to... let's...'
- Talk clearly and slowly.
- Summarise the key points.
- Agree how and when is best to follow up.

KEY QUESTIONS

Who Lives in their Household?

Is everybody currently well?

Can they get online/use a phone?

Is this a new problem or have they had these difficulties before?

Are there people already supporting the individual/family?

Is this support active and when did they last see them?

What help do they need today?	
Physical Health	Loneliness/Isolation
Mental Health	Pregnancy/Maternity/ Postnatal
Substance Misuse	Housing/Rent
Education	Homelessness
Advice on caring	Money Worries
Abuse	Food Help
Getting essential items	Accessing support



CALL US ON:

02476 253165

02476 252683

CALL US ON:

07957 711080 07496 881145



WHATS APP US ON:

07957 711080 07496 881145



E-MAIL US ON:

help@centralenglandlc.org.uk





THE CORONAVIRUS JOB RETENTION SCHEME (CJRS) HAS BEEN EXTENDED UNTIL DECEMBER 2020

The Coronavirus Job Retention Scheme (CJRS), which is also known as the furlough scheme, has now been extended till December, with employees receiving 80% of their current salary for hours not worked, up to a maximum of £2,500. Employers small or large, charitable or non-profit, are eligible for the extended Job Retention Scheme, which will continue for a further month.

Businesses will have flexibility to bring furloughed employees back to work on a part time basis or furlough them full-time, and will only be asked to cover National Insurance and employer pension contributions which, for the average claim, accounts for just 5% of total employment costs. Employers will be able to furlough staff flexibly, as well as full time.

To be eligible to be claimed for under this extension, employees must be on an employer's PAYE payroll by 23:59 30th October 2020. This means a Real Time Information (RTI) submission notifying payment for that employee to HMRC must have been made on or before 30th October 2020. Employees can be on any type of contract. Employers will be able to agree any working arrangements with employees. Employers can also choose to top up employees wages above the scheme grant, should they wish at their own expense.

The Job Support Scheme, which was scheduled to come in on Sunday 1st November, has been postponed until the furlough scheme ends.

UNIVERSAL CREDIT FOR PEOPLE WHO ARE SELF-EMPLOYED

At the start of the first lockdown the Government suspended the operation of the Minimum Income Floor when calculating the income of self-employed people who were claiming Universal Credit to top up their earnings.

This suspension is due to end on 13th November and at present there is no decision on whether or not the suspension will be extended.

The effect of the Minimum Income Floor is to enable DWP to assume that self-employed claimants are earning a sum which is more than their actual earnings. This then leads to a reduction in their benefit.

DWP have said they will contact self-employed claimants who were affected by the Minimum Income Floor before the start of the lockdown to review their business activity and to ensure their business is viable. This may mean that some people will be put into the position of having to give up their self-employment to ensure their benefits are sufficient to live on.

We would advise anyone who is contacted to seek further advice from an independent advisor.

JOB CENTRES WILL REMAIN OPEN DURING THE NEW LOCKDOWN and claimants who need to see a Job Centre advisor face to face can book an appointment via their journal or by ringing the jobcentre or by turning up at the office.





HOUSING EVICTIONS. During the national lockdown, evictions will be suspended. This means bailiffs will not be attending to enforce a household leaving their home. However, COUNTY COURT POSSESSION HEARINGS WILL CONTINUE

- Tenants will be given notice before the case is listed before a Judge. There is currently a backlog of cases that need to be dealt with and the first listings are starting now
- Should you have a tenant who has a notice of seeking possession or who receives a court date it is important that you refer them to us at the earliest opportunity so that we are able to try and resolve the tenants issues before they are required to go to Court.
- It is also important that tenants are aware that for the foreseeable future **Nuneaton County Court will be dealing with possession cases** and that they may be required to travel to Nuneaton for their hearing. The Law Centre will be operating the Court duty scheme at Nuneaton Court and will be able to continue to offer advice and representation on the day to any tenant facing either a possession claim or an eviction.
- We remain worried that tenants may not travel to Nuneaton. It is therefore important that any tenants threatened with eviction seek urgent legal advice so that we are able to advise them on their matter and help them to remain in their home.
- If you are helping someone who has been served with a notice of seeking possession, whenever it was served, please refer them through to our housing team. They can make contact via our Covid-19 helpline team or they can e mail housingenquiries@centralenglandlc.org.uk We are worried that people may be building up debt and by the time there is a court hearing it will be difficult to help them. We would like to see them now and work with them to resolve the problems before the hearing takes place



TEST AND TRACE SUPPORT PAYMENT

From 28th September a new Test and Trace Support Payment of £500 was introduced for people required to self-isolate and unable to work from home during this period. The £500 payment covers the 2-week period of self-isolation and will be paid as a single sum.

The scheme is administered by local authorities under their local welfare provisions. The administration arrangements will be in place by 12th October with those who are self-isolating before the administration arrangements are in place able to receive backdated payments after 12th October. Following their application those who are eligible will receive a payment of £500, which will be paid via BACS directly into their bank account. This payment will be subject to Income Tax.

The following eligibility criteria will apply

- The claimant has been asked to self-isolate by NHS Test ad Trace
- The claimant is employed or self-employed
- The claimant cannot work form home and will lose income as a result
- The claimant is in receipt of at least one of the following
 - Universal Credit
 - Working Tax Credit
 - Income Support
 - Income related Employment and Support Allowance
 - Income Based Job Seekers Allowance
 - Pension Credit
 - Housing Benefit

Claimants can make their claims up to 2 weeks after the end of their self-isolation periods and will need to have had their benefit claim approved by the time they make their application to be eligible. Anyone who does not have one of these benefits in place at the start of a period of self-isolation after 28th September should have their benefit entitlement to these benefits checked and make claims for any benefits they are entitled to before making their claim for the Test and Trace support payment

Test and Trace Discretionary Support Payments

The government has allocated Local Authorities a set amount of funding for those who meet the main scheme criteria but who are not in receipt of a qualifying benefit. Anyone who doesn't fulfil the above criteria for the Test and Trace Support Payment could be eligible for a £500 discretionary payment. Awards will only be considered for those who are on a low income, are suffering financial hardship and are unable to pay their usual household bills because they have lost 2 weeks income as a result of self-isolating. If their annual income is £18,480 gross or below and they can demonstrate that they are unable to pay your household bills, they should apply.

How to apply for either the main scheme or a discretionary payment

https://www.coventry.gov.uk/testandtracesupportpayments

Interaction with other benefits

THE PAYMENT WILL BE MADE ON TOP OF OTHER BENEFITS THE CLAIMANT MAY RECEIVE AND WILL NOT IMPACT ON THEM. SOME CLAIMANTS MAY BE ABLE TO GET STATUTORY SICK PAY AS WELL AS THE TEST AND TRACE SUPPORT PAYMENT.

The payment will be disregarded as an income for any of the other benefits the claimant may be receiving.





NOW ITS GETTING COLDER, SOME ADVICE ABOUT UTILITY PAYMENTS

For anyone struggling with money problems their supplier can review bill payment, and debt repayment, plans. They can offer payment breaks or reductions on how much is payable. They can offer greater time to pay and in some cases provide access to hardship funds.

No credit meters will be disconnected during the Coronavirus outbreak.

The supplier should provide specific advice, but Ofgem also provide advice for households around fuel matters including affordability, supply, home visits and prepayment matters www.Ofgem.gov.uk

National Energy Action provide "Warm and Safe Homes Advice" They can help with Warm Home Discount and Priority Service Register information; support with gas and electricity accounts including fuel debt, switching suppliers, energy efficiency, Trust fund/Hardship applications, water rates and benefits advice and income maximisation.

Contact an advisor directly by calling 0800 304 7159. Agencies can refer or clients can self refer by filling an online form.

www.nea.org.uk 0800 304 7159

WINTER FUEL PAYMENT

Anyone born on or before 5 October 1954 and who was living in the UK for at least one day during the week of 21 to 27 September 2020 - this is called the 'qualifying week' - could get between £100 and £300 to help pay heating bills. This is known as a 'Winter Fuel Payment'.

Winter Fuel Payment should be paid automatically to anyone eligible who gets the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit).

Anyone eligible who doesn't get paid automatically will need to make a claim.

The deadline for claiming payments for winter 2020 to 2021 is 31 March 2021.

Most payments are made automatically between November and December. Latest paymments by 13 January 2021.

Anyone not receiving a payment should contact the Winter Fuel Payment Centre.

The payment et will not affect other benefits

www.gov.uk/winter-fuel-payment

COLD WEATHER PAYMENT

People getting certain benefits or Support for Mortgage Interest may get a Cold Weather Payment
The payment is made if the average temperature in the local area is recorded as, or forecast to be, zero degrees celsius or below over 7 consecutive days.

It is paid at £25 for each 7 day period of very cold weather between 1 November and 31 March. This year's scheme will start on 1 November 2020. Check if our area is due a payment from November 2020.

After each period of very cold weather in your area, a payment should be made within 14 working days. It's paid into the same bank or building society account as any benefit payments.

Cold Weather Payments do not affect other benefits.

www.gov.uk/cold-weather-payment





WARM HOME DISCOUNT

www.gov.uk/the-warm-home-discount-scheme

Some people can claim £140 off their electricity bill for winter 2020 to 2021 under the Warm Home Discount Scheme. The 2020 to 2021 scheme opened on 12 October 2020. The money is a one-off discount on an electricity bill, between September and March.

The discount may be applied to a gas bill instead where a supplier provides both gas and electricity. The discount will not affect Cold Weather Payments or Winter Fuel Payments.

Eligibility

There are 2 ways to qualify:

- Receipt of the Guarantee Credit element of Pension Credit known as the 'core group'
- People on a low income meet their energy supplier's criteria for the scheme known as the 'broader group'

People on a pre-pay or pay-as-you-go electricity meter can still qualify. Their electricity supplier will explain how the discount will be applied, for example a voucher to use to top up the meter.

Receipt of Guarantee Credit element of Pension Credit will qualify for the discount if ,on 5 July 2020, all of the following apply:

- Their energy supplier is part of the scheme
- their name (or your partner's) is on the bill
- They are getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well)

This is known as being in the 'core group'.

How to apply

A letter will arrive between October and December 2020 explaining how to get the discount y.

If no letter is received the Warm Home Discount helpline can help'.

Warm Home Discount helpline

Telephone: 0800 731 0214 Monday to Friday, 8am to 6pm

Do not contact the Warm Home Discount helpline if you're not eligible for the 'core group'.

People on a low income may be able to apply directly to their electricity supplier for help if they do not get the Guarantee Credit element of Pension Credit but:

their energy supplier is part of the scheme

they get certain means-tested benefits

This is known as being in the 'broader group'...

How to apply

The electricity supplier decides who can get the discount - check with them for eligibility and how to apply.

Check with your supplier as early as possible. The number of discounts suppliers can give are limited.

Legal Rights and COVID-19 Main Index





THE GUIDE IS SUB-DIVIDED INTO THREE MAIN SECTIONS

- 1. POVERTY AND HARDSHIP
- 2. GENERAL CHANGES TO RIGHTS UNDER COVID-19
- 3. SERVICES AND HOW TO ACCESS THEM

Legal Rights and COVID-19 Poverty and Hardship



Index

START WITH ADVICE FOR EACH CIRCUMSTANCE. THEN CHECK THE OTHER SLIDES TO SEE WHAT ELSE WILL HELP.



Employed or recently employed

Self-Employed

Not working before COVID-19

Pensioners

People living with a long term condition and Carers

No Recourse to Public Funds

Household changes

Financial Help for Everyone - Council Tax

<u>Financial Help – Rented Housing</u>

<u>Financial Help - Mortgages</u>

Other financial help

Coping with debts

The Coronavirus Job Retention Scheme (CJRS) has been extended till December 2020

The Coronavirus Job Retention Scheme (CJRS), which is also known as the furlough scheme, has now been extended till December, with employees receiving 80% of their current salary for hours not worked, up to a maximum of £2,500. Employers small or large, charitable or non-profit, are eligible for the extended Job Retention Scheme, which will continue for a further month.

Businesses will have flexibility to bring furloughed employees back to work on a part time basis or furlough them full-time, and will only be asked to cover National Insurance and employer pension contributions which, for the average claim, accounts for just 5% of total employment costs. Employers will be ale to furlough staff flexibly, as well as full time.

To be eligible to be claimed for under this extension, employees must be on an employer's PAYE payroll by 23:59 30th October 2020. This means a Real Time Information (RTI) submission notifying payment for that employee to HMRC must have been made on or before 30th October 2020. Employees can be on any type of contract. Employers will be able to agree any working arrangements with employees. Employers can also choose to top up employees wages above the scheme grant, should they wish at their own expense.

The Job Support Scheme, which was scheduled to come in on Sunday 1st November, has been postponed until the furlough scheme ends.

The New Job Support Scheme

Following the end of the The Coronavirus Job Retention Scheme (CJRS), or furlough scheme, the New Job Support Scheme will start. It will run for six months, and it is anticipated it will end in April 2021. The scheme's purpose is to support viable businesses, but who are impacted by lower demand during the winter months.

The new scheme is designed to top up the wages of eligible employees, who are working at least 1/3 of their usual hours. If that is the case, then the government and employer will pay up to two thirds of the normal hours, each paying up to one third of the unworked hours. HM Treasury have said that employees can expect to receive at least 77% of their pay. The government's contribution will be capped at £697.92.

Eligibility for the new scheme is not dependent on employees having been eligible for the old CJRS scheme. To be eligible employees will need to be on the employers PAYE payroll on or before 23rd September 2020. The employee must also be on reduced hours.

Employees cannot be made redundant or on notice of redundancy while the employer is claiming through the scheme. This scheme has also been extended to also cover businesses required to close their premises due to local or national coronavirus restrictions, the government will in those circumstances pay two thirds of their employees' salaries, up to a maximum of £2,100 per month. Under the scheme, employers will not be required to contribute towards wages and will only be asked to cover NICS and pension contributions.



Statutory sick Pay (SSP)

An employee can get £95.85 per week SSP if they are too ill to work. It's paid by the employer for up to 28 weeks. Employees must be eligible for SSP, and they cannot get less than the statutory amount. They can get more if their company has a sick pay scheme, and they should check their contract to see if that is the case. Those eligible will get SSP for every day they are off work if it for Covid-19 reasons (otherwise, if it's an unrelated illness, the usual three waiting days to qualify for SSP apply).

If an employee cannot work because of coronavirus (Covid-19), they can get SSP if they are self isolating because;

- They or someone they live with has coronavirus symptoms, or a positive Covid-19 test
- They have been notified by NHS, or public health authorities that they have been in contact with someone with coronavirus.
- Someone in their support bubble has symptoms or a positive Covid-19 test.
- They've been advised by a doctor or health professional to self isolate before undergoing surgery.

Others who may be eligible for SSP are;

- People who live or work in an area with local restrictions in place including advice to shield.
- People who have been advised to shield because e they are at very high risk of severe illness from Covid-19.

Note: people cannot get SSP if they are self isolating after entering or returning to the UK and don't have to self isolate for other reasons.

LAY OFFS AND SHORT TIME WORKING/REDUNDANCY

- An employer can ask an employee to stay at home, reduce their hours or take unpaid leave if there's not enough work for them and they have a contractual right to do so. The Furlough scheme may not apply in these circumstances. It is important to get legal advice from a union (if the person is a member) or refer them to the Law Centre for advice.
- Many businesses are closing. If a business closes an employee may be eligible for a redundancy payment if they have been employed for more than two years and most employees would be entitled to notice pay.
- The law sets out rules employers must follow in these types of situations so it is important that any employees who are in this situation get advice from their union or the Law Centre.

IMPACT OF PAYMENTS FROM THE FURLOUGH SCHEME ON OTHER MEANS TESTED BENEFITS

The government has published new guidance to clarify how these payments are treated if claimants are also in receipt of other benefits such as Universal Credit, Job Seekers Allowance, Employment and Support, Maternity Allowance, Carers Allowance and Pension Credit. The key points are:

- These payments are treated as earnings in the usual way for the means tested benefits.
- The guidance also states that those in receipt of furloughed payments will not normally be eligible for Contributory Job Seekers Allowance as they are considered to be working. However, there is an exception to this for those whose hours pre the coronavirus restrictions were less than 16 hours per week.
- Claimants receiving furlough pay may be eligible for Contributory ESA if they are too ill to work, and their payments will be treated as earnings in assessing their entitlement. Contributory ESA is available to those who have a good recent work record as there is a test of sufficient National Insurance Contributions having been paid.
- For people claiming Carers Allowance, furlough pay is treated as earnings. Carers Allowance is payable
 where the claimant earns less than £128 per week and spends 35 hours or more in caring for someone
 who is in receipt of Daily living component of Personal Independence, Attendance Allowance or middle
 or higher rate of care component of Disability Living Allowance.
- Maternity Allowance is not payable to someone who is furloughed. If the furlough comes to an end whilst the person is still on maternity leave, maternity allowance will then be payable.

STATUTORY FAMILY PAYMENTS AND MATERNITY ALLOWANCE PROTECTED

Payments of Statutory Paternity Pay, Statutory Maternity Pay, Statutory Adoption Pay and Statutory Shared Parental Leave Pay, Statutory Parental Bereavement Pay, as well as Maternity Allowance, are based on average earnings, which means that there could be a risk that some workers who are furloughed on reduced pay would receive a lower rate of these allowances at the point in the future when they take their family-related leave .

The Government has announced that where people are furloughed the calculation of payments made after 25th April will be based on their usual earnings as if they had not been furloughed.



PROTECTION FOR TAX CREDITS

The Government has made a number of changes to Tax Credits to allow people to continue to be treated as working sufficient hours to qualify for tax Credits when the reason they are unable to do so arises due to COVID-19.

Claimants who are unable to work their usual hours will generally retain their entitlement to their usual level of Tax Credits.

People will continue to be treated as working sufficient hours to qualify for Tax Credits when the reason they are unable to do so arises due to COVID-19. These changes allow for:

The payment of Tax Credits to those furloughed on the Coronavirus Job Retention Scheme (CJRS) and consequently not working their usual hours to continue at the previous rate for up to 8 weeks after the scheme ends to give time for claimants to return back to their usual working hours.

- People who are classed as "critical workers" will be allowed 3 months instead of the usual one month to notify changes in circumstances.
- Working Tax Credit claimants who take on voluntary work under the Emergency Volunteering Leave provisions will be treated as if they worked their usual hours while the EVL scheme operates. They will also have any expenses payment received under the EVL scheme disregarded as income, so this will not reduce their Tax Credits.

There is no need to contact HMRC about reduced hours or being furloughed. HMRC state that these arrangements will continue until the Job Retention scheme (furloughing) and the Self-employment Income Support Scheme end, even if the person concerned is not supported through either scheme.

Claimants should still notify HMRC if they have lost their jobs, or been made redundant.



NEW STYLE ESA

New Style ESA is the replacement for Contributory ESA and can be claimed by people who are ill or have a health condition or disability that limits their ability to work, if they have been working and paying Contributions. There is a limited test of income and no test of capital for this benefit. For people on low incomes they may need to claim Universal Credit as well to top up New Style ESA.

Medical evidence (fit notes) must be sent in when people make new claims for Employment and Support Allowance and New Style Employment and Support Allowance **from 10th July.** Fit notes are issued by GPs and confirm that the person is too ill to work. These are usually required when claims are made for ESA as well as for UC on the basis of sickness, but this requirement was suspended due to coronavirus.

Once a claimant is asked to send in fit notes it will be expected that they continue to send in new ones when their old one expires, until they have had a work capability assessment which confirms that they are incapable of work. Fit notes are not required after this.

New Style ESA can be claimed online. Claimants will need to have available their National Insurance number, bank account details, GP details, income details and the date that their payment of Statutory Sick Pay ends where this has been paid. People who are appointees for claimants cannot claim online and will need to claim over the phone. More information about this is available here:

https://www.gov.uk/guidance/new-style-employmentand-support-allowance-detailed-guide.

CLAIMING INCOME RELATED ESA AND SELF-ISOLATION/SHIELDING

The DWP has issued new information about the evidence they will need to support some claims.

A When the claimant or their child is self-isolating and unable to work as a result and makes a claim to ESA, they can obtain an isolation note from NHS 111 to support their claim if they have been off work for 7 or more days.

B If a client is living in an area with local restrictions that includes advice to shield and they or their child needs to shield due to being at very high risk of Coronavirus they should receive a letter from their GP or health authority about this. This letter can be used to support their claim

People in either of these groups should make their claims to ESA as soon as needed and should not delay while they get the evidence. The DWP will contact them after the claim has been made to discuss getting the evidence needed.

