

Community Help & Advice Initiative (CHAI)

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Have you been made redundant or laid off?

- You may be entitled to the new benefit **Universal Credit**. This will cover your living costs and your rent.
- **How much you will get** depends on your circumstances, i.e. whether you have children, your partner's income, or any other income and savings you have.
- **Make a claim online** at: www.gov.uk/apply-universal-credit or **phone** 0800 328 5644.
- You will get your **first payment** after 5 weeks. If you need money before, you can claim an **Advance**.
- You normally need to **attend an appointment at the JobCentre** to provide proof of ID and proof of rent and any income or savings.
- Claiming as a jobseeker usually means **looking for work and signing on**, but follow the advice provided by the DWP/your work coach as Government advice about **social distancing** may change in the future.

EXCEPTIONS!

- **If you have worked without too many gaps for the last 2 to 3 years**, you are likely to have enough NI contributions to qualify for **contribution-based (new style) Jobseeker's Allowance JSA**. You can make a claim for contributory (new style) JSA by phone: 0800 055 6688. www.apply-for-new-style-jsa.service.gov.uk/ You may also qualify for a top-up of Universal Credit, for example for your rent (unless you already claim housing benefit).

ABOUT CHAI

CHAI is a registered Scottish charity providing free and independent advice to people affected by housing, debt and benefit issues in Edinburgh and Midlothian.

Our objectives are:

- To relieve poverty
- To provide welfare assistance
- To provide practical help
- To provide information, advice and support on issues such as housing, debt, benefits and employability.

If in doubt: Get Advice!

Are you self-isolating or ill due to COVID-19 (or caring for someone who is)?

CASE 1: If you are employed

- Claim **Statutory Sick Pay (SSP)** from your employer. You will be paid from Day 1. The rate is £94.25 per week. Your employer may also provide additional contractual sick pay.
- **Phone NHS 111** for a fit note (instead of your GP) to give to your employer.



- Once SSP comes to an end **after 28 weeks** or **if you don't qualify** for SSP because you weren't earning enough, **see Case 2** →

CASE 2: If you have been laid off or you are self-employed

- **If you have enough NI contributions**, you may be able to claim **contributory (new style) ESA** Employment Support Allowance. You can make a claim by phoning 0800 055 6688.
- **If you don't have enough NI contributions or if you also have rent costs**, claim Universal Credit. Apply online www.gov.uk/apply-universal-credit or phone 0800 328 5644.

You **won't** have to attend any **appointments** at the JobCentre to start your claim, and won't have to attend any **medicals** to prove you are unfit for work if you are affected by the coronavirus.

Are you waiting for a medical?

All face-to-face assessments for sickness and disability benefits have been **suspended** for 3 months with effect from 17 March 2020.

You will be notified by the DWP about any alternative arrangements which may involve either telephone or paper-based assessments.

If you claimed ESA because you are affected by the coronavirus, for example you have symptoms or are self-isolating (or need to care for someone who is), you won't have to attend any medical to prove you are unfit for work.

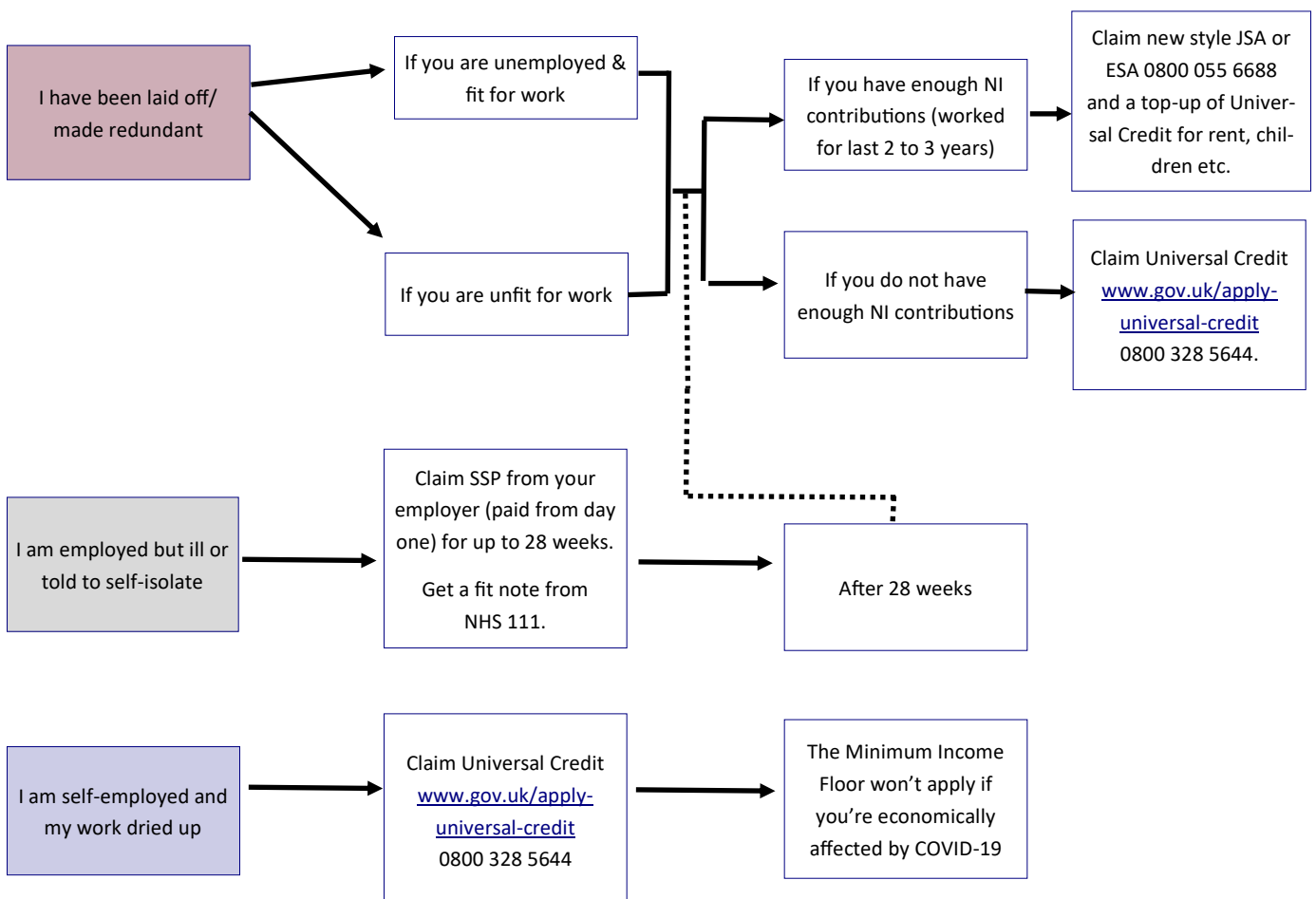
You can get a fit note from NHS 111.

For the self-employed whose work dried up

- Claim Universal Credit. **Make a claim online** at: www.gov.uk/apply-universal-credit or **phone** 0800 328 5644.
- NOTE: Most self-employed people will **not** qualify for contribution-based (new style) JSA UNLESS they **previously** worked as **employees** and paid Class 1 NI contributions.

- If you claim Universal Credit, the **Minimum Income Floor** won't apply to you if you are affected by the economic impacts of the outbreak. This means your **actual** self-employment earnings will be taken into account — not estimated earnings based on how much you're supposed to work each month.

In summary



If in doubt: Get Advice!