ESA WAITING DAYS

Normally claimants claiming ESA have 7 waiting days when they are not entitled to claim ESA. The waiting days were removed for

- People who have coronavirus
- People who are isolating to prevent the spread of coronavirus
- People who are carers of children who either have coronavirus or who are isolating to prevent the spread of coronavirus.

This provision was due to end in November 2020 but has now been extended to 12.5.2021



UNIVERSAL CREDIT

- Anyone who has little or no income, whether unemployed, employed or self-employed, may qualify for Universal Credit.
- Universal Credit is a benefit designed to provide a minimum amount of money for day-to-day living and rent payments.

NOTE: If the person receives other benefits already, including Housing Benefit (to help them with their rent), a new claim for Universal Credit will result in their Housing Benefit stopping. Refer them to the Law Centre for advice.

CLAIMING DURING COVID-19

Claims are made online: https://www.gov.uk/universal-credit/how-to-claim.

- An application for Universal Credit involves the verification of the claimant's identity (and the identity of their partner) and their home address (if they have one).
- In normal circumstances this has been done by way of a face-to-face meeting. The Job Centre will now ring people and conduct a verification interview with them over the phone.
- As part of the regular online claim process an individual claim 'journal' will be created. People may use this to message the Job Centre (and vice versa) about particular aspects of their claim.

TELEPHONE CLAIMS: If someone is unable to claim online, claims may be made by phone. The number is 0800 328 5644, textphone 0800 328 1344. Lines are very busy.

Anyone struggling to make a claim can get help from the <u>Citizens Advice Help to Claim service</u>.

CAUTION WHEN MAKING A NEW CLAIM FOR UNIVERSAL CREDIT

Some people may be unaware that they will lose many of their existing benefits if they make a claim for Universal Credit. There is now new information about this on the Tax Credits website.

Anyone who has other benefits in place and is considering claiming Tax Credits should ensure that they have checked that their new Universal Credit will be more than their Tax Credits and their benefit income, and have taken advice about this if they are unsure.

It is possible to lose out financially as a result of making a claim for Universal Credit in this situation. This is particularly likely for larger families.

UNIVERSAL CREDIT MISTAKES

DWP have moved many staff from other disciplines on to UC work since the lockdown started and this has led to an increase in the level of mistakes being made.

It is important to not accept that UC decisions are right without checking it out. If in doubt call the Law Centre helpline for guidance.

The mistakes we are aware of happening includes:

- Missing the identification of claimants who are exempt from the impact
 of the Benefit Cap. There is an exemption for claimants where a family
 member (adult or child) is getting PIP, DLA, Attendance Allowance or
 Carers Allowance, Guardians Allowance, Industrial Injuries Disablement
 Benefit, Reduced earnings Allowance or Retirement Allowance or War
 Pension or who have a limited capability for work related activity following
 a UC medical assessment.
- Mistakes in incorrectly refusing to accept that claimants have a right to reside. These decisions should always be checked with a specialist advisor.
- Failure to include work allowances in the assessments of claimants with disabilities and dependent children who are working.
- Failure to include carers elements in the assessments where the claimant
 or partner is in receipt of Carers Allowance or is in fact caring for more
 than 35 hours per week for someone who is in receipt of a disability
 benefit such as PIP daily living or DLA middle or higher rate care
 component.
- Incorrect refusal of UC advances where clients have outstanding advances
 using the wrong figures about their outstanding debts. The correct figures
 can now be found in their UC journals, so these should be checked where
 outstanding debts are given as grounds for refusing an advance. Claimants
 whose usual income has reduced due to COVID-19 can claim advances
 where this has happened and where they are having to wait a month to
 get an increase in their UC.



EXISTING UNIVERSAL CREDIT CLAIMANTS

- The Government has announced an increase in Universal Credit of £1,000 per year. This will be paid on the claimant's first payday on or after 6th April.
- Households affected by the benefits cap will not get the increase (if a household affected by the cap contains someone with a disability, the cap should not be in place refer them to the Law Centre).
- If someone has been claiming Universal Credit and has been furloughed, they don't need to do a change of circumstances. Their employer will notify the Job Centre.
- People can experience hardship as a result of deductions or sanctions on their existing claim- these things can be challenged or payment arrangements can be changed. Please refer to the Law Centre.

OTHER BENEFITS

People may be entitled to a range of benefits related to their personal circumstances - this includes those who are unwell physically or mentally, disabled, caring for an adult or child who needs special support. Anyone who needs help with this should be referred to the Law Centre or one of the <u>advice agencies</u>.

IMPORTANT POINTS

- People are being asked where possible to make their Universal Credit claim online.
- Keep phone lines free for those who really need them, the Universal Credit phone lines are very busy.
- There's a 5 week wait to receive Universal Credit and people often experience hardship and difficulties which they may need help with. An advance payment can be requested.

ACCESS TO WORK

The access to work scheme provides equipment and adaptations to support people with physical and mental disabilities in employment. The scheme has been extended to provide extra support during the Covid 19 pandemic. The changes are designed to protect jobs.

Also people in the clinically extremely vulnerable group will have their access to work applications fast-tracked.

The new provisions include:

- Grant funding for those who need to work from home and need to use special equipment such as a screen reader or video remote interpreting or support worker services.
- Financial support for example with taxi fares for people travelling into the workplace where due to their health condition public transport is not a safe option.
- Tailored mental health support for up to 9 months for those who are anxious about returning to work and need support

Applications can be made online at http://gov.uk/access-to-work or by phone on 0800 121 7479.

DWP ONLINE INFORMATION

The DWP has launched new online information about claiming benefits and changes arising due to COVID-19 which may answer many queries. It is available here: https://www.understandinguniversalcredit.gov.uk/employment-and-benefits-support/.



MANY OF THE ARRANGEMENTS AROUND BENEFITS ARE BEING CHANGED. THERE WILL BE A SIGNIFICANT NUMBER OF NEW BENEFIT CLAIMANTS WHO ARE UNFAMILIAR WITH THE PROCESSES AROUND JOB SEEKING AND THE POTENTIAL USE OF SANCTIONS. IT'S IMPORTANT THAT THEY, AND EXISTING CLAIMANTS WHO HAVE HAD JOB SEEKING REQUIREMENTS SUSPENDED, ENGAGE FULLY WITH THE REINSTATEMENT OF DWP PROCESSES TO ENSURE THEY DO NOT PLACE THEMSELVES AT RISK OF SANCTIONS.

DWP will be reviewing claimant commitments. Claimants who do not comply with their claimant commitments will now be at risk of sanctions.

Claimant commitments are the agreements that are made with claimants (and in some situations with their partners as well) about the activities they will take to get ready for work or to look for work. These agreements are enforced by DWP staff and sanctions are imposed where the DWP consider that claimants have not complied with their claimant commitments or with related jobseekers' directions which have bene issued by DWP staff. The DWP should consider the situations that people are facing under the COVID-19 crisis when making decisions about clamant commitments and sanctions.

DWP will now review the claimant commitments of people who had live benefit claims before lockdown and, in addition, they will agree new claimant commitments with people who have claimed benefits more recently.

It's important that claimants make DWP aware of all factors that will affect their ability to undertake job seeking activity — otherwise they risk signing a commitment that they cannot keep to, and place themselves in a position where they are likely to be sanctioned.

- Claimant commitments can reflect individual circumstances: such as whether the client or other people in their household are shielding and whether there are children who are unable to attend school in their household. Claimants should also make clear to DWP any health problems, or other issues, such as caring responsibilities, and ensure that these are reflected in their claimant commitments.
- The job-search requirements should take into account the availability of suitable jobs for the claimant. Claimants who need help to retrain for other types of work should ask for this to be included in their claimant commitments.
- Claimants who are working part-time can also have claimant commitments which will reflect a need for them to look for additional work.

There are some groups of people who can have claimant commitments which state that they do not need to take any action other than keeping DWP informed of changes of circumstances. These claimants cannot be sanctioned. The situations where this is applied are:

- The claimant has experienced or been threatened with domestic violence from a partner, former partner or family member. The domestic violence must have taken place within the 6 months before the DWP are informed, the claimant must no longer be living with the perpetrator, and the claimant needs to have informed someone acting in an official capacity of this before they tell the DWP. They are exempted from looking for work for 13 weeks and an additional 13 weeks if they are responsible for a child under 16.
- Caring for a disabled person for 35 hours or more each week. The disabled person needs to be in receipt of Daily Living component of PIP, middle or higher rate care component of Disability Living Allowance or Attendance Allowance.
- Carers of children under 1.
- People who are sick and have been assessed as having limited capability for work related activity (this is the same as the support group for ESA).
- People who are homeless should be expected to take steps to look for accommodation rather than work.
- People who are starting treatment for drug or alcohol conditions should have a 6-month easement of conditionality.

DWP staff have considerable discretion around conditionality and can make individual decisions around exemptions based on individual circumstances, therefore it is always best to explain everything to them and to keep them informed if your situation changes.



SANCTIONS

Sanctions should only be issued when it is considered that the claimant did not have good cause for the action which they took or did not take in relation to job-seeking. Given the current circumstances MANY claimants may be in a position to contest a decision to sanction their benefits and we would encourage everyone who has been sanctioned to seek advice about challenging the sanction.

Sanctions can be applied for Universal Credit, Job Seekers Allowance, Employment and Support Allowance and Income Support although it is anticipated that most sanctions will be of Universal Credit decisions.

Anyone seeking to challenge a sanction decision is strongly encouraged to get assistance with this. The Law Centre will help with sanction challenges at Mandatory Reconsideration and at appeal stage if needed.

DWP COVID 19 SAFEGUARDING RESPONSE

The DWP in Coventry has now informed us of their named COVID-19 safeguarding person - who can be contacted where other escalation routes for your organisations have not been successful. This is a temporary role for 3 months.

The role is to deal with urgent cases only where there is a risk to health and safety.

The contact person is Peter Morgan: PETER.MORGAN3@DWP.GSI.GOV.UK.

BENEFIT DEDUCTIONS TO RESTART

Deductions from benefits for repayments of social fund loans and overpayments of benefits were put on hold for 3 months at the start of the first lockdown. This period has now ended, and the Government has confirmed that they will be restarting these deductions over the next few weeks. Claimants will receive a letter or a notification in their journal that repayments are going to restart.

In the case of people who were repaying the debts through deductions from their bank accounts the DWP will be contacting the banks. Where the debts were being recovered by deductions from wages the DWP will arrange for a new payment plan to be set up.

Where claimants cannot afford the repayments, they can request an extension of the hold or a reduction in the rate of recovery on the grounds of hardship but this will need to be justified by an income and expenditure breakdown.

HOUSING BENEFIT – BE AWARE THAT CHANGES WILL AFFECT ENTITLEMENT

People who are treated as furloughed, self-isolating or shielding are to be treated as working for Working Tax Credit purposes. If these claimants are also entitled to Housing Benefit then there are 2 options for dealing with their income:

- If they get Statutory Sick Pay (SSP) due to any illness (including a Covid 19 related illness) then they will not get an additional earnings disregard unless their Tax Credit award includes the 30 hour element of Tax Credits.
- If they get SSP and furloughed or holiday pay then their furloughed or holiday pay is treated as income when calculating Housing Benefit as well as their SSP.

These assessments can change if their circumstances change.



STATUTORY SICK PAY- COVID-19

- Statutory Sick Pay (SSP) is paid to workers if they're too ill to work. It's paid by the employer for up to 28 weeks. If workers are staying at home because of COVID-19 they can now claim SSP from day 1. This includes those who are self isolating or shielding and individuals who are caring for people in the same household and therefore have been advised to do a household quarantine.
- The new rules paying SSP from day 1 will apply retrospectively from 13th March. If the worker has COVID-19 or is self isolating they can get an 'isolation note' by visiting NHS 111 online, rather than visiting a doctor. For COVID-19 cases this replaces the usual need to provide a 'fit note' (sometimes called a 'sick note') after 7 days of sickness absence.

UPDATE from 1st AUGUST

- The Government has announced that shielding is ending and people will no longer be entitled to claim SSP on this basis after 1st August. This group will be expected to adhere to strict social distancing and that they can return to work if it is coronavirus safe and they are unable to work from home. The government has asked the employers of those in this group to put robust measures in place to assist this group to return to work safely. Employees are asked to speak to their employers and work with them on formulating a plan.
- Some people in this group may be eligible to claim PIP if they are restricted by a disability, even if they are returning to work they should seek advice about claiming this now. People who are worried about returning to work or their financial position when their SSP ends should seek further advice.
- Statutory Sick Pay paid by employers to employees who are self –isolating will increase from 7 days to 10 days in line with the increase in the self-isolation period for people with symptoms of Covid 19 and people who have tested positive.
- SSP FOR TEST AND TRACE SSP is extended to people who have been told to isolate under the new Test and Trace system. A person who has been notified that they have had contact with a person with coronavirus, and who is self-isolating for 14 days as a result, will be entitled to statutory sick pay.
- Note: people cannot get SSP if they are self isolating after entering or returning to the UK and don't have to self isolate for other reasons

NOTE:

Not everyone is entitled to SSP. The person's earnings need to be more than the £120 lower earnings limit in order to be eligible for SSP. They may need to apply for benefits such as Universal Credit: https://www.gov.uk/universal-credit/how-to-claim OR Employment Support Allowance: https://www.gov.uk/employment-support-allowance/how-to-claim.



- The Government introduced the Self-Employment Income Support Scheme (SEISS) earlier this year. This will support self-employed people (including members of partnerships) who have lost income due to coronavirus (COVID-19).
- The scheme allowed applicants to claim a first taxable grant. Applications for the first grant closed on 13 July 2020.
- The second taxable grant is worth 70% of the average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £6,570 in total.
- Applications for the second grant are now open. If applicants are eligible and their business has been adversely affected on or after 14 July 2020, they must make their claim for the second grant on or before 19 October 2020.

SEISS HAS BEEN EXTENDED

- The SEISS is being extended from 1st November 2020. To be eligible for the grant extension self-employed individuals, including members of partnerships, must:
 - currently be eligible for the Self-Employment Income Support Scheme (although they do not have to have claimed the previous grants)
 - declare that they are currently actively trading and intend to continue to trade
 - declare that they are impacted by reduced demand due to coronavirus in the qualifying period (the qualifying period for the grant extension is between 1 November and the date of claim).
- The extension will provide two grants and will last for six months, from November 2020 to April 2021. Grants will be paid in two lump sum instalments each covering a three-month period.
- The first grant will cover a three-month period from the start of November until the end of January. HMRC will provide a taxable grant covering 20 per cent of average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £1,875 in total.
- HMRC are providing broadly the same level of support for the self-employed as is being provided for employees through the Job Support scheme.
- The second grant will cover a three-month period from the start of February until the end of April. HMRC will review the level of the second grant and set this in due course.
- The grants are subject to Income Tax and National Insurance Contributions.
- HMRC will provide full details about claiming and applications in guidance on GOV.UK in due course.
- The rules are quite complex it might be necessary to speak to HMRC.
- Some people may employ staff and they need to make sure they take legal advice before laying staff off or furloughing them.



OTHER FINANCIAL HELP

- A claim can be made for universal credit to cover the period to 13th May. https://www.gov.uk/universal-credit/how-to-claim (see next slide).
- There is a new 'Time to Pay' service offered by HMRC for anyone with outstanding tax liabilities: https://www.gov.uk/government/publications/time-to-pay.
- Self-employed people are not usually eligible for Sick Pay (SSP). If someone is diagnosed with COVID-19 or is required to self-isolate because they or someone in their household is showing symptoms or has been told to self-isolate they may be able to apply for Employment Support Allowance https://www.gov.uk/employment-support-allowance/how-to-claim. This benefit will now be payable from day 1 of sickness, rather than day 8. (See next slide).
- A self employed person who is not sick or self-isolating, but now has no work and doesn't qualify for SEISS can claim Universal Credit which may also be able to help with rental costs.

SELF-EMPLOYED PEOPLE CLAIMING UNIVERSAL CREDIT

If self-employed people claiming Universal Credit have set aside money to cover their tax liability this will be viewed as a business asset and the capital will be disregarded.

The usual Universal Credit upper capital limit is £16,000 and people with capital above this level cannot normally get Universal Credit so this concession is helpful for those with other capital or with a lot of money set aside for tax liability.



IMPACT OF PAYMENTS FROM THE SELF-EMPLOYMENT INCOME SUPPORT SCHEME (SEISS) ON OTHER MEANS TESTED BENEFITS

The government has published new guidance to clarify how these payments are treated if claimants are also in receipt of other benefits such as Universal Credit, Job Seekers Allowance, Employment and Support, Maternity Allowance, Carers Allowance and Pension Credit. The key points are:

- These payments are treated as earnings in the usual way for the means tested benefits. For Universal Credit SEISS payments are treated as earnings in the month in which they are paid. For the other means tested benefits they will be averaged over 3 months.
- Any business grants or loans paid to provide support during the coronavirus outbreak will be treated as capital and will not usually impact on these benefits unless capital exceeds the capital limits. They will not be treated as business assets. Self employed claimants cannot claim allowable expenses on Universal Credit for anything which has been covered by a business loan or grant.
- The guidance also states that those in receipt of SEISS will not normally be eligible for Contributory Job Seekers Allowance as they are considered to be working. However there is an exception to this for those whose hours pre the coronavirus restrictions were less than 16 hours per week.
- Claimants receiving SEISS may be eligible for Contributory ESA if they are too ill to work and their
 payments will be treated as earnings in assessing their entitlement. Contributory ESA is available
 to those who have a good recent work record as there is a test of sufficient National Insurance
 Contributions having been paid.
- For people claiming Carers Allowance, SEISS is treated as earnings. Carers Allowance is payable where the claimant earns less than £128 per week and spends 35 hours or more in caring for someone who is in receipt of Daily living component of Personal Independence, Attendance Allowance or middle or higher rate of care component of Disability Living Allowance.
- Maternity Allowance may be available to someone who is in receipt of SEISS.

PROTECTION FOR TAX CREDITS

Claimants who are unable to work their usual hours will generally retain their entitlement to their usual level of Tax Credits.

- People will continue to be treated as working sufficient hours to qualify for Tax Credits when the reason they are unable to do so arises due to COVID-19. These changes allow for people who are working fewer hours due to the impact of Coronavirus but who aren't covered by the scheme to help the self-employed. They will be able to be considered to be still working their usual hours.
- Working Tax Credit claimants who take on voluntary work under the Emergency Volunteering Leave provisions will be treated as if they worked their usual hours while the EVL scheme operates. They will also have any expenses payment received under the EVL scheme disregarded as income, so this will not reduce their Tax Credits.

There is no need to contact HMRC about reduced hours. HMRC state that these arrangements will continue until the Self-Employment Income Support Scheme ends, even if the person concerned is not supported through either scheme.

Claimants should still notify HMRC if they have lost their jobs, or been made redundant.



UNIVERSAL CREDIT

- Anyone who has little or no income, whether unemployed, employed or self-employed, may qualify for Universal Credit.
- Universal Credit is a benefit designed to provide a minimum amount of money for day-to-day living and rent payments.

NOTE: If the person receives other benefits already, including Housing Benefit (to help them with their rent), a new claim for Universal Credit will result in their Housing Benefit stopping. Refer them to the Law Centre for advice.

CLAIMING DURING COVID-19

Claims are made online: https://www.gov.uk/universal-credit/how-to-claim.

- An application for Universal Credit involves the verification of the claimant's identity (and the identity of their partner) and their home address (if they have one).
- In normal circumstances this has been done by way of a face-to-face meeting. The Job Centre will now ring people and conduct a verification interview with them over the phone.
- As part of the regular online claim process an individual claim 'journal' will be created. People may use this to message the Job Centre (and vice versa) about particular aspects of their claim.

TELEPHONE CLAIMS: If someone is unable to claim online, claims may be made by phone. The number is 0800 328 5644, textphone 0800 328 1344. Lines are very busy.

Anyone struggling to make a claim can get help from the <u>Citizens Advice Help to Claim service</u>.

CAUTION WHEN MAKING A NEW CLAIM FOR UNIVERSAL CREDIT

Some people may be unaware that they will lose many of their existing benefits if they make a claim for Universal Credit. There is now new information about this on the Tax Credits website.

Anyone who has other benefits in place and is considering claiming Tax Credits should ensure that they have checked that their new Universal Credit will be more than their Tax Credits and their benefit income, and have taken advice about this if they are unsure.

It is possible to lose out financially as a result of making a claim for Universal Credit in this situation. This is particularly likely for larger families.

UNIVERSAL CREDIT MISTAKES

DWP have moved many staff from other disciplines on to UC work since the lockdown started and this has led to an increase in the level of mistakes being made.

It is important to not accept that UC decisions are right without checking it out. If in doubt call the Law Centre helpline for guidance.

The mistakes we are aware of happening includes:

- Missing the identification of claimants who are exempt from the impact
 of the Benefit Cap. There is an exemption for claimants where a family
 member (adult or child) is getting PIP, DLA, Attendance Allowance or Carers
 Allowance, Guardians Allowance, Industrial Injuries Disablement Benefit,
 Reduced earnings Allowance or Retirement Allowance or War Pension or
 who have a limited capability for work related activity following a UC
 medical assessment.
- Mistakes in incorrectly refusing to accept that claimants have a right to reside. These decisions should always be checked with a specialist advisor.
- Failure to include work allowances in the assessments of claimants with disabilities and dependent children who are working.
- Failure to include carers elements in the assessments where the claimant or partner is in receipt of Carers Allowance or is in fact caring for more than 35 hours per week for someone who is in receipt of a disability benefit such as PIP daily living or DLA middle or higher rate care component.
- Incorrect refusal of UC advances where clients have outstanding advances
 using the wrong figures about their outstanding debts. The correct figures
 can now be found in their UC journals, so these should be checked where
 outstanding debts are given as grounds for refusing an advance. Claimants
 whose usual income has reduced due to COVID-19 can claim advances
 where this has happened and where they are having to wait a month to get
 an increase in their UC.



MANY OF THE ARRANGEMENTS AROUND BENEFITS ARE BEING CHANGED. THERE WILL BE A SIGNIFICANT NUMBER OF NEW BENEFIT CLAIMANTS WHO ARE UNFAMILIAR WITH THE PROCESSES AROUND JOB SEEKING AND THE POTENTIAL USE OF SANCTIONS. IT'S IMPORTANT THAT THEY, AND EXISTING CLAIMANTS WHO HAVE HAD JOB SEEKING REQUIREMENTS SUSPENDED, ENGAGE FULLY WITH THE REINSTATEMENT OF DWP PROCESSES TO ENSURE THEY DO NOT PLACE THEMSELVES AT RISK OF SANCTIONS.

Job Centres are reopening and DWP will be reviewing claimant commitments. Claimants who do not comply with their claimant commitments will now be at risk of sanctions.

Claimant commitments are the agreements that are made with claimants (and in some situations with their partners as well) about the activities they will take to get ready for work or to look for work. These agreements are enforced by DWP staff and sanctions are imposed where the DWP consider that claimants have not complied with their claimant commitments or with related jobseekers' directions which have bene issued by DWP staff. The DWP should consider the situations that people are facing under the COVID-19 crisis when making decisions about clamant commitments and sanctions.

DWP will now review the claimant commitments of people who had live benefit claims before lockdown and, in addition, they will agree new claimant commitments with people who have claimed benefits more recently.

It's important that claimants make DWP aware of all factors that will affect their ability to undertake job seeking activity — otherwise they risk signing a commitment that they cannot keep to, and place themselves in a position where they are likely to be sanctioned.

- Claimant commitments can reflect individual circumstances: such as whether the client or other people in their household are shielding and whether there are children who are unable to attend school in their household. Claimants should also make clear to DWP any health problems, or other issues, such as caring responsibilities, and ensure that these are reflected in their claimant commitments.
- The job-search requirements should take into account the availability of suitable jobs for the claimant. Claimants who need help to retrain for other types of work should ask for this to be included in their claimant commitments.
- Claimants who are working part-time can also have claimant commitments which will reflect a need for them to look for additional work.

There are some groups of people who can have claimant commitments which state that they do not need to take any action other than keeping DWP informed of changes of circumstances. These claimants cannot be sanctioned. The situations where this is applied are:

- The claimant has experienced or been threatened with domestic violence from a partner, former partner or family member. The domestic violence must have taken place within the 6 months before the DWP are informed, the claimant must no longer be living with the perpetrator, and the claimant needs to have informed someone acting in an official capacity of this before they tell the DWP. They are exempted for looking for work for 13 weeks and an additional 13 weeks if they are responsible for a child under 16.
- Caring for a disabled person for 35 hours or more each week. The disabled person needs to be in receipt of Daily Living component of PIP, middle or higher rate care component of Disability Living Allowance or Attendance Allowance.
- Carers of children under 1.
- People who are sick and have been assessed as having limited capability for work related activity (this is the same as the support group for ESA).
- People who are homeless should be expected to take steps to look for accommodation rather than work.
- People who are starting treatment for drug or alcohol conditions should have a 6-month easement of conditionality.

DWP staff have considerable discretion around conditionality and can make individual decisions around exemptions based on individual circumstances, therefore it is always best to explain everything to them and to keep them informed if the situation changes.



SANCTIONS

Sanctions should only be issued when it is considered that the claimant did not have good cause for the action which they took or did not take in relation to job-seeking. Given the current circumstances MANY claimants may be in a position to contest a decision to sanction their benefits and we would encourage everyone who has been sanctioned to seek advice about challenging the sanction.

Sanctions can be applied for Universal Credit, Job Seekers Allowance, Employment and Support Allowance and Income Support although it is anticipated that most sanctions will be of Universal Credit decisions.

Anyone seeking to challenge a sanction decision is strongly encouraged to get assistance with this. The Law Centre will help with sanction challenges at Mandatory Reconsideration and at appeal stage if needed.

DWP COVID 19 SAFEGUARDING RESPONSE

The DWP in Coventry has now informed us of their named COVID-19 safeguarding person - who can be contacted where other escalation routes for your organisations have not been successful. This is a temporary role for 3 months.

The role is to deal with urgent cases only where there is a risk to health and safety.

The contact person is Peter Morgan: PETER.MORGAN3@DWP.GSI.GOV.UK.

BENEFIT DEDUCTIONS TO RESTART

Deductions from benefits for repayments of social fund loans and overpayments of benefits were put on hold for 3 months at the start of lockdown. This period has now ended, and the Government has confirmed that they will be restarting these deductions over the next few weeks. Claimants will receive a letter or a notification in their journal that repayments are going to restart.

In the case of people who were repaying the debts through deductions from their bank accounts the DWP will be contacting the banks. Where the debts were being recovered by deductions from wages the DWP will arrange for a new payment plan to be set up.

Where claimants cannot afford the repayments, they can request an extension of the hold or a reduction in the rate of recovery on the grounds of hardship but this will need to be justified by an income and expenditure breakdown.



NEW STYLE ESA

New Style ESA is the replacement for Contributory ESA and can be claimed by people who are ill or have a health condition or disability that limits their ability to work, if they have been working and paying Contributions. There is a limited test of income and no test of capital for this benefit. For people on low incomes they may need to claim Universal Credit as well to top up New Style ESA.

The government has announced that they will be expecting medical evidence (fit notes) to be sent in when people make new claims for Employment and Support Allowance and New Style Employment and Support Allowance from 10th July. Fit notes are issued by GPs and confirm that the person is too ill to work. These are usually required when claims are made for ESA as well as for UC on the basis of sickness, but this requirement was suspended due to coronavirus. For claims made for ESA before 10th July there will be a gradual introduction of the requirement to send in fit notes, but the DWP will write to each claimant to let them know from what date this is required.

Once a claimant is asked to send in fit notes it will be expected that they continue to send in new ones when their old one expires, until they have had a work capability assessment which confirms that they are incapable of work. Fit notes are not required after this.

New Style ESA can be claimed online. Claimants will need to have available their National Insurance number, bank account details, GP details, income details and the date that their payment of Statutory Sick Pay ends where this has been paid. People who are appointees for claimants cannot claim online and will need to claim over the phone. More information about this is available here:

https://www.gov.uk/guidance/new-style-employmentand-support-allowance-detailed-guide.

EXISTING UNIVERSAL CREDIT CLAIMANTS

- The Government has announced an increase in Universal Credit of £1,000 per year. This will be paid on the claimant's first payday on or after 6th April.
- Households affected by the benefits cap will not get the increase (if a household affected by the cap contains someone with a disability, the cap should not be in place refer them to the Law Centre).

OTHER BENEFITS

People may be entitled to a range of benefits related to their personal circumstances - this includes those who are unwell physically or mentally, disabled, caring for an adult or child who needs special support. Anyone who needs help with this should be referred to the Law Centre or one of the <u>advice agencies</u>.

IMPORTANT POINTS

- People are being asked where possible to make their Universal Credit claim online.
- Keep phone lines free for those who really need them The Universal Credit phone lines are very busy.
- There's a 5 week wait to get Universal Credit and people often experience hardship and difficulties which they may need help with. An advance payment can be requested.

New! DWP ONLINE INFORMATION

The DWP has launched new online information about claiming benefits and changes arising due to COVID-19 which may answer many queries. It is available here: https://www.understandinguniversalcredit.gov.uk/employment-and-benefits-support/.

Central England Law Centre

UNIVERSAL CREDIT

- Anyone who has little or no income, whether unemployed, employed or self-employed, may qualify for Universal Credit.
- Universal Credit is a benefit designed to provide a minimum amount of money for day-to-day living and rent payments.

NOTE: If the person receives other benefits already, including Housing Benefit (to help them with their rent), a new claim for Universal Credit will result in their Housing Benefit stopping. Refer them to the Law Centre for advice.

CLAIMING DURING COVID-19

Claims are made online: https://www.gov.uk/universal-credit/how-to-claim.

- An application for Universal Credit involves the verification of the claimant's identity (and the identity of their partner) and their home address (if they have one).
- In normal circumstances this has been done by way of a face-to-face meeting. The Job Centre will now ring people and conduct a verification interview with them over the phone.
- As part of the regular online claim process an individual claim 'journal' will be created. People may use this to message the Job Centre (and vice versa) about particular aspects of their claim.

TELEPHONE CLAIMS: If someone is unable to claim online, claims may be made by phone. The number is 0800 328 5644, textphone 0800 328 1344. Lines are very busy.

Anyone struggling to make a claim can get help from the <u>Citizens Advice Help to Claim service</u>.

CAUTION WHEN MAKING A NEW CLAIM FOR UNIVERSAL CREDIT

Some people may be unaware that they will lose many of their existing benefits if they make a claim for Universal Credit. There is now new information about this on the Tax Credits website.

Anyone who has other benefits in place and is considering claiming Tax Credits should ensure that they have checked that their new Universal Credit will be more than their Tax Credits and their benefit income, and have taken advice about this if they are unsure.

It is possible to lose out financially as a result of making a claim for Universal Credit in this situation. This is particularly likely for larger families.

UNIVERSAL CREDIT MISTAKES

DWP have moved many staff from other disciplines on to UC work since the lockdown started and this has led to an increase in the level of mistakes being made.

It is important to not accept that UC decisions are right without checking it out. If in doubt call the Law Centre helpline for guidance.

The mistakes we are aware of happening includes:

- Missing the identification of claimants who are exempt from the impact of the Benefit Cap. There is an exemption for claimants where a family member (adult or child) is getting PIP, DLA, Attendance Allowance or Carers Allowance, Guardians Allowance, Industrial Injuries Disablement Benefit, Reduced earnings Allowance or Retirement Allowance or War Pension or who have a limited capability for work related activity following a UC medical assessment.
- Mistakes in incorrectly refusing to accept that claimants have a right to reside. These decisions should always be checked with a specialist advisor.
- Failure to include work allowances in the assessments of claimants with disabilities and dependent children who are working.
- Failure to include carers elements in the assessments where the claimant or partner is in receipt of Carers Allowance or is in fact caring for more than 35 hours per week for someone who is in receipt of a disability benefit such as PIP daily living or DLA middle or higher rate care component.
- Incorrect refusal of UC advances where clients have outstanding advances using the wrong figures about their outstanding debts. The correct figures can now be found in their UC journals, so these should be checked where outstanding debts are given as grounds for refusing an advance. Claimants whose usual income has reduced due to COVID-19 can claim advances where this has happened and where they are having to wait a month to get an increase in their UC.



MANY OF THE ARRANGEMENTS AROUND BENEFITS ARE BEING CHANGED. THERE WILL BE A SIGNIFICANT NUMBER OF NEW BENEFIT CLAIMANTS WHO ARE UNFAMILIAR WITH THE PROCESSES AROUND JOB SEEKING AND THE POTENTIAL USE OF SANCTIONS. IT'S IMPORTANT THAT THEY, AND EXISTING CLAIMANTS WHO HAVE HAD JOB SEEKING REQUIREMENTS SUSPENDED, ENGAGE FULLY WITH THE REINSTATEMENT OF DWP PROCESSES TO ENSURE THEY DO NOT PLACE THEMSELVES AT RISK OF SANCTIONS.

Job Centres are reopening and DWP will be reviewing claimant commitments. Claimants who do not comply with their claimant commitments will now be at risk of sanctions.

Claimant commitments are the agreements that are made with claimants (and in some situations with their partners as well) about the activities they will take to get ready for work or to look for work. These agreements are enforced by DWP staff and sanctions are imposed where the DWP consider that claimants have not complied with their claimant commitments or with related jobseekers' directions which have bene issued by DWP staff. The DWP should consider the situations that people are facing under the COVID-19 crisis when making decisions about clamant commitments and sanctions.

DWP will now review the claimant commitments of people who had live benefit claims before lockdown and, in addition, they will agree new claimant commitments with people who have claimed benefits more recently.

It's important that claimants make DWP aware of all factors that will affect their ability to undertake job seeking activity — otherwise they risk signing a commitment that they cannot keep to, and place them selves in a position where they are likely to be sanctioned.

- Claimant commitments can reflect individual circumstances: such as whether the client or other people in their household are shielding and whether there are children who are unable to attend school in their household. Claimants should also make clear to DWP any health problems, or other issues, such as caring responsibilities, and ensure that these are reflected in their claimant commitments.
- The job-search requirements should take into account the availability of suitable jobs for the claimant. Claimants who need help to retrain for other types of work should ask for this to be included in their claimant commitments.
- Claimants who are working part-time can also have claimant commitments which will reflect a need for them to look for additional work.

There are some groups of people who can have claimant commitments which state that they do not need to take any action other than keeping DWP informed of changes of circumstances. These claimants cannot be sanctioned. The situations where this is applied are:

- The claimant has experienced or been threatened with domestic violence from a partner, former partner or family member. The domestic violence must have taken place within the 6 months before the DWP are informed, the claimant must no longer be living with the perpetrator, and the claimant needs to have informed someone acting in an official capacity of this before they tell the DWP. They are exempted for looking for work for 13 weeks and an additional 13 weeks if they are responsible for a child under 16.
- Caring for a disabled person for 35 hours or more each week. The disabled person needs to be in receipt of Daily Living component of PIP, middle or higher rate care component of Disability Living Allowance or Attendance Allowance.
- Carers of children under 1.
- People who are sick and have been assessed as having limited capability for work related activity (this is the same as the support group for ESA).
- People who are homeless should be expected to take steps to look for accommodation rather than work.
- People who are starting treatment for drug or alcohol conditions should have a 6-month easement of conditionality.

DWP staff have considerable discretion around conditionality and can make individual decisions around exemptions based on individual circumstances, therefore it is always best to explain everything to them and to keep them informed if the situation changes.



SANCTIONS

Sanctions should only be issued when it is considered that the claimant did not have good cause for the action which they took or did not take in relation to jobseeking. Given the current circumstances MANY claimants may be in a position to contest a decision to sanction their benefits and we would encourage everyone who has been sanctioned to seek advice about challenging the sanction.

Sanctions can be applied for Universal Credit, Job Seekers Allowance, Employment and Support Allowance and Income Support although it is anticipated that most sanctions will be of Universal Credit decisions.

Anyone seeking to challenge a sanction decision is strongly encouraged to get assistance with this. The Law Centre will help with sanction challenges at Mandatory Reconsideration and at appeal stage if needed.

DWP COVID 19 SAFEGUARDING RESPONSE

The DWP in Coventry has now informed us of their named COVID-19 safeguarding person - who can be contacted where other escalation routes for your organisations have not been successful. This is a temporary role for 3 months.

The role is to deal with urgent cases only where there is a risk to health and safety.

The contact person is Peter Morgan: PETER.MORGAN3@DWP.GSI.GOV.UK.

BENEFIT DEDUCTIONS TO RESTART

Deductions from benefits for repayments of social fund loans and overpayments of benefits were put on hold for 3 months at the start of lockdown. This period has now ended, and the Government has confirmed that they will be restarting these deductions over the next few weeks. Claimants will receive a letter or a notification in their journal that repayments are going to restart.

In the case of people who were repaying the debts through deductions from their bank accounts the DWP will be contacting the banks. Where the debts were being recovered by deductions from wages the DWP will arrange for a new payment plan to be set up.

Where claimants cannot afford the repayments, they can request an extension of the hold or a reduction in the rate of recovery on the grounds of hardship but this will need to be justified by an income and expenditure breakdown.

UNIVERSAL CREDIT FRAUD

There has been an upsurge in fraudulent Universal Credit claims since the start of lockdown. This can mean that the other benefits of those affected are stopped and they will have to convince DWP that they were not involved in the fraud in order to get their claims reinstated. The first thing that many people may know about this is that their old benefits are stopped.

An incident of suspected fraud should be reported quickly to DWP, and in the case of vulnerable claimants it is advisable to contact Peter Morgan the DWP safeguarding lead. PETER.MORGAN3@DWP.GSI.GOV.UK.

DWP may ask that the incident is reported to the police and may need to know the crime number. The DWP will investigate and as long as they are satisfied that the client was not involved they will allow the client to have their old benefits reinstated.

This could mean that they are left for a couple of weeks with no source of income. The benefits which will stop will be Housing Benefit, Tax Credits, Income Based Job Seekers Allowance, Income related Employment and Support Allowance and Income Support. Other benefits should not be affected.

We are currently finding that there are particularly long delays with getting Tax Credits reinstated. Some claimants may need to make use of food banks and fuel banks while they are waiting for their benefits to restart.



EXISTING UNIVERSAL CREDIT CLAIMANTS

- The Government has announced an increase in Universal Credit of £1,000 per year. This will be paid on the claimant's first payday on or after 6th April.
- Households affected by the benefits cap will not get the increase (if a household affected by the cap contains someone with a disability, the cap should not be in place refer them to the Law Centre).
- People can experience hardship as a result of deductions or sanctions on their existing claim- these things can be challenged or payment arrangements changed. Please refer to the <u>Law</u> Centre.

OTHER BENEFITS

People may be entitled to a range of benefits related to their personal circumstances - this includes those who are unwell physically or mentally, disabled, caring for an adult or child who needs special support. Anyone who needs help with this should be referred to the Law Centre or one of the <u>advice agencies</u>.

IMPORTANT POINTS

- People are being asked where possible to make their Universal Credit claim online.
- Keep phone lines free for those who really need them The Universal Credit phone lines are very busy.
- There's a 5 week wait to get Universal Credit and people often experience hardship and difficulties which they may need help with. An advance payment can be requested.

MOVING TO UNIVERSAL CREDIT

From 22nd July the DWP have introduced a change which was announced in the 2018 budget.

Anyone moving to Universal Credit e who is in receipt of Income Support, Job Seekers Allowance or Employment and Support Allowance will get their old benefit paid for an extra 2 weeks. This is called the 2-week run on and it already applies to people who transfer from Housing Benefit. This payment should be made automatically. The government is not intending to extend this to payments of Tax Credits after claims for Universal Credit are made.

New! DWP ONLINE INFORMATION

The DWP has launched new online information about claiming benefits and changes arising due to COVID-19 which may answer many queries. It is available here: https://www.understandinguniversalcredit.gov.uk/employment-and-benefits-support/.

PENSIONERS



STATE PENSION CLAIMS

There will be an option for people claiming their State Pensions to do online claims to reduce pressure on the DWP phone service.

PENSION CREDIT

Pension Credit is a means-tested benefit for people on a low income who have reached the Pension Credit qualifying age.

Pension Credit has two parts – **Guarantee Pension Credit** and **Savings Pension Credit**. It's possible to claim one or both parts depending on circumstances.

- Guarantee Pension Credit tops up weekly income if the person has a low income.
- Savings Pension Credit is an extra payment to reward people who have prepared for their retirement by having some savings or income.

Pension Credit can be claimed whether or not the person is still working. They do not need to have paid any national insurance contributions.

There are different rules for getting the Guarantee Pension Credit and the Savings Pension Credit.

PENSION CREDIT UNDERCLAIMING

Underclaiming of Pension Credit is a widespread problem.

The DWP has launched a Pension Credit take up campaign on Facebook, in GPs practices and in Post Offices which encourages people over state pension age to check if they're eligible for Pension Credit. Older people can have their entitlement to Pension Credit and other benefits checked by contacting their local advice agencies.

THINGS TO CONSIDER

The level of ill health or disability an individual is experiencing has a direct impact on the amount of money they may be entitled to. Their age also has an impact. It is important to consider this when supporting someone who may be approaching pensionable age. MORE ABOUT THIS ON NEXT SLIDE.

Consider if the person you are supporting has all the help, money and support they need to live well.

You might want to consider if the person you are supporting needs help to complete applications.

Check if they have access to the internet and feel confident accessing information there. Depending on their age and level of support needs you may need to consider the accessibility of the information you provide.

We know that loneliness and isolation play a significant part in the health and wellbeing of those getting older and there is lots of support on these issues in Coventry.

Support is available from Coventry City Council Benefits service:

Email: benefits@coventry.gov.uk.

Tel: 024 7683 1800.

DISABILITY BENEFITS FOR OVER 65S

Attendance Allowance and Disability Living Allowance awards to people aged over 65 whose awards for benefit are due to expire before 8th March 2021 will have their awards extended for 12 months and will not be sent renewal packs.

People whose awards are due to expire after this date will receive renewal packs and will be given 20 weeks to complete them.



WORK CAPABILITY ASSESSMENTS

The DWP have introduced a pilot scheme of telephone work capability assessments for Universal Credit and Employment and Support Allowance. Usually there are three possible outcomes to these assessments:

- •DWP does not accept that the claimant is incapable of work
- •DWP accepts that the claimant in incapable of work but can do work-related activity to prepare for work (also called Work-Related Activity Group)
- •DWP decides that the claimant is incapable of both work and work-related activity (also called the Support Group)

During the pilot all the decisions will place people in the middle group and say that they are incapable of work but able to do work-related activity.

This outcome will be generous for some but for others it will mean that they are paid significantly less benefit than they would have achieved if they had been placed in the Support Group. There are three main types of medical conditions which lead to people being placed in the support group:

- •being unable to walk more than 50 metres or being unable to walk more than 50 metres repeatedly without stopping in order to avoid significant discomfort or exhaustion
- •experiencing loss of control of bladder or bowel at least once a week so that the claimant needs to clean themselves and change their clothing
- •the claimant has a mental health problem which affects them in such a way that there would be a significant risk to their health and safety, or that of someone else, if they had to do work-related activity (i.e. prepare for work)

There are other serious conditions which can also lead to being placed in this higher group. We would encourage anyone who has any of the above problems or similar serious conditions to seek advice about challenging the outcome of their work capability assessment.

NEW STYLE ESA

New Style ESA is the replacement for Contributory ESA and can be claimed by people who are ill or have a health condition or disability that limits their ability to work, if they have been working and paying Contributions. There is a limited test of income and no test of capital for this benefit. For people on low incomes they may need to claim Universal Credit as well to top up New Style ESA.

The change that has been made is that it is now possible for New Style ESA to be claimed online. Claimants will need to have available their National Insurance number, bank account details, GP details, income details and the date that their payment of Statutory Sick Pay ends where this has been paid. People who are appointees for claimants cannot claim online and will need to claim over the phone. More information about this is available here:

https://www.gov.uk/guidance/new-style-employmentand-support-allowance-detailed-guide.

UNIVERSAL CREDIT MEDICAL ASSESSMENTS - CHALLENGES

Claimants who are unhappy with the outcomes of these assessments should be encouraged to consider challenging the decisions, and should seek advice about this. Those claimants who live in Coventry can be supported at appeals by Coventry Law Centre. We have over a 90% success rate in these appeals.



DISABILITY BENEFITS – EXISTING AWARDS

The government has announced that people with existing awards of Personal Independence Payment, Disability Living Allowance or Attendance Allowance which are time limited and due to end in the next 3 months will have their awards automatically extended by 6 months so that they do not need to complete a renewal claim at present. It should be noted that the Government are reporting a 50% reduction in the numbers of new claims for disability benefits so we would encourage claimants to still get new claims in. They can contact Coventry Independent Advice Service or Citizens Advice for assistance and advice on form completion.

PERSONAL INDEPENDENCE PAYMENT (PIP) is money for people who have extra care needs or mobility needs (difficulty getting around) as a result of a disability.

There are two parts called components:

- The daily living component.
- The mobility component.

It's possible to qualify for one or both of them.

Claimants are usually given a month to return PIP2 forms, which are the forms asking for details of their health conditions. This has been extended to 90 days during COVID-19 to allow for the difficulties claimants may have in accessing help with these forms. The PIP assessments will be done over the phone and claimants will be told in writing when to expect the call. They can arrange to have another person to join in the phone call potentially in a 3 way conversation to give them additional support. This third person could be a Support Worker, carer, relative or friend.

It is important to be available to answer this call which will come from a withheld number. Benefits can be refused if claimants fail to participate after they have been called several times. DISABILITY LIVING ALLOWANCE (DLA) is money for people who have extra care needs or mobility needs (difficulty getting around) as a result of a disability.

- People over 16 can no longer make a new claim for DLA, but may be able to claim Personal Independence Payment (PIP).
- Children who have care needs or mobility needs (difficulty getting around) can claim DLA. The child must be under the age of 16. There are two components:
 - For the low rate mobility component the child must be aged over five.
 - For the high rate mobility component they must be aged over three.

PIP AND DLA REASSESSMENTS AND REVIEWS

DWP has advised that these reassessments and reviews will be re-instated and we can therefore expect that DWP will be starting to issue invitations to people to start their renewal claims process. In the case of PIP, claimants may receive forms asking whether their conditions has changed, stayed the same, improved or deteriorated since their last application. Claimants who are not feeling confident about completing these forms should get advice about the process.

The DWP are still not going to be doing face to face assessments.

- In PIP cases it is likely that they will be undertaking telephone assessments. We know that people have been getting more generous outcomes from the telephone assessments, so there is nothing to fear about this.
- In the case of DLA, the claimant is more likely to have a paper-based assessment so it is particularly important to send in supporting documentation if this is available.

It is worth remembering that challenges to PIP decisions at the appeal stage in Coventry are successful in over 90% of cases so if the claimant is not happy with the outcomes from claims or reassessments then contact the Law Centre about challenging a decision.



CARERS ALLOWANCE is money for people who spend at least 35 hours a week providing regular care to someone who has a disability. The person being cared for must be getting a relevant benefit because of their disability, which in some cases has to be paid at a certain rate.

The carer doesn't have to be related to, or live with, the person they care for to receive Carers' Allowance. They can qualify for Carer's Allowance whether they are in or out of work.

Carer's Allowance does not depend on national insurance contributions and is not meanstested – but earnings may affect entitlement.

Carers in receipt of Carers' Allowance who are temporarily unable to care for someone, either because either they or the person they care for has Coronavirus, can continue to be paid Carers' Allowance.

IF THE USUAL ARRANGEMENTS FOR CARE AND SUPPORT THAT A PERSON USES ARE NOT AVAILABLE AS A RESULT OF COVID-19, it may be necessary to put contingency plans into action.

For example, family members might be able to step in and support to ensure that people continue to receive the care they need; and local authorities and clinical commissioning groups should adopt a flexible approach to how direct payments are used during this period, to ensure that appropriate care is delivered. Local authorities should consider requests to pay a close family member to provide care if the local authority determines this to be necessary.

Benefits paid to carers are linked to Disability Living Allowance, Personal Independence Payment or Attendance Allowance paid to the disabled person.

Payment of these stop when someone dies.

Carers Allowance and carers elements paid in means tested benefits continue in payment for 8 weeks after the cared for person dies.

The level of ill health or disability an individual is experiencing has a direct impact on the amount of money they may be entitled to. Their age also has an impact.

It is important to consider this when supporting someone who may be approaching pensionable age.

Consider if the person you are supporting has all the help, money and support they need to live well.

Consider if the person you are supporting needs help to complete applications. Check if they have access to the internet and feel confident accessing information there. Depending on their age and level of support needs you may need to consider the accessibility of the information you provide.

People living with long term conditions and/ or taking care of those with long term conditions can become easily overwhelmed, so may need to more support to accomplish even what might seem like simple tasks. Breaking down the things that need to be done, sharing these out and agreeing follow up can be a really supportive way to help.

If people describe disability, ill health or recovering from ill health, recent hospital admissions, mental health, anxiety or depression it may mean they could get extra help. People may describe these circumstances or problems they are experiencing as a result of them, or they may talk directly about PIP, Disability benefits, Employment Support, Carers benefits.

People experiencing these circumstances are often living in financial hardship and should be considered for Emergency food and fuel, Crisis money and you should check they are receiving free school meals if they have a family.

The Law Centre helpline can help people to understand if they are receiving the right benefits.



FOR PEOPLE SHIELDING - POST OFFICE CARD ACCOUNT CUSTOMERS

The DWP has agreed with the Post Office a new payment service for benefits for anyone using one of these accounts who is shielding at home to ensure they are able to access cash without having to go out.

They will have been contacted by the National Shielding Service to check that they are able to access their payments. If the claimant says they are having problems, they will be asked if they can change their method of payment. If this is not possible, they will have cash delivered through Royal Mail Special Delivery, and they will receive this by 9pm the day after their payday.

Any vulnerable person who has concerns about accessing their benefits can contact the DWP helpline on 0800 731 0469, or the Post Office helpline on 0345 722 3344 for people with Post Office card accounts.

PIP ASSESSMENTS

The DWP has announced that they are trialling a small number of video PIP assessments at present. If these are successful then video assessments may be extended to the ESA and Universal Credit medical assessment process.

NO RECOURSE TO PUBLIC FUNDS



WHY ARE PEOPLE DEFINED AS NO RECOURSE TO PUBLIC FUNDS?

Public funds are defined in paragraph 6 of the Immigration Rules as:

- Public housing given by the local authority housing department under their homelessness and social housing responsibilities; and,
- Attendance allowance, Severe Disablement Allowance, Carers' Allowance, Disability Living Allowance, Personal Independence Payment (PIP), Income Based Employment Support Allowance, Income Support, Council Tax Benefit, Housing Benefit, a Social Fund Payment, Child Benefit, Income Based Jobseeker's Allowance, Universal Credit, State Pension Credit, Child Tax Credit and Working Tax Credit.

It does not include NHS provision which is covered by a different set of regulations. Also there are different rules for EEA nationals and the term does not apply to them, although some EEA nationals will be ineligible to claim certain welfare benefits, but this is based on different tests (habitual residence and right to reside).

In general those who are going through the asylum system (including failed asylum seekers), overstayers with no leave to remain, and many people on visas who have come from outside the EEA will not have recourse to public funds. In most cases they will have an Asylum Registration Card (ARC) or Biometric Residence Permit (BRP) which will clearly state that there is a NRPF condition on the back of the card. If it is not stated on the back of the BRP then the person does have recourse. Additionally, anybody who has indefinite leave to remain (ILR) or settled status (including EEA nationals granted under the EUSS) will have recourse.

There is a category of migrants who have been granted leave to remain under rules relating to private and family life. Usually most of these people will be on what is called a ten year route to settlement, meaning that every 30 months they will have to apply to extend their leave. The default position for this group of people is that the Home Office apply a NRPF condition. However it is possible that if the individual concerned is considered destitute, or is likely to become destitute, or if it is in the best interests of their children or if there are other compelling features, then the NRPF condition can be removed. This is achieved through making a Change of Conditions application (CoC) which can currently be made online.

HELP FOR PEOPLE WITH NO RECOURSE TO PUBLIC FUNDS

In a recent High Court case, the Home Office made a series of concessions for those who have leave to remain with a No Recourse to Public Funds endorsement.

They can apply to change their status if:

- Their financial circumstances have changed since being given permission to stay in the UK and they are no longer able to provide food or housing for themselves or their family.
- Their child is at risk because of very low income.
- They had financial problems when they first applied but they did not provide evidence of this and now want to provide this evidence.

This is a great opportunity for those who are finding it hard to manage to apply to vary the conditions of their leave to remain. This allows people who are now unable to work because of COVID-19 to have immediate access to welfare support.

We have already helped some people to make this application and our experience is that they received a swift decision.

Applications are via an online form, which requires evidence and reasons. The form is here:

 $\frac{https://visas-immigration.service.gov.uk/product/change-of-conditions?_ga=2.120987336.1534300352.1585997678-139592328.1585330683.$

For help with this contact the immigration team at the Law Centre.

NO RECOURSE TO PUBLIC FUNDS

IF SOMEONE HAS BEEN SUBJECTED TO DOMESTIC ABUSE OR DOMESTIC VIOLENCE AND THEIR IMMIGRATION STATUS DEPENDS ON THAT OF THEIR PARTNER, THERE IS HELP AND ADVICE AVAILABLE.

If the person has come to the UK on a spouse or partner visa and is experiencing domestic violence they may be able to apply for Indefinite Leave to Remain straight away under the **domestic violence rule**.

Only women who have leave (permission to be in the UK) as a spouse, civil partner or partner of someone who is British or has ILR can make applications under the domestic violence rule. However, there may be other applications that could be made if the person wants to remain in the UK. It is vital to seek legal advice as soon as possible.

Women making applications under the domestic violence rule can receive accommodation and access to welfare benefits whilst they make their application, through the Destitution Domestic Violence Concession. Advice on this must be sought from an accredited immigration adviser.

In the first instance please contact the police if they are in danger and for further support contact Coventry Haven on 0800 1114988.

The Law Centre can provide advice on the immigration rules.



FREE SCHOOL MEALS PROVISION EXTENDED TO SOME MIGRANTS WHO WERE PREVIOUSLY INELIGIBLE

The government has announced that new groups of migrants are now eligible for free school meals. The local authority is aware of these changes and is arranging with schools to ensure these children can be added to their free school meals return.

The newly entitled groups include people who have been given leave to remain in the United Kingdom in various categories based on their family life here:

- Children whose parents have been given leave under what is called the partner or parent routes or possibly (rarely) as what is known as a "Zambrano Carer", (don't worry, the parents will normally have a Biometric Card or a letter from the Home office confirming this status)
- Other children being supported, with their parents, by the local authority will also be eligible
 and they should be able to obtain a letter from their social worker confirming this.
 A maximum income threshold of £7,400 applies to both groups.
- The children of failed asylum seekers receiving asylum support under what is called Section
 4, will also be eligible. They should also have proof in the form of a letter or Aspen Card
 confirming their status. This group does not have any maximum income threshold applied.

Please note that these changes do not apply to children of EEA nationals who may also be in need as some are also not entitled to claim benefits. For these children, schools should use the emergency food parcel route.

Full details and how to check for eligibility are at:

https://www.gov.uk/government/publications/covid-19-free-school-meals-guidance/guidance-for-the-temporary-extension-of-free-school-meals-eligibility-to-nrpf-groups.

If you feel uncertain or worried that a family needs more help with anything related to this, please call the Law Centre Helpline on 07946881145 Or 07957 711080, or email Help@centralenglandlc.org.uk.

HOUSEHOLD CHANGES



Due to COVID-19 some people have been temporarily released from prison. They are treated by the benefits system as not in prison, so claims can be made for means-tested benefits such as Universal Credit, Housing Benefit (for people in supported or temporary accommodation and pensioners) and Pension Credit.

If the claimant has rejoined their partner then they can be added to the partner's claim for means-tested benefits. In addition to the 3 benefits named above this will include Income Support, Income Based Job Seekers Allowance, Income Support and Tax Credits. This can be done by the partner declaring a change of circumstances. If these claims or changes are delayed they should be backdated to when the person came out of prison. If more help is needed refer to the Law Centre.

SOCIAL FUND FUNERAL EXPENSES PAYMENT

For claimants who meet the conditions to claim a Funeral Expenses Payment from DWP, there has been an increase in one of the elements that goes into calculating the sum. The DWP allows for burial fees, cremation fees, costs for documents to release the deceased's assets, transport costs for the deceased and the person arranging the funeral, and for people who have died since 8TH April, up to an additional £1000 for any other funeral costs (the figure was £700 for people who died before this date.)



COVID-19 - ARRANGEMENTS TO CLAIM BENEFITS FOLLOWING THE BIRTH OF A NEW BABY

Register offices are closed due to COVID-19 and families with new-born children are unable to register their births. So there are new benefit claims processes to help them.

- If this is the first child, Child Benefit can be claimed by completing the Child Benefit form CH2. A copy can be found online and printed:
 https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/877959/Child_Benefit_Claim_form English.pdf. A note should be added to explain that the claimant has been unable to register the birth. The claimant will need to post this form the address is on the form.
- If a parent who is already in receipt of Child Benefit has an additional child and has been unable to register the birth, they can either fill in the CH2 as above or can ring 0300 200 3100 and register the claim for the extra child over the phone.

It can take up to 12 weeks to process a new Child Benefit claim. Child Benefit can be backdated for up to 3 months.

Once a claim has been made for Child Benefit, if tax Credits are in payment (Child Tax Credit or Working Tax Credit) then the parent should declare a change in circumstances for an increase to be paid in these benefits.

For people in receipt of Universal Credit or making a claim for Universal Credit the claim for the additional child should be accepted without the birth having been registered as this is not a requirement. If any difficulties are experienced, please refer to the Law Centre.

FINANCIAL HELP FOR EVERYONE - COUNCIL TAX



People experiencing difficulties in paying rent, food and other bills are often struggling with their council tax. It's important to ask about this.

APPLYING FOR COUNCIL TAX SUPPORT

Council Tax Support is a benefit that helps with the payment of council tax by reducing the amount to be paid.

- People in receipt of Universal Credit, Personal Independent Payment (PIP), Job Seeker's
 Allowance, Employment and Support Allowance, or other benefits are likely to be eligible for
 Council Tax Support.
- Council Tax Support is not included in Universal Credit; a separate application needs to be made to Coventry City Council.
- A successful application can significantly reduce the amount people have to pay, making it easier to manage finances and stay on top of bills.

If the person you're supporting has made a new Universal Credit claim they need to make a separate claim for council tax support. The level of Universal Credit they're awarded will be directly linked to their council tax support application and will result in a revised bill - so they may not owe as much as they think.

People can be in council tax debt relating to previous years. They may be paying Coventry City Council this year, having benefit deductions and paying enforcement agents.

If the person you are supporting has multiple years of council tax arears it is important to establish this and understand their repayments. They will need specialist advice to work through this.

COUNCIL TAX AND HARDSHIP FUND COVID-19

The Government has made funding available so people of working age who receive Council Tax Support will receive an additional reduction in their Council Tax payments of up to £150. If their total bill for the 2020/21 financial year is less than £150 the bill will be reduced to zero.

This will be automatically adjusted for people already in receipt of support.

Anyone who is finding it difficult to pay their Council Tax should contact the Council Tax Team to discuss alternative payment arrangements.

If they have been affected by coronavirus and are concerned about making their Council Tax payments, visit COVID-19 (Coronavirus) and Council Tax page, call 024 7683 1111, or email counciltax@coventry.gov.uk, putting 'COVID-19' in the subject box as priority is given.

FINANCIAL HELP FOR EVERYONE - COUNCIL TAX



CIRCUMSTANCES IN WHICH A COUNCIL TAX BILL CAN BE REDUCED - not means tested, available to all who fit these categories irrespective of income.

SINGLE PERSON OCCUPIER DISCOUNT

The Single Person Occupier discount gives a 25% discount on a council tax bill. If the occupant:

- Lives alone in the property, OR,
- Lives in the property with another person who is "disregarded" for council tax purposes.

To find out more the person should contact the council.

DISABLED PERSON'S RELIEF

If the person, or someone they live with, has a disability, they can get help with their Council Tax bill and have it reduced. This is called the Disabled Person's Relief. This discount is designed to help people with a life-impacting disability and who requires a specific room or equipment in their house.

SEVERE MENTAL IMPAIRMENT

If the person has a serious mental diagnosis, the "Severely Mentally Impaired" exemption can help them with their Council Tax bill. If they are eligible, they will not have to pay Council Tax. This exemption requires a signed document from a GP. If you think someone you are supporting might have a serious mental diagnosis, it can be helpful for them to talk to a GP/psychiatrist about this Council Tax Exemption. They will know about this exemption and which document they need to sign.

A GP must confirm that they are "Severely Mentally Impaired". This has been defined as someone with: "a severe impairment of intelligence and social functioning which appears to be permanent".

Examples of this can be:

Dementia/Alzheimer's, Parkinson's Disease, Learning difficulties, Schizophrenia, Bipolar disorder.

This is not a complete list. If someone you are supporting has a serious and permanent mental condition which makes it difficult to manage social relationships or function in day-to-day life, they could be entitled to an exemption and this should be explored with their GP.

The impairment must "appear to be permanent". Conditions like anxiety and depression are not considered to be permanent.

FINANCIAL HELP - RENTED HOUSING

Many people struggling financially will experience a problem with their housing costs. Help is available and its vital to work with them to make sure they don't lose their home.

New Possession Cases (evictions)

- No evictions can take place until after 23 August 2020. This applies to people who
 rent from a both social landlords such as Citizen or who rent from a private
 landlord.
- A landlord must currently give 3 months' notice if they intend to seek possession (i.e. serve notice that they want to end the tenancy). And the landlord can't apply to start the court process until after 23 August 2020.
- This protection covers most tenants in the private and social rented sectors in England and Wales, and all grounds of evictions. This includes possession of tenancies in the Rent Act 1977, the Housing Act 1985, the Housing Act 1996 and the Housing Act 1988. After 3 months if the tenant has not left the property a landlord will be required to make an application to court in order to proceed.

Existing Possession Cases (evictions)

- From 27th March 2020 the court service suspended all ongoing housing possession action this means that current cases currently in the system or any that were about to go into the system cannot currently progress to the stage where someone could be evicted.
- This measure protects both private and social renters, as well as those with mortgages and those with licenses covered by the Protection from Eviction Act 1977. It applies in both England and Wales.
- If a tenant has already received a notice of seeking possession from their landlord and the notice period has expired (this would have been a period of 1 month before 27th March and a period of 3 months after that date), the landlord could issue a claim in court. However these were not being processed during the period that possession action was suspended. This will change from 23rd August.
- If a claim has already been issued in court the landlord must make a claim to reactivate it. The Court must give at least 21 days notice when listing the case for a hearing



- A tenant is still liable for their rent payments and should therefore maintain these payments where possible.
- Has the household had a drop in income? If a person is unable to pay their rent they should immediately contact their landlord and explain why, and try to work together to come to an arrangement.
- Has the person lost their job? Have they been furloughed? Is the cause of the drop in income related to COVID-19? They may be entitled to benefits including the housing element of Universal Credit to help them meet their rent.
- Any letters received from either their landlord or the Courts throughout this time will require specialist legal advice. Please refer them to the Law Centre.
- A landlord may decide to take the law into their own hands and evict a tenant without a court order. This will be an illegal eviction and a Court application can be made for an Injunction requiring the landlord to let the tenant back in. Refer to the Law Centre.

DISCRETIONARY HOUSING PAYMENTS (DHP)

People struggling to pay rent may be able to claim extra help from the Council called Discretionary Housing Payments (DHPs). The Council has a limited amount of money for paying out DHPs so may not be able to pay every claim. Their main priorities are to help prevent people from becoming homeless and to help ease financial pressure for vulnerable people who live in Coventry.

Who can claim a Discretionary Housing Payment (DHP)?

To be able to make a claim you must be a resident of Coventry and must be receiving: Housing Benefit, or Universal Credit with an award for rent costs.

Customer telephone lines will be open Monday to Friday between the hours of 11am – 2pm. If you need to contact us outside of these hours please email us on dhpteam@coventry.gov.uk.

Coventry City Council Replaced the DWP's Discretionary Social Fund system with a scheme called **Community Support Grants**.

There are two types of Community Support Grants: **Support Grant and Crisis Award.** You will have to meet an eligibility criteria. **No cash payments will be made**.

FINANCIAL HELP- MORTGAGES



SPECIAL COVID-19 HELP

- The Government has announced Payment Holiday Scheme for people who own their own home and have a mortgage.
- Home owners should contact their mortgage company and may be entitled to a 3 month payment holiday.
- They will still be liable for their mortgage payments and should therefore maintain these payments where possible.
- Has the person lost their job? Have they been furloughed? Is the cause of the drop in income related to COVID-19?
- They may be entitled to benefits including Universal Credit.
- If in difficulties with making payments then they should speak to their mortgage company and try to work together to come to an arrangement.
- People who request a mortgage payment holiday will have to consider the effect this will have on interest and payments going forward in the future as these may well increase as a result of the holiday. They should discuss with their mortgage provider.
- In addition to the 3 month payment holiday, lenders may also be willing to agree
 - Temporary payment arrangements.
 - Lengthening the term of your mortgage, or
 - Switching temporarily to interest-only repayments.

SUPPORT FOR MORTGAGE INTEREST

This is paid as a loan, which needs to be repaid with interest when on sale or transfer ownership of a home. It can provide help towards interest payments on:

- A mortgage.
- · Loans taken out for certain repairs and improvements.

SMI cannot help with the amount borrowed - only the interest on the mortgage, anything towards insurance policies or missed mortgage payments (arrears).

To qualify for a Support for Mortgage Interest (SMI) loan you usually need to be receiving one of the following:

- Income Support.
- Income-based Jobseeker's Allowance (JSA).
- Income-related Employment and Support Allowance (ESA).
- Universal Credit.
- Pension Credit.

You can start getting a loan:

- From the date you start getting Pension Credit.
- After you've had 9 consecutive Universal Credit payments.
- After you've claimed any other qualifying benefit for 39 consecutive weeks.

You might still be able to get SMI if you apply for one of the qualifying benefits but cannot get it because your income is too high. You'll then be treated as getting the benefit you applied for.

You will only qualify for this if you have no 'earned income', such as pay from part-time or full-time work, and you don't get any benefits from your employer such as Statutory Sick Pay or Statutory Maternity Pay.

If you do qualify for help, the payments will usually be made direct to your mortgage lender and will be based on a set rate of interest applied to the amount you have outstanding on your mortgage (up to a maximum of £200,000).

You start to get this after a 3-month waiting period and the payments will stop as soon as you start work again, even if you're only earning a small amount.

OTHER FINANCIAL HELP



GRANTS AND SUPPORT

CRISIS GRANTS AND COMMUNITY SUPPORT GRANTS

A Crisis Award is administered by Coventry City Council and can be considered where:

There has been an unexpected event such as a flood or major fire at home, or due to emergency situation, the person you are supporting has no money to meet their daily living expenses, and there is a serious risk to their health and safety, or to the health and safety of an immediate family member as a result. Decisions are usually made with 24 hours.

Community Support grants are to help vulnerable people to live independently within the community. You can apply for certain items of furniture and kitchen appliances in order to meet the basic health and safety needs of someone you are supporting.

If your application is successful, the decision maker will contact a supplier to order the items that have been awarded. These items will then be delivered directly to the person and will depend on the supplier's availability.

Contact the grants team:

11:00 am - 2:00 pm Monday - Friday on 02476 83 3773.

Otherwise you can email the team on DGAteam@Coventry.gov.uk.

HUNDREDS OF CHARITIES GIVE GRANTS TO INDIVIDUALS - From one-off sums to help with things such as furniture, decorating, clothing or ways to improve quality of life (e.g. holidays or training) to regular amounts to help cover bills and household expenses.

The grants usually depend on an individual's circumstances, maybe any illnesses they have or their nationality, occupation, age or income. Find a list on the Council website:

 $\frac{https://cid.coventry.gov.uk/kb5/coventry/directory/results.action?qt=charity+\&term=\&sorttype=relevance\&sr=0\&nh=10.$

Charity-run website <u>Turn2us</u> has an easy-to-use grant search which tells you how to contact any suitable charities directly, or you can register for a free account to send online enquiries and applications to charities through the site.

UTILITIES

Martin Lewis at Money Saving Expert has lots of great information to help people at this difficult time.

Self isolating and/or struggling to top up gas and electric cards/prepayment meters? There's help available:

This link provides contact details, and up to date information, from all energy suppliers on the support that is currently available:

https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/#energy.

This link is for anybody considering switching to a cheaper energy provider:

https://www.moneysavingexpert.com/utilities/you-switch-gas-electricity/.

If you are making a referral for emergency food, you are able to request a fuel voucher for customers in immediate financial difficulty. It tops up the customer £49 of gas and/or electricity. Up to 3 vouchers can be issued in a 6 month period.

STRUGGLING WITH WATER BILLS? The link sets out the contact details and detailed help that is available from all water providers:

https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/#water.

All water companies offer some kind of help.

THE BIG DIFFERENCE SCHEME is a social tariff funded by Severn Trent which offers significantly reduced water rates to customers with a low monthly disposable income.

Any client who is billed by Severn Trent Water may be eligible to apply. It is designed to help those customers who are struggling to pay their bills, whether they are reliant on income from benefits or in work. It can be applied for alongside the Severn Trent Trust Fund which can help clear any arrears the client may have. It can mean up to a 90% reduction on a Severn Trent water bill.

To find out if your client is eligible tel:02476252600.

OTHER FINANCIAL HELP

GRANTS FOR FAMILIES WITH CHILDREN WITH SPECIAL EDUCATIONAL NEEDS AND DISABILITIES

The government has announced £37 million for children with special educational needs and disabilities in England.

The fund will be available for individual families to apply for funding with support from professionals.

Here is all you need to know to apply for a grant:

- The fund is being administered by the Family Fun: www.familyfund.org.uk.
- There is a really helpful film explaining eligibility.
- If you have not applied through the family fund before then you will need to download and submit an application. If you have used family fund before you can apply online.
- There are a whole range of things grants can be applied for but typically the fund are looking for applications for disabled or critically ill children who are staying at home more than usual due to the pandemic. Funding for equipment, goods, services such as household items, education equipment or specialist equipment.
- Grants are usually worth £400-£500 per family but can vary on need.

Evidence of family income (being in receipt of Tax Credits, Universal Credits or other Welfare Benefits) is required with the application, which should demonstrate evidence that additional needs impact on the family and that conditions are long term (likely to last more than 12 months) or life limiting.

Anyone can apply: parents/carers themselves or professionals on behalf of the family.



EMERGENCY FOOD

Based at 10 locations throughout the city, the Emergency Food Hubs offer a range of community-based offers. A central hub is coordinating referrals to the 10 hubs serving the city. Referrals can be made by calling **08085 834 333**.

WATER BILL DEBT AND WHITE GOODS

Severn Trent Trust fund is an independent charity that pays grants to help people clear arrears of water bills. They also provide grants for white goods.

This works alongside the <u>Big Difference Scheme</u>, which can reduce future water bills for people on low incomes.

LOVE COVENTRY is open to everyone and has no criteria for access. Sparkbrook Street Industrial Estate, Sparkbrook St, Coventry CV1 5LB. **02476 014 231 OR info@lovecoventry.com.**

It works together with the people of Coventry to help meet the needs of the most vulnerable in our city. Donations of furniture, appliances, electrical goods, in fact anything you would normally find in a home are redistributed to families/individuals in Coventry and surrounding areas at a very low cost or free in extreme cases.

FAMILY HOLIDAY ASSOCIATION

020 3117 0650 info@fhaonline.org.uk

Helps families across the whole of the UK with a child or children under the age of 18 and those who care for them - be they parents, grandparents, carers or older siblings.

Short breaks:

Families must be on a low income (household income must be less than £24,000 or relevant means tested benefits).

Families must not have had a holiday in the last four years.

Group trips and days out:

Families must be on a low income, not be going on holiday this year and be unlikely to afford a day out. Families cannot apply for a break directly. They must be referred by someone working with them in a supporting role.

Holidays are on hold until the end of June. Re-opening will depend on they government guidance. All holidays that were previously approved will be honoured. Only Holidays can be applied for under this scheme.

OTHER FINANCIAL HELP – Coping with Debts

END OF PAUSE ON ENERGY DEBT COLLECTION

In a letter to energy firms, Ofgem said that suppliers should continue to provide support to customers impacted by the pandemic, but that **from 1**st **July they'll be able to start to collect arrears again** as long as collection activity is fair and takes into account customers' ability to pay.

Suppliers should signpost to third-party advice and support where appropriate, as well as signposting to tariffs that may better meet a customer's needs and circumstances.



CREDIT CARDS, LOANS, FINANCE AGREEMENTS

Special arrangements are in force for COVID-19 to help people who may be struggling to maintain payments.

From 14th April 2020:

- You can ask for a three month payment holiday on credit card debts and personal loans. This will not affect your credit rating.
- You can ask your bank for a £500 interest free overdraft facility on your current account. The overdraft will be interest free for three months. If you are already overdrawn by less than £500 you won't be charged any fees.
- You can ask for a three month payment holiday on car loans.
- You can ask for a one month payment holiday on pay day loans.
- If you have pawned any of your possessions you can ask for a three month extension on repayments before the items you have pawned are sold.
- If you have any items on rent-to-own, you can ask for a three month payment holiday.

PEOPLE WITH EXISTING DEBTS OR THOSE WHO ARE FACING A LONG TERM DROP IN INCOME

Should be advised to get in touch with creditors and ask them if payment could be suspended. Lots of lenders have special policies in place to help people who are affected by coronavirus.

Anyone with existing debts should be advised to seek debt advice from Coventry Independent Advice Service or Citizens Advice Coventry.

Legal Rights and COVID-19 Central England **Index Page**





Asylum Seekers/Refugees

EU Nationals

Immigration – Other Non EU Migrants

No Recourse to Public Funds

Rented Housing

Mortgages/ Anti Social Behaviour

Homelessness

Social Care for Adults

Social Care for Disabled Children

Family Law-Children

Family Law- Domestic Abuse

NEED TO KNOW-

ASYLUM SEEKERS AND REFUGEES



New asylum claimants:

Appointments can now be made for new asylum claimants locally to attend the Home Office in Solihull rather than having to travel to Croydon. Appointments should be booked through the Asylum Intake Unit (AIU) appointment line on: 0300 123 4193. This operates Monday to Thursday, 9am to 4:45pm; and Friday, 9am to 4:30pm.

When an appointment is booked an appointment letter will be sent which must be taken to the appointment. It is a necessary requirement to attend a Home Office asylum registration centre to provide biometrics (fingerprints and facial photograph) when registering an asylum claim. Travelling to the appointment at the asylum registration centre is therefore considered essential.

Applicants do not need to make an appointment if they have nowhere to live, however it is strongly advised. If a 'walk-in' appointment is necessary, it is advised that the applicant still contacts AIU appointment line who will be able to advise whether the applicant should attend the AIU in Croydon or which temporary location they should attend.

New asylum applicants are strongly advised to get specialist immigration advice before submitting a claim. Please contact the Law centre for advice.

Some Home Office requirements have been relaxed during COVID-19

- Asylum seekers do not need to report to Solihull as reporting centres are closed.
- There are no face to face interviews so their case is likely to be put on hold. Although we understand that there will be a phased return to interviews beginning soon.
- If an asylum claim has been refused or granted then individuals will remain in their current accommodation
 for the time being. Those who have been granted refugee status will be able to make a claim for Universal
 Credit from their current accommodation.

Don't miss deadlines! If it is needed to submit an application or an appeal they still need to do this in time.

- If they have been refused and their case is going to be heard in the First-tier Tribunal, they won't attend the tribunal. Their case might be dealt with using the internet or decided on the papers. If they are in this position, make sure they stay in touch with their legal representative or contact the Law Centre if they need representation and we will see if we are able to help.
- Refugees must continue to apply for indefinite leave to remain if they are coming towards the end of their leave to remain; but they will still not be able to attend a biometric centre to give their documents and their fingerprints. However once the application has been submitted, their application is considered as 'in time' and they are still able to work, study and claim any public funds they are entitled to.

NEED TO CONSIDER

- Everybody should be accommodated by the Home Office or the local authority. If they are without accommodation then they may want to contact the Law Centre housing team.
- There is likely to be a delay in processing Family Reunion applications although some Visa Application Centres have now re-opened with reduced services.
- Travel document applications are also likely to be delayed unless exceptional urgency can be shown.
- Fresh Asylum claims are now being dealt with by email/or letter. The email address is <u>CSUEC@homeoffice.gov.uk</u>. The Law Centre can potentially assist with these applications.

NEED TO KNOW-EU/ EEA NATIONALS

- All EU/EEA nationals who arrive here or are living here before December 31st 2020, have the right to live and work in the United Kingdom.
- People from these countries need to register under the EUSS (the EU Settlement Scheme).
- If there is no deal, registration under this scheme must take place by December 31st this year. If there is a deal registration must occur by end of June 2021. We don't know if there will be any changes to these dates given the current situation.
- European nationals who have not registered as of yet should do so if possible. If they need help with this, refer to the Law Centre.
- All those granted settled status will have an automatic right to access public funds. If they have pre-settled status, the situation is more complicated and they might have to prove a right to reside to the DWP. If they are refused benefits on this basis contact the Law Centre.

NEED TO CONSIDER



Have they made an application yet under the EUSS? If not, do it!

- Is their passport or identity card up to date? This needs to be unexpired for an application under the EUSS to be accepted.
- Have they been refused benefits because they have been told they don't have a right to reside?
- Often these decisions can be challenged. The Law Centre can help them with that.

NEED TO KNOW-

IMMIGRATION - OTHER NON EU MIGRANTS

- The Home Office has made provisions that take account of the fact that people can't travel. However, anyone whose leave to remain is due to expire still needs to make an appropriate application to stay before the expiry date.
- If someone is in the United Kingdom on a short term visa (for example as a visitor or a student) and cannot return home due to COVID-19 (for example they have symptoms, or there may no flights to their country of origin), then the Home Office will automatically extend their leave in the United Kingdom until the end of May. In these circumstances they must submit the following online form to the Home Office:
 - https://gov.smartwebportal.co.uk/homeoffice/public/webform.asp?id=199&id2=5C97E7.
- If their current leave to remain is expiring and they are here on a route leading to settlement (indefinite leave to remain), then they still need to make an application to the Home Office. For example if they are here as a partner/spouse or they have been given leave because of their family circumstances they still need to make an application to extend their leave if it is coming up for renewal.
- If they were intending to return to their home country and make an application to apply to remain in the United Kingdom in a long term category they can now apply (or switch visas) in the UK.
- Nurses, doctors and paramedics working for the NHS will have their leave to remain and
 the leave of their family members extended for a further year at no charge, if their
 current visa expires before the end of October. Others who are working part time for the
 NHS for example international students, are not restricted in the amount of hours that
 they do.
- If they have been subjected to domestic abuse or domestic violence and their immigration status depends on that of their partner, there is help and advice available. In the first instance please contact the police if they are in danger and for further support contact Coventry Haven on 0800 1114988. HAVEN.

NEED TO CONSIDER



Is their visa about to expire?

If so they still need to make an application. The date of their application is the date that the online form is completed.

Biometric Centres within the UK are gradually re-opening but appointments at present are limited to those who applied before lockdown and had their appointments cancelled. Applicants still need to complete the relevant online application form on line before their visa expires. **The Law Centre may be able to assist them with this**.

People with a 30 day visa to travel to the UK for work, study or to join family that has expired, or is about to expire, can request a replacement visa with revised validity dates free of charge until the end of this year.

To make a request, they should contact the **Coronavirus Immigration Help Centre:**

☑ CIH@homeoffice.gov.uk. The email must be in English.

0800 678 1767 (Monday to Friday, 9am to 5pm).

They'll need to include their name, nationality, date of birth and GWF reference number with 'REPLACEMENT 30 DAY VISA' in the subject line. If they've already contacted the Home Office about this, they should state this in the email.

They'll be contacted when Visa Application Centres reopen to arrange for a replacement visa to be endorsed in their passport.

They will not be penalised for being unable collect their Biometric Residence Permit while coronavirus measures are in place.

This process will be in place until the end of 2020.

RELAXATION OF RIGHT TO WORK AND RIGHT TO RENT CHECKS

- Whilst employers still have to carry out right to work checks, requirements have been relaxed so they can view electronic identity/immigration documents to confirm a right to work and the interview can be conducted remotely by videocall instead of face-toface.
- Landlords/agencies can make checks remotely by videocall and with electronic copies of documents instead of the usual face-to-face requirement.

NEED TO KNOWNO RECOURSE TO PUBLIC FUNDS



WHY ARE PEOPLE DEFINED AS NO RECOURSE TO PUBLIC FUNDS?

The term public funds is a creation of the Immigration Rules and includes most welfare benefits (apart from Contributory Benefits) and Local Authority Housing Assistance. It does not include NHS provision which is covered by a different set of regulations. Also there are different rules for EEA nationals and the term does not apply to them, although some EEA nationals will be ineligible to claim certain welfare benefits, but this is based on different tests (habitual residence and right to reside).

In general those who are going through the asylum system (including failed asylum seekers), overstayers with no leave to remain, and many people on visas who have come from outside the EEA will not have recourse to public funds. In most cases they will have an Asylum Registration Card (ARC) or Biometric Residence Permit (BRP) which will clearly state that there is a NRPF condition on the back of the card. If it is not stated on the back of the BRP then the person does have recourse. Additionally anybody who has indefinite leave to remain (ILR) or settled status (including EEA nationals granted under the EUSS) will have recourse.

There is a category of migrants who have been granted leave to remain under rules relating to private and family life. Usually most of these people will be on what is called a ten year route to settlement, meaning that every 30 months they will have to apply to extend their leave. The default position for this group of people is that the Home Office apply a NRPF condition. However, it is possible that if the individual concerned is considered destitute, or is likely to become destitute, or if it is in the best interests of their children or if there are other compelling features, then the NRPF condition can be removed. This is achieved through making a Change of Conditions application (CoC) which can currently be made online.

HELP FOR PEOPLE WITH NO RECOURSE TO PUBLIC FUNDS

In a recent High Court case, the Home Office made a series of concessions for those who have leave to remain with a No Recourse to Public Funds endorsement.

They can apply to change their status if:

- Their financial circumstances have changed since being given permission to stay in the UK and they are no longer able to provide food or housing for themselves or their family.
- · Their child is at risk because of very low income.
- They had financial problems when they first applied but they did not provide evidence of this and now want to provide this evidence.

This is a great opportunity for those who are finding it hard to manage to apply to vary the conditions of their leave to remain. This allows people who are now unable to work because of COVID-19 to have immediate access to welfare support.

We have already helped some people to make this application and our experience is that they received a swift decision.

Applications are via an online form, which requires evidence and reasons. The form is here:

https://visas-immigration.service.gov.uk/product/change-of-conditions? ga=2.120987336.1534300352.1585997678-139592328.1585330683.

For help with this contact the immigration team at the Law Centre.

NEED TO KNOW-NO RECOURSE TO PUBLIC FUNDS

FREE SCHOOL MEALS PROVISION EXTENDED TO SOME MIGRANTS WHO WERE PREVIOUSLY INELIGIBLE

The government has announced that new groups of migrants are now eligible for free school meals. The local authority is aware of these changes and is arranging with schools to ensure these children can be added to their free school meals return.

The newly entitled groups include people who have been given leave to remain in the United Kingdom in various categories based on their family life here:

- Children whose parents have been given leave under what is called the partner or parent routes or possibly (rarely) as what is known as a "Zambrano Carer", (don't worry, the parents will normally have a Biometric Card or a letter from the Home office confirming this status).
- Other children being supported, with their parents, by the local authority will also be eligible
 and they should be able to obtain a letter from their social worker confirming this.
 A maximum income threshold of £7,400 applies to both groups.
- The children of failed asylum seekers receiving asylum support under what is called Section 4, will also be eligible. They should also have proof in the form of a letter or Aspen Card confirming their status. This group does not have any maximum income threshold applied.

Please note that these changes do not apply to children of EEA nationals who may also be in need as some are also not be entitled to claim benefits. For these children schools should use the emergency food parcel route.

Full details and how to check for eligibility are at:

https://www.gov.uk/government/publications/covid-19-free-school-meals-guidance/guidance-for-the-temporary-extension-of-free-school-meals-eligibility-to-nrpf-groups.

If you feel uncertain or worried that a family needs more help with anything related to this, please call the Law Centre Helpline on 07946881145 0r 07957 711080, or email Help@centralenglandlc.org.uk.



NEED TO KNOW-RENTED HOUSING

New Possession Cases (evictions)

- No evictions can take place until 30th September 2020. This applies to people
 who rent from a both social landlords such as Citizen or who rent from a
 private landlord.
- This does not mean that a landlord (both social or private) cannot issue a tenant with a 'notice' seeking possession during this time. However as of 26th March 2020, a landlord will have to give 3 months' notice if they intend to seek possession (i.e. serve notice that they want to end the tenancy). This means the landlord can't apply to start the court process until after this period i.e. after 30th September 2020.
- This extended buffer period will apply in law until 30th September 2020 and both the end point, and the 3 month notice period can be extended if needed. The Government will provide updates on this.
- This protection covers most tenants in the private and social rented sectors in England and Wales, and all grounds of evictions. This includes possession of tenancies in the Rent Act 1977, the Housing Act 1985, the Housing Act 1996 and the Housing Act 1988. After 3 months if the tenant has not left the property a landlord will be required to make an application to court in order to proceed.

Existing Possession Cases (evictions)

- As of (27th March 2020) the court service suspended all ongoing housing possession action this means that current cases currently in the system or any that were about to go in to the system cannot progress to the stage where someone could be evicted.
- This suspension of housing possessions action will initially last for 90 days, but this can be extended if needed. This measure will protect all private and social renters, as well as those with mortgages and those with licenses covered by the Protection from Eviction Act 1977. This will apply to both England and Wales.

NEED TO CONSIDER



- A tenant is still liable for their rent payments and should therefore maintain these payments where possible.
- Has the household had a drop in income? If a person is unable to pay their rent they should immediately contact their landlord and explain why.
- Has the person lost their job? Have they been furloughed? Is the cause of the drop in income related to COVID-19? They may be entitled to benefits including the housing element of Universal Credit to help them meet their rent.
- In some circumstances the Council can make a Discretionary Housing Payment <u>DHP</u> – the person may need advice before making an application, please refer them to the Law Centre.
- If they are in difficulties with making payments then they should speak to their landlord and try to work together to come to an arrangement.
- Any letters received from either their landlord or the Courts throughout this time will require specialist legal advice. Please refer them to the Law Centre.
- A landlord may decide to take the law into their own hands and evict a tenant without a court order. This will be an illegal eviction and a Court application can be made for an Injunction requiring the landlord to let the tenant back in. Refer to the Law Centre.
- Anyone threatened with an injunction or eviction for anti-social behaviour should be referred to the law centre. These hearings are still taking place.

Landlord's ongoing obligations- Landlords do not have carry out routine repairs at present, but must ensure urgent repairs or health and safety related repairs are still undertaken. If this is not happening, please refer to the Law Centre.

MORTGAGES



SPECIAL COVID-19 HELP

- The Government has announced Payment Holiday Scheme for people who own their own home and have a mortgage.
- Home owners should contact their mortgage company and may be entitled to a 3 month payment holiday.
- They will still be liable for their mortgage payments and should therefore maintain these payments where possible.
- Has the person lost their job? Have they been furloughed? Is the cause of the drop in income related to COVID-19?
- They may be entitled to benefits including Universal Credit.
- If in difficulties with making payments then they should speak to their mortgage company and try to work together to come to an arrangement.
- People who request a mortgage payment holiday will have to consider the effect this will have on interest and payments going forward in the future as these may well increase as a result of the holiday. They should discuss with their mortgage provider.
- In addition to the 3 month payment holiday, lenders may also be willing to agree
 - Temporary payment arrangements.
 - Lengthening the term of your mortgage, or
 - Switching temporarily to interest-only repayments.

SUPPORT FOR MORTGAGE INTEREST

This is paid as a loan, which needs to be repaid with interest when on sale or transfer ownership of a home. It can provide help towards interest payments on:

- A mortgage.
- · Loans taken out for certain repairs and improvements.

SMI cannot help with the amount borrowed - only the interest on the mortgage, anything towards insurance policies or missed mortgage payments (arrears).

To qualify for a Support for Mortgage Interest (SMI) loan you usually need to be getting one of the following:

- Income Support.
- Income-based Jobseeker's Allowance (JSA).
- Income-related Employment and Support Allowance (ESA).
- Universal Credit.
- Pension Credit.

You can start getting a loan:

- From the date you start getting Pension Credit.
- After you've had 9 consecutive Universal Credit payments.
- After you've claimed any other qualifying benefit for 39 consecutive weeks.

You might still be able to get SMI if you apply for one of the qualifying benefits but cannot get it because your income is too high. You'll then be treated as getting the benefit you applied for.

You will only qualify for this if you have no 'earned income', such as pay from part-time or full-time work, and you don't get any benefits from your employer such as Statutory Sick Pay or Statutory Maternity Pay.

If you do qualify for help, the payments will usually be made direct to your mortgage lender and will be based on a set rate of interest applied to the amount you have outstanding on your mortgage (up to a maximum of £200,000).

You start to get this after a 3-month waiting period and the payments will stop as soon as you start work again, even if you're only earning a small amount.

NEED TO KNOW-HOMELESSNESS

The Government has requested that all Local Authorities provide accommodation to all rough sleepers throughout this pandemic.

- The Local Authority has also been asked to make arrangements for people who may not have secure immigration status in the country, and have no recourse to public funds.
- Accommodation is being provided through a range of hostels/hotels and self contained accommodation throughout the city.
- The Homelessness team will continue to assess existing and new homelessness cases to determine whether the local authority has a long term statutory duty to provide accommodation.

NEED TO KNOW-ANTI SOCIAL BEHAVIOUR

Anti social behaviour Cases

- If someone has a complaint about their neighbour, they should report it to their landlord.
- Landlords can still take action for anti-social behaviour. If a landlord believes that a tenant is causing a nuisance at their property they are still able to apply to the Court to obtain a Anti-Social behaviour Injunction and a court hearing can still go ahead but the hearing will be held by telephone.
- Anyone threatened with an injunction or eviction for anti-social behaviour should be referred to the law centre.



NEED TO CONSIDER

Unfortunately people will not have a choice where they are placed due to the demand on the service and limits to what accommodation is available.

- The customer service centre is now only operating by phone and email.
- People may be allowed to remain in temporary accommodation even if the council has decided it does not have a statutory duty BUT If a review decision is negative for a client they only have 21 days in which to appeal to the County Court from the date they received the letter.
- This will require specialist legal advice and contact should be made with the Housing Team at <u>Coventry Law Centre</u>.

SOCIAL CARE FOR ADULTS NEED TO KNOW

- Social services usually have duties to assess the needs of and provide care and support
 to a lot of vulnerable people, including adults with disabilities and carers, under the
 Care Act 2014.
- Emergency measures in the Coronavirus Act 2020 change or suspend many of these
 duties (because councils may simply become unable to fulfil these if their staff numbers
 are significantly depleted or the demand for support in the area increases too much).
 These emergency measures are called 'Care Act easements'.
- Care Act easements may affect those who already receive care and support from social services, as well as anybody who might need care and support for the first time.
- However, this does not mean social services no longer have any responsibilities to help disabled adults and carers.
- Social services should continue to comply with their duties to assess needs and provide care under the Care Act wherever possible. They should continue to do so unless it is no longer possible to do so without creating a risk the most serious needs might not be met, potentially risking lives.
- Government guidance states the decision to do so should not be taken lightly or on an
 ad hoc basis. It must be proportionate to circumstances that arise in the area. Any
 changes where councils do depart from Care Act duties must be reviewed regularly and
 remain in place only for so long as they continue to be necessary.
- Even when councils have taken the decision to depart from Care Act duties, social services still have powers to continue to assess needs and provide care and support to adults and their carers.
- Moreover, social services can't refuse to help if doing so would breach a vulnerable person's human rights, in particular their right to life (Article 2), their right to be free of inhuman and degrading treatment (Article 3), their right to private and family life (Article 8), and their right to freedom from discrimination (Article 14).
- Several councils in the Midlands region previously decided to start using Care Act easements during the pandemic, though all have since reverted to complying with Care Act duties. They may decide to use easements again during the course of the pandemic if the situation locally deteriorates.
- Support for carers is available locally from Carers' Trust HOE
- Specialist legal advice about social services' responsibilities towards disabled adults and carers is available from Central England Law Centre's Health & Social Care Team.

NEED TO CONSIDER



Government guidance also provides information for

- unpaid carers providing support to adults with learning disabilities https://www.gov.uk/government/publications/covid-19-supporting-adults-with-learning-disabilities-and-autistic-adults ,
- those in residential care https://www.gov.uk/government/publications/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in-care-homes/coronavirus-covid-19-admission-and-care-of-people-in
- <u>those in supported living https://www.gov.uk/government/publications/supported-living-services-during-coronavirus-covid-19/covid-19-guidance-for-supported-living</u>
- about visiting arrangements to Care Homes
 https://www.gov.uk/government/publications/visiting-care-homes-during-coronavirus/update-on-policies-for-visiting-arrangements-in-care-homes
- and advice about shielding <a href="https://www.gov.uk/government/publications/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19
- Adults who usually receive care and support packages from social services might not be
 getting that support at present, due to social distancing measures or closure of
 facilities/services they ordinarily access. In these circumstances, alternative ways of providing
 care and support should be considered, so they are not left without support to meet their
 assessed needs.
- Similarly, as efforts are taken to curb transmission of the virus additional restrictions are being imposed in different local areas, where rates of infection are high. This may mean temporary changes to delivery of care packages involving support to access the community or socialise and more limited visiting/no visiting to those in residential care or supported living placements. Alternative support should be provided as councils remain under a duty to meet the assessed needs of those they support, unless operating easements.
- Social distancing measures might mean some disabled adults are not getting help or support
 they usually rely on from friends and family at home. This may make them more vulnerable
 and lead to a decline in their health or wellbeing. They may need care and support from
 social services

NEED TO CONSIDER (cont) SOCIAL CARE FOR ADULTS



- Adults who are usually fairly independent might find their condition is made worse/their independence declines and they might now need extra help at home they wouldn't need normally.
- The Government is not currently advising all those who are clinically vulnerable to shield, though shielding may be reintroduced locally on a time-limited basis in areas with high rates of infection. An assessment for care from social services may be requested if vulnerable adults are left without support to meet their needs with tasks such as personal care, activities of daily living and accessing the community.
- When attending medical appointments some people with disabilities, illnesses and conditions, may have difficulty doing so without support. Current rules prohibit more than one person attending such appointments. However, guidance clarifies that "patients may be accompanied by a family member, carer, personal assistant, supporter etc. where appropriate and necessary to assist with the patient's communication and/or to meet the patient's health or social care needs".
- Adults whose health deteriorates during the pandemic or who are discharged from hospital (whether due to Covid-19 or other illnesses/disabilities) may now need care and support from social services in care homes or residential placements. Where this occurs, the safety of adults already in these placements and those being admitted, including how they might be protected from contracting Covid-19, should be considered in care planning.
- Without social care support, people with behavioural difficulties associated to their conditions may display increasingly challenging or antisocial behaviour, which may place them or others at risk of harm or place them at risk of losing their homes (once evictions recommence). They may need care and support services from social services now to prevent further needs arising.
- Disabled adults in care homes may find changes to their lives and delivery of care very difficult to cope with. They may be struggling with not seeing relatives and friends at all or less often or be concerned about their susceptibility to catching the virus in a care home environment. Current guidance requires care homes to put in place a visiting policy to protect residents and enable contact to be maintained between residents and family members/friends in a safe way.
- Without access to wider society (day centres, respite facilities, clubs, schools etc) some disabled people may be at increased risk of neglect or abuse, which might go unnoticed. Vigilance of those in contact with vulnerable individuals is required.
- Some disabled and vulnerable adults may be subject to judgments about whether they should be resuscitated if they become seriously unwell during the pandemic. There are strict guidelines about *how decisions should be taken about whether to treat or resuscitate seriously unwell people and *imposing advance 'do not resuscitate' instructions on care/medical files of those with illnesses/disabilities (particularly adults who have learning disabilities, autism or certain physical conditions but who are otherwise healthy).
- Government guidance on wearing face coverings states these are now compulsory in most indoor public places. However, there are exceptions to this including (a) for individuals who are unable to wear or remove a face covering because of physical or mental illness or impairment, or disability, (b) for those who it would cause to experience severe distress, and (c) for those travelling with or supporting someone who relies on lip reading to communicate.

NEED TO CONSIDER (cont) SOCIAL CARE FOR ADULTS

IMPORTANT NEWS FOR CARERS!

Carers in receipt of Carers' Allowance who are temporarily unable to care for someone, either because either they or the person they care for has Coronavirus, can continue to be paid Carers' Allowance.

Carers who usually have some respite from caring responsibilities might not have breaks from their caring role anymore, which may place them under so much pressure that the care relationship could breakdown completely. They may need support from social services in their own right to sustain their caring role.

Any carer in this situation can seek specialist legal advice from Central England Law Centre's Health & Social Care Team.



DO YOU WORK WITH PEOPLE WHO ARE DISABLED OR HAVE LONG TERM CONDITIONS AND THEIR CARERS?

Through our work under the Rights in Practice Public Legal Education Project (RIPPLE) we are providing free public legal education about Health & Social Care Law issues to organisations who work with or support disabled and vulnerable people in the community and carers, because we are keen to help advocates and staff within these organisations understand changes to Social Care Law brought about by emergency legislation during the pandemic and how to access help for those they work with.

We're producing **free webinars, training materials and information leaflets** about these changes, aimed at advocates and support workers. Resources can be found on our website in our Advice For Professionals section:

https://www.centralenglandlc.org.uk/advice-for-health-and-social-care-professionals.

We are also running **COVID-19 Question Clinics every Monday and Wednesday at 13.30-14.15** These are drop-in sessions. Simply join as and when you'd like to ask a question or raise an issue.

Topic: Covid Question Clinics

Time: This is a recurring meeting Meet anytime

Join Zoom Meeting

https://us02web.zoom.us/j/7504638376?pwd=UDM4MHQ2U3B3MGZXSC8xNGtRVUhCQT09

Meeting ID: 750 463 8376

Passcode: 140115

The meetings are a forum for us to try to answer any health and social care legal questions advocates and disability rights workers might have, and for issues to be raised and ideas to be exchanged.

NEED TO KNOW-SOCIAL CARE FOR DISABLED CHILDREN

- Social services have various duties and powers to assess the needs of and provide care
 and support to disabled children and their carers. The Coronavirus Act 2020 does not
 change most of social services' duties and powers to assess the needs of and provide
 care and support to disabled children and their families.
- This means disabled children in receipt of care and support packages should continue to receive help and those who need support for the first time should have their needs assessed.
- However, one important change is the Coronavirus Act 2020 removes certain duties of social services from the Care Act 2014, Chronically Sick and Disabled Persons Act 1970 and Children Act 1989 to assess needs and provide support to disabled children transitioning from children's services to adults' services and to their carers. These changes are called 'Care Act easements'.
- Social services should continue to comply with their previous duties to assess needs
 and provide care wherever possible and should not depart from these duties unless the
 decision is taken it is no longer possible to do so without creating a risk the most
 serious needs might not be met, potentially risking life.
- Even if a decision is taken this is the case, social services still have powers to continue to assess needs and provide care and support to disabled children transitioning to adults' services and their carers.
- Very importantly, social services can't refuse to help if doing so would breach disabled children or their carers' human rights, in particular their right to life (Article 2), their right to be free of inhuman and degrading treatment (Article 3), their right to private and family life (Article 8), and their right to freedom from discrimination (Article 14).
- Specialist legal advice about social services' care responsibilities towards disabled children and their carers is available from Central England Law Centre's Health & Social Care Team.
- Government guidance also provides information for parents on supporting children and young people during the pandemic: https://www.gov.uk/government/publications/covid-19-guidance-on-supporting-

https://www.gov.uk/government/publications/covid-19-guidance-on-supporting-children-and-young-peoples-mental-health-and-wellbeing/guidance-for-parents-and-carers-on-supporting-children-and-young-peoples-mental-health-and-wellbeing-during-the-coronavirus-covid-19-outbreak.

NEED TO CONSIDER



- Some disabled children who usually receive care and support packages from social services might not be getting that support – or aspects of it - at present, due to social distancing measures, closure of facilities/services they ordinarily access or local lockdowns. In these circumstances, alternative ways of providing care and support to them should be considered so their needs do not remain unmet.
- Social distancing measures might mean some disabled children are not getting help or support they usually rely on from friends and family who do not live in their household. This may make them more vulnerable and lead to a decline in their health or wellbeing. They may need of additional care and support from social services.
- Parent carers of disabled children who usually have periods of respite/short breaks from caring responsibilities might not have breaks from their caring role anymore, which may place them under so much pressure the care relationship could breakdown. They may be in need of support from social services in their own right to sustain their caring role.
- Disabled children nearing adulthood who need to transition from children's services to adult's services may find their needs, and/or those of their carers, are not being assessed and care and support packages from adults' social services are not being provided. These families are likely to need advice urgently to secure support to ensure their needs are met and their human rights are not breached.
- Wearing face coverings is now compulsory in most indoor public spaces. However, there
 are exceptions to this including for children under 11yrs and for individuals who are
 unable to wear or remove a face covering because of (a) physical or mental illness or
 impairment, or disability, (b) where it would cause to experience severe distress, and (c)
 when travelling with or supporting someone who relies on lip reading to communicate.
- Advice about social services' ongoing responsibilities towards disabled children and their carers and about the amended duties towards children transitioning to adults' services is available from Central England Law Centre's Health & Social Care Team.

NEED TO KNOW-

FAMILY LAW - CHILDREN

CONTACT WITH CHILDREN

- If children are currently being accommodated by the Local Authority they continue to have a duty to promote contact even if the current circumstances have interrupted an direct contact. The Family Rights Group have provided useful Guidance at: https://www.frg.org.uk/images/updated-parents-guidance-corona.pdf.
- If there is a current court order setting out who children live with and the
 arrangements for the children to see both parents, these arrangements should
 continue. The Children and Family Court Advisory and Support Service [CAFCASS]
 have issued guidance on how this can be maintained:
 https://www.cafcass.gov.uk/download/12285/.

COURT HEARINGS

- The Courts are only dealing with urgent work including Care Proceedings, usually where social services are involved; child arrangement applications where there are safeguarding concerns and applications for domestic violence injunctions.
- All Judges at Coventry County Court are working remotely. Magistrates do not have access to necessary technology to enable them to conduct hearings remotely.
- If someone has ongoing Care Proceedings and they do not have legal representation they should be referred to the Law Centre.
- If they have legal representation they should contact their solicitor to discuss any concerns about their case.

NEED TO CONSIDER



If COVID-19 makes it difficult to see children face to face there are options including Skype, FaceTime, WhatsApp etc.

Demands on the time of children's social care teams will have increased and if a family is working with them they will rely heavily on telephone and text messaging. It will be more important than ever that people are encouraged to respond to calls and messages to demonstrate maintenance of engagement with them.

NEED TO KNOW-FAMILY LAW – DOMESTIC ABUSE

IMMEDIATE DANGER

- If someone is in immediate danger and their life is threatened, they should dial the Police on 999
- If it's not safe for them to make a call, they can email: info@coventryhaven.co.uk or use Women's Aid on-line chat chat.womensaid.org.uk. Both are easy to use and could be safer than calling.
- The Coventry SafeToTalk Helpline is open 7 days a week: 0800 111 4998.

LEAVING THE PERPETRATOR

• At the moment, leaving might feel particularly difficult. Due to self-isolation staying with family and friends might not be an option. It may be harder to secure a refuge. Anyone concerned about where to go should be referred to the Law Centre.

COURT ACTION

- The courts are still hearing cases about domestic abuse and the Law Centre can assist with making applications for injunctions. Anyone who is experiencing domestic abuse should be referred to the Law Centre.
- A Domestic Violence Protection Order can remove a perpetrator from the residence and from making contact with the survivor for up to 28 days.
- An Occupation Order is an injunction which removes an abusers' rights to reside in the family home.

IMMIGRATION

One way in which an abuser might exert control is by threatening to report a victim to the Home office or have them sent back to their country. This treatment is never acceptable. Contact our immigration team who will be happy to advise them on options. Anyone worried about whether leaving their partner will affect their immigration status should be referred to the Law Centre.

NEED TO CONSIDER



There are lots of types of domestic abuse

Someone might be:

- · Hurting someone.
- Controlling their money or stopping access to it.
- Controlling where they go, when and who you they talk to.
- Making threats towards them or the people they care about. Right now, they might be taking advantage of the COVID-19 situation by:
- Trying to stop someone leaving the house for fresh air or essentials (please use https://www.gov.uk/coronavirus for the current government advice on staying safe and who needs to isolate).
- They might be trying to stop someone having contact with family and friends via phone, text or video messaging, all of which are safe to do even if people have to self-isolate.

The Silent Solution system may be helpful. This is a system for victims of domestic abuse who might be afraid of further danger and escalation of harm if they are overheard when calling 999 in an emergency. When somebody calls 999, an operator will ask which emergency service is required. If the caller is not able to ask for help, the call will be forwarded to a police system and they will hear an automated message. If 55 is pressed by the caller, the system will detect this. The operator will then transfer the call to the relevant police force as an emergency.

Services Index Page





Domestic Abuse

Rape and Sexual Abuse

Mental Health Wellbeing/Women's Support

Older People

Carers Support

Substance Misuse/Addiction

Asylum and Refugees

Advice Services

Bereavement

Children, Young People and Parents

Specialist

Regional

Housing

Emergency Food

Loneliness and Isolation

Law Centre Services

NEED TO KNOW-DOMESTIC ABUSE

Service: Haven Coventry



: 02476 444077

The helpline will continue to run as normal on **0800 111 4998.** The helpline is open Monday-Friday 8.30am-5.30pm and Saturday-Sunday 10am -1pm.

For professionals and for general enquiries

Please call **02476 444077**

There is currently no group work or drop in clinics.

For refuge enquiries please call the helpline on **0800 111 4998.**

Our refuges are full and we <u>do not</u> anticipate any women leaving refuge during this uncertain period.

Service: Safe to Talk



0800 111 4998

Coventry City Council's Domestic Abuse Website Helpline **0800 111 4998.** Monday-Friday 8.30am-5.30pm and Saturday-Sunday 10am -1pm. E mail enquiry form



Service: ManKind Initiative

www.mankind.org.uk

Helping men escape domestic abuse. Provides emotional, practical and legal support **CALL 01823 334244** Weekdays 10am to 4pm

Confidential helpline for male victims of domestic abuse and domestic violence

Service: RESPECT Men's Advice Line

www.mensadviceline.org.uk

Helping men experiencing domestic abuse. Provides emotional, practical and legal support

CALL 0808 8010327 Webchat available Weds, Thurs and Friday 10-11am & 3-4pm Or email info@mensadviceline.org.uk

NEED TO KNOW-

RAPE & SEXUAL ABUSE



Service:





: 02476 277777

Helpline and referral process: Our Helpline will be offering a reduced service. We will not be able to respond to 'live' calls but we will be checking the answering service on a regular basis within each working day and providing call backs to victims/survivors, supporters and professionals.

Whilst referrals for counselling are still be accepting and processed, assessments will not take place currently as these are not suitable or safe to take place by phone. helpline@crasac.org.uk

Counselling and therapeutic services 11+:

Current clients will be offered a choice (if appropriate) to:

- Postpone their counselling (dependant on how many sessions they have engaged with) and receive emotional support check in calls.
- Access telephone counselling
- Access email counselling
- Access secure online counselling via a 'skype style' bespoke system

Independent Violence Sexual Violence Advisors Service (ISVA): This service will continue to operate with no waiting list and a response time of 48 hours. This service offers specialist support through the Criminal Justice System, from information and options about reporting, through to trial. No pressure is put on any client to report. ISVAs also provide advocacy support on all issues related to sexual violence. ISVAs will be based remotely, so support will be limited to telephone, email and online, with the exception of some critical face-to-face support (i.e. attendance at Court etc.) as agreed between ISVA and client and only where possible and permitted in line with government guidance.

Counselling and therapeutic support for 5-10 yr old:

Direct service is currently suspended as this is not appropriate in an online setting.

Support in these cases will alternatively be offered to parents/carers of these children and young people.

Further options of direct work with this age group will be available once full services resume.

ASARC and PSARC counselling (Crisis counselling for adults, children and young people after attendance at a Sexual Assault Referral Centre (SARC):

This service will continue offering telephone assessments and time-limited counselling (including pre-trial therapy). This service will be offered by telephone, email or online.

Please note that clients accessing this service would often benefit from the support of an ISVA, please ask us about this is making a referral. Please also see ISVA section below.

University Outreach ISVA Service: This service continues offering independent, specialist and bespoke support to students and staff at Warwick University who have experienced or been impacted by sexual violence. Support will be offered via telephone, email and online, with the exception of some critical face-to-face support (i.e. attendance at Court etc.) as agreed between ISVA and client and only where possible and permitted in line with government guidance.

Service: Kairos WWT



: 02476 559 550

Kairos WWT is working remotely and continuing to support women with an extended outreach on Wednesday evening in the Hillfields area.

NEED TO KNOW-WOMENS SUPPORT

Service: FWT



: 02476 637693

FWT is postponing face to face delivery and FWT led sessions at the centre. The teams are contactable currently via **024 7663 7693** or email **office@fwt.org.uk** where your email will be directed to the appropriate staff

member.

Through Coventry Women's Partnership Faye Pettitt is continuing to support service users remotely and has direct links with teams at FWT and across the partnership. Please continue to contact **Faye Pettitt** on **07538092997** and **faye.pettitt@fwt.org.uk**

NEED TO KNOW-



MENTAL HEALTH WELLBENG

Coventry Mental Health Service Information For all providers and members of the public during the COVID-19 outbreak Is available on the Councils website

https://www.coventry.gov.uk/info/151/mental_health/3581/mental_health service information during covid-19 coronavirus

Young Minds

www.youngminds.org.uk

I am a...young person looking for help and support

Advice and support to empower young people's mental well-being. Text the Young Minds Crisis Messenger, for free 24/7 support across the UK if you are experiencing a mental health crisis.

If you need urgent help text YM to 85258

All texts are answered by trained volunteers, with support from experienced clinical supervisors

Texts are free from EE, O2, Vodafone, 3, Virgin Mobile, BT Mobile, GiffGaff, Tesco Mobile

RETHINK MENTAL ILLNESS

www.rethink.org

Equality, rights, the fair treatment and maximum quality of life for all those affected by mental illness, their carers, family and friends. Their information hub includes 'supporting yourself', 'support for carers' and 'emergency changes to the Mental Health Act'.

NEED TO KNOW-OLDER PEOPLE

Service: AGE UK COVENTRY



: 02476 231999

Age UK Coventry and Warwickshire's Information and Advice service can support anyone 18+ with a physical disability and/or dementia. Although the service is currently unable see people face-to-face the advice team are providing support to people over the phone or via email. The advice team can support people with benefits, supporting with charitable applications, advice about housing and social care needs. Information and Advice is open Monday – Friday 10am – 3pm 02476 231 999 People can sign up at info@ageukcovwarks.org.uk

Service: GOOD NEIGHBOURS COVENTRY



: 07563 902 904

Good Neighbours Coventry- Helping older people during COVID-19

Good Neighbours Coventry scheme was founded in 2016 to provide friendship and social activity for over 50s in Coventry. Face to face befriending and all social clubs are currently suspended.

As of 20.4.20, we are now also temporarily offering befriending and home shopping to disabled/self-isolating isolated adults aged 18-49 in CV1-CV6.

If you are able to shop online or via the telephone, you can find our list of local shops offering food delivery here: tinyurl.com/covfooddelivery.

Service: ALZHEIMERS SOCIETY



: 033 1503456

Alzheimers Society: We have sadly taken the decision to suspend our group and face to face services for people affected by dementia across the region.

This is to protect those attending and help prevent the virus spreading.

We are still continuing to offer telephone support and would encourage you to contact your local office if you need any information or support. Our website www.alzheimers.org.uk is also a great source of information, including factsheets, updates and our online community 'Talking point'.

Please use our Dementia Connect number: 0333 150 3456



Service: AGE UK



: 0800 678 1602

www.ageuk.org.uk Providing telephone and website support.

If unable to get through have advised to call: Salvation Army 0207 367 4500

British Red Cross 0344 871 1111 Royal Voluntary Service 0330 555 0310

Service: THE SILVER LINE



0800 4 70 80 90

www.thesilverline.org.uk

The Silver Line operates the only confidential, free helpline for older people across the UK that's open 24 hours a day, seven days a week, 365 days of the year.

We also offer telephone friendship where we match volunteers with older people based on their interests, facilitated group calls, and help to connect people with local services in their area.

Our specially trained helpline team can offer information, friendship and advice, link callers to local groups and services, offer regular friendship calls and protect and support older people who are suffering abuse and neglect. All helpline calls are free-68% of calls to the helpline are made at night and weekends.

NEED TO KNOWCARERS SUPPORT



Service: Carers Trust HoE



: 02476 632972

Following the updated government guidance on Coronavirus, we are avoiding meeting face-to-face to help reduce the spread of the virus.

We are still here to support Carers and are continuing to offer 1:1 support however this will be done by telephone appointments or email.

We understand that Carers still need information, advice and support and we will continue to provide these services, along with Carers Assessments and contingency planning support.

Please rest assured that if you are in self-isolation and need someone to talk to, our Wellbeing Advisors will be available on our Wellbeing helpline: 02476 632972 (opt 1). We have extended the hours to Monday to Thursday 9am - 5pm and Friday 9-4.30pm and Saturday 10-2pm

If you think you have symptoms and can't get through to NHS 111 or are not sure what to do, we can guide you through the online screening as recommended by the NHS via telephone.

www.carerstrusthofe.org.uk

Where to get additional help and support:

CRESS: Our CRESS Emergency and planned support service will still be running as normal for the time being and will be there to help and support you as much as possible.

The CRESS service can be contacted on 02476 258816 and 07079 503 133 in an out-of-hours emergency. Please make sure you are registered and have been assessed.

Care Companion: an online digital platform to find out more about the condition of the person you care for and local support available: www.carecompanion.org.uk/

Care We Share: An innovative web portal that allows carers to coordinate care, share caring responsibilities and obtain support from their network which is currently being offered free of charge to carers. If you need help setting it up our support line can help: www.careweshare.org

Carers Trust Heart of England website - www.carerstrusthofe.org.uk/ Carers Trust Heart of England Facebook page: www.facebook.com/CarersTrustHeartofEngland

Carers Trust national website advice on Coronavirus page: carers UK website: www.carersuk.org/guidance-coronavirus Carers UK website: www.carersuk.org/guidance-coronavirus Carers UK website: www.carersuk.org/www.carersuk.org/www.carersuk.org/www.carersuk.org/www.carersuk.org/www.carersuk.org/www.carersuk.org/www.carersuk.org/www.carersuk.org/www.carersuk.org/www.carersuk.org/www.carersuk.org/www.carersuk.org/www.carersuk.org/www.carersuk.org/www.carersuk.org/www.car

If you do not have access to the internet, please call one of our Wellbeing helpline - 02476 632972 (opt 2) - and a Wellbeing Advisor will guide you through the information.

Here to support carers in Coventry and Warwickshire

We want to reassure carers that we remain totally committed to supporting carers, staff and the cared for and we will continue to update you on the practical steps we are taking to minimise any potential impact to our services going forward.

NEED TO KNOW-CARERS SUPPORT



Coventry Young Carers Service

www.youngcarerscoventry.com www.facebook.com/yccov

One to one Emotional Support

We already have online support processes in place using online messaging services such as Facebook messenger, zoom and Whatsapp and other platforms used by young carers. These are used for text messaging, calls and video calling. This will become the main port of call for one to one support for young carers and their families who need support. Telephone and online support will also be available during working hours 8:30 – 16:30, and appointments can be made out of hours with young carers who need it.

Assessments

Young Carers Assessments can be accessed by any young carer aged 5 -17 years old. The assessment will look at what the young carer is doing as part of their caring role, how it affects them emotionally, physically and will explore other aspects of their lives, such as social life, mental wellbeing and education amongst others.

Assessments can be completed via video call or over the telephone.

Assessment forms can be sent to young carers to complete. For younger young carers this can be done with the support of parents. They will then send them back to the worker who will undertake a telephone session to discuss the information submitted on the forms as would be done face to face.

Activities

As we cannot run face to face group sessions, we have created a private Discord Channel to enable young carers registered with the service to have fun online chats with staff and other young carers. This is to ensure that young carers are still having social contact with others. This is for registered young carers and is accessed on an invite only basis. Young Carers can request invites by contacting the team who will then send out a link to access the chat.

We have developed family activity packs to enable young carers and their families to have some fun. These include; arts and craft activities, recipes and games. We do these fortnightly and they are accessible to all via our website activities page

We provide weekly competitions via our social media page www.facebook.com/YCCOV for young carers to win prizes such as gadgets, and vouchers.

NEED TO KNOWSUBSTANCE MISUSE/ADDICTION

Service: Change Grow Live



: 02476 010241

Updates to the service:

Our opening hours have changed. For now, we're open from 10:00 - 15:00 on weekdays.

If you have questions about your prescriptions take a look at our <u>prescription</u> <u>information page</u>.

For now, we are doing all appointments over the phone.

Telephone Triages: New clients can complete a telephone triage in order to be referred into treatment.

Drop ins: Advice is <u>not to drop into the service</u>.

However, people will currently be seen if they do drop in.

Prescriptions: We will post your prescriptions to your chosen pharmacy.

Currently we are <u>unable</u> to give out prescriptions at the service.

Groups: We're sorry to say that our groups <u>aren't</u> going to be running for a while.

If you're worried about something, please get in touch.

You can contact us during normal hours on



02476 010241



coventryreferralsandenquiries@cgl.org.uk

You can also contact us on Facebook and Twitter.



Alcoholics Anonymous

www.alcoholics-anonymous.org.uk

0800 9177 650

Support with recovery and continued sobriety of those with alcohol problems. help@aamail.org

Al-Anon

www.al-anonuk.org.uk 0800 0086 811

Support those affected by someone's substance misuse.

Helpline available 10 am - 10 pm, 365 days year. Please do not leave a message as, to ensure callers' confidentiality, we are unable to return calls.

NARCOTICS ANONYMOUS

0300 999 1212

The NA Helpline is often the first point of contact for people needing support and advice about the nature of drug addiction. Anyone from the using addict, their friends and family members through to drug workers and the press are welcome to call. Everyone who volunteers for shifts are Recovering Addicts, many of whom called the Helpline themselves at some point. The NA Helpline is open until midnight, seven days a week, but if, for some reason, you get an answer-phone, please DO leave a message and we will get back to you, with the utmost discretion, as soon as possible.

GAMCARE

www.gamcare.org.uk

0808 8020133

Advice and support for those experiencing gambling issues. Telephone assessment & telephone ongoing treatment available. Live chats remaining on offer and forum/live chat options. One to one support & GAMECHANGE online treatment course available.

NEED TO KNOW-

ASYLUM and REFUGEES

Service:

COVENTRY REFUGEE AND MIGRANT CENTRE

www.covrefugee.org

Due to the Coronavirus, it is with a heavy heart that we have had to suspend all face to face appointments to protect staff, volunteers and clients. We are operating a telephone and email service. If you need help, please use the contact numbers listed below:

Housing	07715 998 660	Lingo Links	07715 998 665
Employment	07795 954 867	Therapy	07918 551812
Immigration	07917 235 898	AMIF	07747 219 117
Complex Needs	07918 551812	AMIF Referral Officer	07747213269
Advice	07788 973 474	Mi Friendly Cities	07776 527 706
Building Bridges/ESOL07918 553 469		Rough sleepers	07799 463 050

Integration 07787 428 639 (Available: Tue & Thu)

Integration 07715 998 664 (Available: Mon, Wed & Fri)



Service: Carriers of Hope



: 07429 415489

We are not able to continue at the Church on Tuesday mornings but we want to be able to help you. Please text your name and address to **07429 415489** if you need our help with;

Baby things, you have a new empty house, your children want toys, you want towels, pillows, blankets, duvets, cutlery, pots and pans, or plates and cups.

If you need food, nappies, toiletries or sanitary towels.

Please text your name and address to 07712 661314 if you need Furniture. Please tell us what you need.

ASAP ASYLUM SUPPORT APPEALS PROJECT

www.asaproject.org/resources

0203 716 0283

Advice Line: 0203 716 0283 (Mon, Wed, Fri 2-4pm)

Easy-to-use resources for anyone with questions about asylum support

NEED TO KNOW-ADVICE SERVICES

Service: Coventry Citizens Advice



: 03444 11 444

In response to the latest government advice regarding working from home, and avoiding unnecessary travel where possible, Coventry CA have reviewed the potential corporate risk level now posed by COVID-19 and are implementing its contingency strategy.

From 17.00 hours today (March 18th 2020) we will close our face to face client services. Telephone lines operate 9am-4pm.

A large proportion of our workforce will operate from home offering telephone and digital services to our clients.

We will continue to provide support for our existing and new clients.

General advice (core service) - Adviceline on 03444 11 444 (9am to 5pm Monday to Friday) or go to www.advicebuddy.org

Help to Claim (Universal Credit) - telephone 0800 1448 444 (8am to 4pm Monday to Friday)

Integration project - 02476 252060

Pensionwise - 0800 138 8292 or visit www.pensionwise.gov.uk/en

Big Difference Scheme - 02476 252600

Power Up - 02476 253190 or WPD@coventrycab.org.uk

STEP (Fuel Poverty) 07950 903526 or CO'Neill@coventrycab.org

Money Advice Service (accredited debt services) MAS@coventrycab.org.uk

Resilience (food banks) 02476 252627 - resilience@coventrycab.org.uk

Building Better Opportunities - <u>breakthrough@coventrycab.org.uk</u>

Help in Crisis – rooted@coventrycab.org.uk

HIV/TB - This is a Referral only Service. If you identify a person who may benefit from this type of help and they meet the criteria, they can be referred by their TB nurse or support worker by emailing us outreach@coventrycab.org.uk

Macmillan - If you identify someone with cancer, a family member or carer for someone with cancer then please refer them to the service. Anyone can be referred where they meet the criteria through a health professional or by getting in touch directly – 02476 252050 or macmillan@coventrycab.org.uk

Major Trauma - majortrauma@coventrycab.org.uk



Service: Coventry Independent Advice (CIAS)



: 07923 126 426/ 07923 126 430

Due to the continuing Coronavirus (COVID-19) situation, we are now offering advice by telephone and online. If you need help with a benefits problem or with debt:

- Check our self-help page for links to online information resources and details of other services in Coventry. This might give you a quick answer to your questions.
- Ask us for advice at any time by using our online enquiry form. We check these enquiries regularly, so this is a really easy way of getting in touch with us.
- Telephone us for advice on 07923 126 426 or 07923 126 430. Lines are open 9 am to 7
 pm each weekday (except Wednesday afternoons when lines close at 1pm). Our adviser
 will either answer your query straightaway or arrange a time to call you back to discuss
 further.
- Chat with us using the 'live chat' feature on this website. A little 'chat with us' box will appear on screen when this service is available.

General (non-advice) enquiries can still be made via our main office number (024 7652 1100) or by email to info@covadvice.org.uk.

Service: NATIONAL DEBT LINE



: 0808 808 4000

We know many people are worried about their finances right now. We are here to help.

- 1. For instant information and guidance see our Coronavirus fact sheet.
- 2. Webchat with an adviser 9am 8pm Monday to Friday.
- 3. Call to speak to an adviser on 0808 808 4000 9am 8pm Monday to Friday.
- **4.** Use our <u>Digital Advice Tool</u> to do a budget if you're ready and get online advice about your debt solution options.

NEED TO KNOW-

BEREAVEMENT

Service: Cruse

Bereavement Care



www.cruse.org.uk

If you are a current Cruse client

If you are receiving one-to-one support your volunteer or Local Service will be in touch to let you know how we can continue to support you.

Group support, Understanding Your Bereavement, Friendship Groups, Activity Groups and Training are all postponed until 1st May 2020. We will continue to review the situation in line with government's advice.

If you are bereaved and self-isolating

If you rely on support from others while dealing with a bereavement – whether that's family, friends, being at work – and you are struggling being on your own then our helpline is open - call 0808 808 1677

If you have been bereaved by the virus

You can contact our helpline - 0808 808 1677

The helpline is open Monday-Friday 9.30-5pm (excluding bank holidays), with extended hours on Tuesday, Wednesday and Thursday evenings, when we're open until 8pm.



NEED TO KNOW-

CHILDREN, YOUNG PEOPLE and PARENTS

COVENTRY HEALTH VISITING TEXT CHAT SERVICE

ADVICE & SUPPORT for parents of pre-school children in Coventry

TEXT: 07507 329114

9am - 5pm, Monday to Friday

Messaging from UK mobile numbers only, at your normal charge rate.

THIS IS NOT AN EMERGENCY SERVICE

For urgent medical attention please contact your GP or call 111 or 999

SUPPORT FOR PARENTS ON LINE

https://www.coventry.gov.uk/info/38/family_support/2884/positive_parenting/2

Parents Helpline



0808 802 5544

I am a...parent worried about my child

Speak to our experts at the Parents Helpline – call 0808 802 5544

Or email the Parents Helpline using the contact form on line

Infant feeding



07904984620

Infant feeding are offering telephone support at this time.

National Breast Feeding Helpline



0300 100 0212

Continuing to offer telephone support on 0300 100 0212.

Boobie Buddies



07904984620

Boobie buddies are offering support through their Facebook Page "Boobie Buddies Breastfeeding Support Group".

They are also offering email support on boobie-buddies@outlook.com



Service: NSPCC



0808 800 5000

NSPCC are operating within the government guidelines to keep staff and the families we work with safe. As a result Coventry Service Centre plan is as follows;

- As of 5pm today Coventry Service Centre will close, with all staff working from home. They can be contacted via the service centre telephone number 024 76222456 or email coventry.servicecentre@NSPCC.org.uk, help@nspcc.org.uk
- their work mobiles and emails if you have them
- We are currently undertaking risk assessments of all families we are working with to determine whether we can end our involvement and safely close the case. Continue to work with a family but only have remote contact (phone/skype calls), or whether we need to have face to face contact.
- Once the risk assessments are completed we will have a better understanding of the level of support needed and will decide how we will manage that.
- Practitioners will contact other agency workers to update in terms of individual families, particularly if there is a safeguarding concern
- We will continue to operate a duty system each morning 9am 1pm where anyone can call for an enquiry or advice and signposting
- We are unable to take any new referral at present but can offer consultation
- If you have recently made a referral to the centre and were waiting for the case to be allocated Julia Bayliss Team Manager should have contacted you to advise we cannot allocate at present but will be in touch again once things begin to return to normal
- Please advise families they can still access Childline 0800 1111 or the Helpline 0808 800 5000

We are going to be reviewing this situation on a weekly basis and will contact you again in the near future

NEED TO KNOW-

CHILDREN, YOUNG PEOPLE and PARENTS

Childline

www.childline.org.uk

0800 1111

Advice and support for young people's physical and mental well-being. Including online, telephone and chat support.

Kidscape

www.kidscape.org.uk

Advice and support for parents, carers and young people.

CHATHEALTH - FOR CHILDREN AND YOUNG PEOPLE TO CONTACT SCHOOL NURSING

This is a confidential text messaging service that enables children and young people (aged 11-18) to contact their local public health nursing (school nursing) team. This service is provided by Coventry Family Health and Lifestyles Service.

TEXT: 07507 331949

Also see help for young carers



NEED TO KNOW-

CHILDREN, YOUNG PEOPLE and PARENTS

Coventry Family Hubs and Early Help



:0800 8870545

The Family Hub is a place and a service where you can get free help for you and your family today!

There are 8 Family Hubs in Coventry, and 4 of these remain open to the community:

- Mosaic Family Hub Jardine Crescent, Tile Hill, CV4 9PL.
- Park Edge Family Hub Roseberry Avenue, Bell Green, CV2 1NE.
- Harmony Hub Clifton Street, Hillfields, CV1 5GR.
- Wood Side Family Hub Upper Ride, Willenhall ,CV3 3GL

The "Here to help" service is available 9 am – 5 p.m Monday – Friday and families are encouraged to phone or email to talk to someone about the help that they need.

email: EarlyHelp@coventry.gov.uk

Family Hubs provide advice and guidance and a personal response to a range of issues affecting families:

- free use of ICT
- a phone and information to help families access the services they need to thrive
- practical provision such as access to food bank vouchers and equipment and baby clothes for those in need.

Social distancing is accommodated and PPE is available in the Family hubs. Family Hubs are a place of safety in the community for those in need



Service: Catch 22

email: Rochelle.Green@catch22.org.uk

In Coventry we are concerned about children and young people being criminally exploited and becoming involved in youth violence and gangs and criminal networks. Child criminal exploitation is common in county lines and occurs where an individual or group takes advantage of an imbalance of power to coerce, control, manipulate or deceive a child or young person under the age of 18. This affects girls, as well as boys and young people are often 'groomed' as part of a powerful process where the abuser:

- befriends the child
- gains their trust
- makes them feel they are in a loving relationship or friendship
- distances them from family & friends
- takes total control over them
- provides them with gifts such as money, mobile phones, drugs, alcohol, 'sense of belonging'

So what can I do to help?

- Know the warning signs.
- Keep up to date with technology and slang terms.
- Share information with professionals . Speak to the Police, call a Family Hub or report anonymously through Crimestoppers – 0800 555 111 or online at https://crimestoppers-org.uk or NSPCC – 0808 800 5000 or help@nspcc.org.uk

NEED TO KNOW-SPECIALIST



BEAT

www.beatatingdisorders.org.uk

0808 8010677

Advice and support for adults experiencing eating disorders. Helpline and online support available

DIABETES UK

www.diabetes.org.uk 0345 123 2399

Includes up to date information about corona virus for people with diabetes and their

MACMILLAN

www.macmillan.org.uk

0808 00 00

Macmillan provide specialist health care, information and financial support to people affected by cancer. Up to date guidance for people with cancer, Macmillan supporters and volunteers. Includes specific advice around cancer and the coronavirus (Covid-19). **Helpline Monday to Friday 9-5 0808 00 00**

Chat online Monday to Friday 9-5

families.

SCOPE DISABILITY EQUALITY CHARITY

www.scope.org.uk

0808 800 3333

Scope provide practical information and emotional support when it's most needed and campaign relentlessly to create a fairer society.

They have a helpline Monday-Friday 8am-8pm and Saturday to Sunday 10-6pm, email support and an online community. helpline@scope.org.uk

They provide advice and support around a range of topics including coronavirus, benefits, work, families with children with disabilities, disability equipment, housing and home adaptions, legal advice, friendships, relationships and sex.

BRITISH HEART FOUNDATION

www.bhf.org.uk

Includes up to date health information about heart and circulatory disease and the corona virus.

ASTHMA UK HELPLINE

www.asthma.org.uk

0300 2225800

Speak to an asthma expert nurse on our helpline <u>0300 222 5800</u>. <u>info@asthma.org.uk</u>
We are experiencing exceptionally high call volumes. Many more people are seeking our help than usual, due to the current coronavirus situation. We are providing the best service we can under these extraordinary circumstances. Please be mindful of the pressures in the whole system when using our services.

CANCER RESEARCH UK

www.cancerresearchuk.org

Cancer Research Uk funds scientists, doctors and nurses to help beat cancer. They raise money, work together with other bodies to make best use of the funds they receive to carry out world class research and develop policy.

Includes specific advice around cancer and the coronavirus (Covid-19)

NEED TO KNOW-REGIONAL

BIRMINGHAM LGBT

www.birminghamlgbt.org.uk

Birmingham LGBT is the city's leading charity advocating for and supporting lesbian, gay, bisexual and trans communities in Birmingham and beyond.

Birmingham LGBT is offering a reduced service until further notice. Our premises are currently closed to the public.

Staff are available on the phones 10am to 6pm, Monday to Friday on 0121 643 0821. For general enquires please email hello@blgbt.org.

Wellbeing Support service

Our Wellbeing Support service is still available during the partial lockdown. For general practical and emotional support we can still offer telephone or virtual support appointments through Zoom video conferencing. For more information or to make a referral into the Wellbeing Support service please email Dannii Richards danniirichards@blgbt.org.

Trans Wellbeing service

For any trans or non-binary service users wishing to access Wellbeing Support, we can still offer telephone or virtual support appointments through Zoom video conferencing. Please email Alexus Savage alexussavage@blgbt.org.

For the Trans Counselling service for trans and Non-binary people, please email Kirandeep Kaur kirandeepkaur@blgbt.org.

The waiting room

https://the-waitingroom.org/

"Wellbeing services at your fingertips." Links to National and West Mids supports for a range of issues affecting adults and young people. Translated into 100 languages.



NEED TO KNOW-

HOUSING

Service: SHELTER

www.england.shelter.org.uk

Up to date information provided about coronavirus & housing, and advice on rights and the latest legislation.

Free webchat service available

Chat to an expert housing adviser online.

Our advisers are available to chat during the hours below:

9am - 5pm on weekdays

What to expect

Most chats usually take around 20 minutes, but can be shorter or longer depending on your issue

Please have any relevant paperwork, information or details about your situation to hand

You can let us know if you'd like us to email a copy of the chat to you We are unable to call you back, as we can only provide advice during the chat Our advisers can help with housing issues in England only. If you're in Scotland or Wales, you can get advice from Shelter Scotland and Shelter Cymru.

TEL:08088004444

Talk to an expert housing adviser if you're in urgent need of housing advice.

You should use this line if:

you have nowhere to sleep, or might be homeless soon

you have somewhere to sleep, but nowhere to call home

you are/could be at risk of harm

Our helpline is open every day of the year:

8am - 8pm on weekdays

9am - 5pm on weekends



Service: Crisis

Helping homeless people



: 0247 708 7400

Please call us **0247 708 7400** or email us at **coventry@crisis.org.uk** and we will get back to you as soon as possible, so we can arrange support.



Emergency Food and Community Helpline



08085 834 333

During COVID-19 there is an Emergency Food Network to

- · Provide food to those who are in greatest need
- · Work locally, to make the most of networks and communities that already exist
- Ensure safety for volunteers and recipients by observing hygiene and social distancing requirements

What is the offer?

The offer is primarily access to food, but many people will need other support, which can be delivered in tandem, including medical supplies, offering advice and social contact, and family support/help to identify, assess and provide more long-term solutions to the issues and problems that people are facing.

WHO IS THE FOOD AND HELP FOR?

FOODBANK USERS

For those accessing foodbanks, including those newly reliant on foodbanks due to loss of work or people who previously accessed other community meals. This will include single people, couples and families in need, primarily for reasons of economic hardship. These people may also be self-isolating due to Covid-19 symptoms and not be able to collect food in person.

An emergency food hub model has been developed The emergency food hubs operate on a 'hub and spoke model', with a centralised hub supporting 10 satellite Emergency Food Hubs across the city.

They run a variety of offers and based on three types of model (Foodbank, delivery, Hub Grub/social supermarket).

SEE NEXT SLIDE FOR LOCATION OF FOOD HUBS

What could an Emergency Food Hub offer?

Foodbank



- Foodbank parcels distributed to those that have a food voucher
- Council will be a foodbank referrer and issue an evoucher, through the central hotline
- Food parcels will be collected (or delivered to doorsteps)

Free school meals



- Food parcels for families where children are not being fed in schools or through the supermarket voucher system
- Additional food for the school holidays
- Collection and delivery, in partnership with schools

Neighbourhood support



- May include offers to do shopping for food and other supplies
- Delivery of hot meals or frozen ready meals
- Different community-led offers that already exist across many of the hubs, supporting people who may not fall into the other two categories



Emergency Food and Community Helpline



08085 834 333

LOCATION OF FOOD HUBS

Ward area	location	Model	Lead agency	Ward co-ordinator
St Michaels/City Centre	Hope Centre	Food Bank	Hope Centre - Hope Community project- Hillfields	James Sampson-Foster
Woodend/Henley Green (WEHM)	Henley Green Community Centre	Grub Hub & Food Bank, Delivery only	Moat house community trust Dianne Williams	Elaine Atthey
Foleshill	Foleshill Community Centre	Grub Hub, & Food Bank Social supermarket	Feeding Coventry – Faye Abbott	Mo Bashir
Binley/Willenhall	Hagard Centre	Food Bank	Willenhall Community Forum-	Shain Akhtar
Lower Stoke/Upper Stoke/Wyken	St Catherine's Church, Stoke Aldermoor and Life Centre	Food Bank & Grub Hub	Buff Stone (St Catherine's church) Ray Arbor (Life Centre)	Jane Mousely
Cheylesmore/ Earlsdon	Cheylesmore Community Centre	Grub Hub	Paul Jamison, Kings Church pauldj@kingschurchcoventry.org	Martyn Harris
Radford/ Holbrooks	St. Francis of Assisi	Food Bank - Deleivery only		Lisa Harasym
Wainbody Westwood	Canley Community Centre	Grub Hub	Thomas Hickinbottom tom@tremulous.co.uk	Hannah Gray
Sherbourne Bablake	Lawrence Saunders Baptist Church	Food bank	Steve Cobbins	Joanne Parsons
Woodlands/Whoberley	Mosaic Family Hub	Food bank	St Andrews Church, Natalie (lead volunteer)	Sarah Derham

Note: Grub Hub model – where families/residents pay £4 a week and receive a mix of items worth a min of £15-20



Emergency Food and Community Helpline



08085 834 333

How do people access the Emergency Food from the Food Hubs?

This is through the food bank voucher system and food banks can be issued by a range of agencies (red paper voucher or e-vouchers):

Citizens Advice

Refugee and Migrant Centre

Change Grow Live

Coventry Independent Advice

Job Shop

Coventry Cyrenians

Law Centre

Family Hubs

Social services

Job Centre Salvation Army

Once in receipt of the voucher they can approach that food hub for food (either in person, phone or email) and the food hubs are advertised on social media. The best way to contact them is through the new Helpline 08085 834 333

When are they open?

The food hubs are open across the week, including Saturdays and the most up-to-date information on these opening times and how people can access food should be sought through the Emergency Food and Community helpline 08085 834 333

'OPERATION SHIELD': Extremely clinically vulnerable' people self-isolating ('shielding')

Separate provision is available for this group of people where they have no other support network (family, friends or established community support). If people have a medical condition which makes them extremely vulnerable to COVID-19 (Coronavirus), they can register themselves and request support, including a weekly food parcel delivered to their doorstep.

More information about how this is working in Coventry can be found here: https://www.coventry.gov.uk/operationshield



Emergency Food and Community Helpline



08085 834 333

FREE SCHOOL MEALS

https://www.gov.uk/government/publications/covid-19-free-school-meals-guidance/covid-19-free-school-meals-guidance-for-schools

For children who are usually fed in school but are not key workers' children or otherwise are not currently attending, free school meals are still available. This includes over 10,000 children in Coventry who receive free school meals and some who also receive free breakfast. Schools are taking different approaches to feeding eligible children who are not in school, including the vast majority that are now issuing the national voucher system which provides supermarket vouchers of £15 per child per week.

To check who is entitled to Free school meals, and how to access them. https://www.coventry.gov.uk/info/54/benefits/168/free school meals

NOTE: Newly entitled (new claimants of Universal Credit) are now entitled and so should not wait until they are in receipt of the benefit. These should be processed through the schools system, so please encourage families to make a request with their school.

Emergency Food Parcels

Children of EEA nationals (and others) who may also be in need may not be entitled to claim benefits. For these children, schools should use the emergency food parcel route. Emergency food parcels can be provided to those children/students attending primary and secondary schools, where families are struggling or facing difficult or challenging circumstances. These parcels include cereal, long life milk, tinned meat/fish/soup/beans/tomatoes/veg/fruit along with pasta/biscuits etc - similar in content to a food bank parcel that would be usually offered to a family of 4.

NEED TO KNOW-LONELINESS AND ISOLATION



Connecting for Good Cov



admin@grapevinecovandwarks.org



02476631040

Website: https://www.connectingforgoodcov.com/

The movement is about:

- Creating ways to keep our connectedness and solidarity going strong as restrictions ease
- Helping ordinary people like you take control and create change you want to see in your streets, community and city.

We're doing this together - everyone in Coventry is welcome whether you receive services, work for services, are a volunteer or simply care. We're offering:

- A way to take action on the things you care about. We will support you, train you and connect you to others who care about the same things
- Access to 15 change movements already happening and many more to come
- Access to Changemaker University teaching you how to organise social action. Two days of training, spread over 10 sessions.

It's all free. If you've never done anything like this before don't worry. Most others haven't either.

CELC- OUR SERVICES



1 02476 223053





Coventry Law Centre is working remotely: all staff are available and their service continues as usual, but just on the telephone.

For new clients the Law Centre will operate a telephone only reception service between 10am and 3pm on 02476 223053, or via e mail to enquiries@centralenglandlc.org.uk

Alongside this, we are currently offering the new Covid-19 helpline that is promoted on the front of this pack, and we have a range of other services that can be accessed directly by specific partners or by the public and that continue to operate.

SERVICES FOR DIRECT ACCESS BY THE PUBLIC

EU SETTLED STATUS —a dedicated caseworker supporting vulnerable migrants to make applications for settled status.

To make contact:

Denisa.gannon@centralenglandlc.org.uk

07507726526

EMPLOYMENT ADVICE LINE

Covid-19 means the law around this area is new and constantly changing. Our specialist employment help line on **02476 252 687** is open between 1.00 pm and 4.00 pm Monday to Thursday.

SERVICES FOR PARTNER ORGANISATIONS

ADVICE FOR FAMILIES – advice and support for families who are being supported by Coventry City Council early help service. Family hub workers can make referrals for families as usual to Anne and Shirley

anne.white@centralenglandlc.org.uk and shirley.cook@centralenglandlc.org.uk

07880193290

07741261039

We are a member of **COVENTRY WOMENS PARTNERSHIP**. This supports women accessing support of Coventry Haven Women's Aid, CRASAC, Kairos and Foleshill Women's Training. All referrals within the partnership will continue as usual

MI FRIENDLY CITIES — providing legal health checks and immigration advice to clients of Mi Friendly Cities partnership and schools working with young people in need of advice about citizenship









CALL US ON: 02476 253165

02476 252683



CALL US ON: 07957 711080 07496 881145



WHATS APP US ON:

07957 711080 07496 881145

E-MAIL US ON: