

# Financial support during Coronavirus/Covid-19



Covid-19 has had an enormous impact across the country. Whether you're an employee, self-employed, unemployed, retired or bringing up a family, everyone has faced significant challenges in recent months.

As we head into winter the impact of the pandemic continues to be felt. In response to this, a range of financial and welfare related support measures have been put in place, both at a national and local level, to help those affected.

At East Lothian Council, we are working closely with our partners, local community groups and volunteers to make sure help gets to those who need it. This leaflet brings together some of the help available, with links to further information.

**If you have difficulty accessing this information online, please let us know and we will arrange for a hard copy of the leaflet to be sent to you.**

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## Universal Credit

You can claim Universal Credit (UC) if you're on a low income regardless of your employment status (employed, self-employed or furloughed, or if you are sick, self-isolating or a carer). UC can also top-up the other benefits included in this leaflet, depending on your situation. The amount you receive will depend on your individual circumstances, for example the number of people in your household, other income and savings you may have. The standard allowance has currently been increased. UC claimants may also be eligible for an additional element to help with housing costs, i.e. your rent.

You can apply for UC online at [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit). Successful applicants will receive payments after 5 weeks. Advance payments are available if you need help with bills or other costs during this period.

**PLEASE NOTE:** *It is important that you seek advice if you currently receive any other benefits (i.e. Income Support, ESA Income Related, JSA Income Based, Tax Credits, Housing Benefit) and are thinking about applying for UC. Your current benefit **will stop** when you apply for UC and you will be unable to reclaim your original benefit. Please bear in mind that any amount you receive under UC could be lower than your current benefit. Get advice before claiming.*



Find out more online at [www.gov.uk](http://www.gov.uk) or  
DWP Freephone Helpline **0800 328 5644**

## Support if you are sick

### New Style Employment and Support Allowance (Contribution Based)

This is currently also available to employed and self-employed workers who have been directly affected by Covid-19, caring for a child who is ill with the virus or self-isolating in accordance with Government guidelines.

It can be claimed from the first day of sickness. To claim you will need to have paid enough in National Insurance contributions, you will not need a 'fit note' from your GP but should get an 'isolation note' from NHS111 or NHS online. DWP health assessments are currently being carried out by telephone or video.



Claim NSESA(CB) online at [www.gov.uk](http://www.gov.uk) or  
telephone **0800 328 5644** and select option 2

## Support if you are sick

### Statutory Sick Pay

You should be eligible for Statutory Sick Pay (SSP) from Day 1 if you have been directly affected by Covid-19, caring for a child who is ill with the virus, self-isolating or vulnerable and shielding in accordance with Government guidelines. You will not need a 'fit note' from your GP but should get an 'isolation note' from NHS111 or NHS online. If you are off sick for any other reason, standard rules apply and SSP will start from Day 4, not Day 1.

 **To find out more contact your employer**

## Support for employed

### Coronavirus Job Retention Scheme (also known as the Furlough Scheme)

The Government's Job Retention Scheme has been extended until March 2021.

The Scheme allows your employer to furlough you and apply for a Government grant to cover 80% of your average wages where you are on their payroll from at least 19 March 2020.

The aim of the Scheme is to give businesses security over the winter months and to protect viable jobs in businesses who are facing lower demand over winter due to Covid-19, to help keep their employees attached to the workforce.

 **To find out more contact your employer**

## Support for self-employed

If you have to take time off work due to illness or self-isolation, or have lost your income due to Covid-19, you may be entitled to claim benefits.

The Government's Coronavirus Self-Employment Income Support Scheme will allow you to claim a taxable grant worth 80% of your trading profits from March, up to a maximum of £2,500 per month. HMRC will contact you if their records show you have filed tax returns for self-employed for at least 12 months and invite you to apply online through their portal. The Self-Employment Income Support Scheme has now been extended to January 2021, paid 3 monthly. The minimum income floor (for self-employed) has been removed until 30 April 2021. Other supports include:

- Self assessment payments on accounts due on 31 July 2020 will now not need to be made until 31 January 2021. VAT payments due before 30 June 2020 will not now need to be made until 31 March 2021.
- Grants for local businesses – visit [www.eastlothian.gov.uk/supportgrants](http://www.eastlothian.gov.uk/supportgrants)
- Changes to the minimum income floor of UC so this does not apply during illness/self-isolation [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)
- If you're a Director of your own company and pay through PAYE, you may be able to get support from the Coronavirus Job Retention Scheme. Visit [www.gov.uk](http://www.gov.uk) to find out more.

## Support for unemployed

### New Style Job Seekers Allowance (Contribution Based)

To claim you will need to have paid enough in National Insurance contributions. From 1 July 2020 the requirement to look for work, with associated sanctions, has been reintroduced but if affected by Covid-19, you will not have full work related requirements applied; this has been extended to May 2021.



**Claim NSJSA(CB) online at [www.gov.uk](http://www.gov.uk) or telephone 0800 328 5644 and select option 2**

### Self-Isolation Support Payments

If you have been contacted by Test and Protect and advised to self-isolate as a result of Covid-19, you may be entitled to a self-isolation support grant of £500. To qualify, you must meet the following eligibility criteria:

- You have been asked to self-isolate by Test and Protect on or after 28 September 2020
- You are employed or self-employed who cannot work from home and who will lose income as a result of self-isolating
- You are currently receiving at least one of the following benefits – Universal Credit/Working Tax Credit, Income related Employment and Support allowance, Income based Job seekers allowance, Income support, Housing Benefit and/or Pension Credit
- From 7 December 2020 extended to parents of children required to self-isolate and to those who have not yet claimed Universal Credit but may be eligible.
- Discretion to award a Grant for those self-isolating not on a qualifying benefit



**To apply, visit [www.eastlothian.gov.uk/isolate](http://www.eastlothian.gov.uk/isolate)**

## Other financial support

### Job Start Payment

This is a new Social Security Scotland benefit to help with the costs of starting a new job.

16 to 24 year olds who have been out of work and receiving a qualifying benefit for at least six months can apply. Also eligible are 16 to 25 year old care leavers who have been out of work and receiving a qualifying benefit on the day they receive their job offer.

Qualifying benefits are Income-based Job Seekers Allowance, Income-related Employment Support Allowance, Income Support or Universal Credit.

You can get a one-off payment of £250, or the higher rate of £400 if you're the main carer of any children.



**You can apply online at [www.mygov.scot/benefits](https://www.mygov.scot/benefits) or through the Freephone helpline at 0800 182 2222**

### Scottish Child Payment

This is a new Scottish Social Security benefit introduced to help support children under 6 in lower income families.

Families who meet the criteria and are eligible to apply will receive a payment of £10 per child, per week (equivalent to £520 per year). Payment will be made on a four-weekly basis. Applications to receive this benefit are currently open for families with children under six, with the first payments being made by the end of February 2021. This is ahead of the payment being made to eligible families with children under sixteen by 2022. There are no limits to the number of children per family who can receive this benefit.

In order to be eligible for Scottish Child Payment you must be in receipt of a qualifying benefit.



**You can apply online at [www.mygov.scot/benefits](https://www.mygov.scot/benefits) or through the Freephone helpline at 0800 182 2222**

### Rent

Temporary emergency legislation has been passed to prevent tenants of private and social landlords being evicted for non-payment of rent, however it is important that you continue to pay your rent if you can to prevent arrears accruing.

If you're struggling, speak to your landlord and let them know your situation.

If you're a council tenant and you need help or advice, contact the Rent Income team straight away and we'll do what we can to help you.



**Phone our dedicated helpline on 01620 827528**  
**Email [rentincome@eastlothian.gov.uk](mailto:rentincome@eastlothian.gov.uk)**  
**or visit [www.eastlothian.gov.uk/rent](http://www.eastlothian.gov.uk/rent)**

It's also worth checking you're claiming all financial support you may be entitled to:

- Pensioners on a low income may qualify for Housing Benefit (HB) to help towards rent and some service charge costs. Apply online at [www.eastlothian.gov.uk/applyforhb](http://www.eastlothian.gov.uk/applyforhb)
- Working age people out-of-work or on a low income may be entitled to UC, including some help towards your housing costs. Apply online at [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)
- Discretionary Housing Payment (DHP) may also be available. You must be entitled to HB or the housing costs part of UC to get a DHP. Apply online at [www.eastlothian.gov.uk/dhp](http://www.eastlothian.gov.uk/dhp)
- Local Housing Allowance has increased in line with market rent in your area. This will help anyone who already claims UC or HB.

Private landlords can apply for a three-month buy-to-let mortgage holiday if tenants are struggling to pay. While they don't have to pass this on to tenants, many will. Speak to your landlord if you need help.

## Mortgage

You can use the mortgage payment holiday scheme to stop your payments for three months. Lenders will not charge fees for this, but there will be an additional cost over the term of your mortgage as interest will build on the money you haven't paid off. You need to contact your mortgage lender to arrange this. Lenders will not repossess any property at this time.

## Council Tax

It's important that you continue to pay your Council Tax if you are able to. This helps to pay for the essential services we provide to all local residents.

If you're struggling, speak to our Council Tax team straight away and let them know your situation. We will work with you to make sure you get any help you need.



**Phone our dedicated helpline on 01875 824 314**  
or visit [www.eastlothian.gov.uk/counciltax](http://www.eastlothian.gov.uk/counciltax)

## Council Tax Reduction

You may be entitled to a Council Tax Reduction (CTR) if you have lost your job, had your hours reduced or are on a low income. You can apply if you own your home or rent. The amount you receive will vary based on your circumstances. CTR is not automatically awarded even if you are claiming UC so you need to apply separately for this.



**Apply online at [www.eastlothian.gov.uk/claimctr](http://www.eastlothian.gov.uk/claimctr)**

### Scottish Welfare Fund

This provides a one-off grant if you are on a low income, or are facing a crisis. There is no need to pay the money back. There are two types of grant available:

**Community Care Grant** – usually provides goods to help you settle into a new home (after hospital, care or homelessness) or if you're in exceptional circumstances such as relationship breakdown or domestic violence. If you have submitted an application, we will get back to you with a decision within 15 working days.

**Crisis grant** – awarded to meet living expenses that have arisen as a result of an emergency or disaster to avoid serious damage or risk to the applicant. Examples include food, essential heating costs, nappies, toiletries, etc. If you have submitted an application, we will get back to you with a decision within 2 working days, after we receive all information to deal with your claim.

To apply you must be over 16, have a low income, have no means of support, have savings less than £700 (£1200 if you are pension age) or be entitled to either Income Support, Income Based Jobseekers Allowance, Income Related Employment and Support Allowance, Universal Credit or Pension Credit.



**Apply online at [www.eastlothian.gov.uk/swf](http://www.eastlothian.gov.uk/swf) or phone 01620 828790. If you require an urgent update, please leave a message and we will get back to you as soon as we can.**

### Free School Meals and School Clothing Grants

Your child may be eligible for free school meals to ensure that they receive a free, balanced and healthy meal during the school day. This service is delivered discreetly so that it is not obvious to other children that your child is receiving this benefit. Your child may also be eligible for a school clothing grant of £100. Qualifying criteria applies.



**To find out more or to apply visit [www.eastlothian.gov.uk/freeschoolmeals](http://www.eastlothian.gov.uk/freeschoolmeals)**

### East Lothian Energy – Affordable Energy Tariffs

People's Energy and East Lothian Council are working together to offer a range of affordable energy tariffs for East Lothian residents.

These tariffs could save you up to £200 a year against the energy price cap – based on Ofgem's typical medium domestic consumption values for the East Lothian area (correct as of 31 July 2020).

- affordable local energy tariffs – available as variable or fixed
- exclusive to East Lothian residents – you'll need an East Lothian postcode to sign up
- People's Energy members rate them as excellent on TrustPilot – you're in good hands

 **Find our more at [www.peoplesenergy.co.uk/eastlothian](http://www.peoplesenergy.co.uk/eastlothian)**

### Home Energy Scotland

Energy suppliers are offering help to anyone struggling to pay their bills as a result of Covid-19. Suppliers will deal with any concerns you have, so the best thing to do if you are self-isolating or struggling to pay your bill is to contact your energy provider straight away.

 **To find out more, or to get advice visit [www.homeenergyscotland.org.uk](http://www.homeenergyscotland.org.uk)**

## Access to food

Across East Lothian there is a network of organisations providing support to people who are struggling to access food. This varies from fresh or tinned ingredients to pre-prepared meals which can be reheated. Some will require a referral from Social Work or another professional, whereas others you can refer yourself to. Families who are in receipt of Free School Meals can also receive weekly lunch pack deliveries.



**Find out more about the support that is available to you at [www.eastlothian.gov.uk/accesstofood](http://www.eastlothian.gov.uk/accesstofood)**

## Access to warm clothing

### Keeping children warm

As well as school clothing grants, many of our local area partnership and community bodies have arrangements in place to help families access warm clothing.



**To find out about more support in your area email our Connected Communities team at [connectedcommunities@eastlothian.gov.uk](mailto:connectedcommunities@eastlothian.gov.uk)**

In addition to this, there's a lot of helpful information for parents and carers on the Council website. This includes information about how schools are managing their clothing banks and what arrangements are in place for families who may struggle to afford warm clothing.



**Visit [www.eastlothian.gov.uk/education](http://www.eastlothian.gov.uk/education) to find out more**

## Sources of help and advice

### East Lothian Council's Financial Inclusion team

Our team will help you work out what benefits you're entitled to. There's a lot of information around and it can be difficult to work out what it means for you. In some circumstances we can help you over the phone with your application. There is a lot of information online at [www.eastlothian.gov.uk/financialinclusion](http://www.eastlothian.gov.uk/financialinclusion) or you can call us on 01620 827827. Please bear in mind demand for our services is high just now but we will reply to all messages. Our services are free and confidential.

### Citizens Advice Bureau

Citizens Advice provides free, independent and confidential advice to local residents on a range of matters including benefits, debt and housing advice. Covid-19 means staff are extremely busy and are currently providing a telephone and email service only. If you wish to get in touch, contact details for your local CAB are listed overleaf.

### The Scottish Citizens Advice Network

The Scottish Citizens Advice Network, in partnership with the Scottish Government, has launched a new Scottish Citizens Advice Helpline to support people affected by Coronavirus. Visit [www.cas.org.uk](http://www.cas.org.uk) or phone on 0800 028 1456 Monday – Friday 9am – 5pm.

### The Department for Work & Pensions

There's lots of helpful information on the Department for Work & Pensions (DWP) website [www.gov.uk](http://www.gov.uk) including more information about recent Government changes which have been introduced to help during this challenging time.

## Sources of help and advice

### Social Security Scotland

Social Security Scotland is an Executive Agency of the Scottish Government and are responsible for administering a number of devolved benefits, including financial help during pregnancy and with children up to school age.

Currently, Social Security Scotland administer the following benefits:

- Best Start Grant – Pregnancy and Baby Payment
- Best Start Grant – Early Learning Payment
- Best Start Grant – School Age Payment
- Best Start Foods
- Scottish Child Payment
- Child Winter Heating Assistance
- Carer's Allowance Supplement
- Young Carer Grant
- Job Start Payment
- Funeral Support Payment

You can apply for these benefits in a number of ways, for example by post, Freephone by calling **0800 182 2222** or online by visiting **mygov.scot**

### Support from your local community resilience group

Local resilience groups can help in a number of ways, for example collecting shopping, essential supplies and supporting people in emergency need of care.

This could be particularly useful for people who are not able to leave their home, for example if they are self-isolating and/or unwell.

Anyone requiring assistance from their local community resilience group can email **customerservices@eastlothian.gov.uk** or phone our public information line on **01875 824300** between the hours of 10am and 3pm, Monday to Friday. We can then ensure that you know how to access help locally.

## Sources of help and advice

### Mental Health care when it counts (CWIC)

Struggling with your mental health? There is now a quicker way to access a wide range of Mental Health Specialists.

#### Our team

The CWIC Team are administrators, Mental Health Occupational Therapists and Mental Health Nurses.

#### What we do

We will listen and work with you to help you find better ways to manage your mental health. We work closely with GP's, NHS Services and other community organisations to support you better.



**Call 01620 642963**  
**(Monday to Friday 09.00 to 16.00)**

There's now a quicker way to access mental health specialists

Feeling low, anxious, depressed, stressed?

Phone the CWIC Mental Health Line  
**01620 642 963**

#InYourHands  
#CareWhenItCounts

Monday to Friday 09.00 to 16.00  
For anyone aged 18+

East Lothian  
Health & Social Care Partnership

**Muscle or joint pain?**



If you have an MSK problem and you are over 16, use our new MSK support line on **01620 642 968** on **Monday, Tuesday or Friday** between **09.00-11.30**

East Lothian  
Health & Social Care Partnership

## Find out what you could be entitled to

If you're unsure what to claim or what you might be eligible for, check out our online benefits calculator at [www.eastlothian.gov.uk/entitledto](http://www.eastlothian.gov.uk/entitledto) Remember, this will only be an estimate as you will need to apply and any application will be subject to the relevant eligibility criteria.

### **ELC Financial Inclusion**

01620 827827 and ask for Financial Inclusion  
financialinclusion@eastlothian.gov.uk  
www.eastlothian.gov.uk/financialinclusion

### **ELC Scottish Welfare Fund**

01620 828790  
www.eastlothian.gov.uk/swf

### **ELC Council Tax**

01875 824314  
www.eastlothian.gov.uk/counciltax

### **ELC Benefits**

01620 827730 for Council tenants  
01620 827729 for private tenants/owner  
occupier  
benefits@eastlothian.gov.uk  
www.eastlothian.gov.uk/benefits

### **ELC Payment Line**

You can pay your Council bills online at [www.eastlothian.gov.uk/payforit](http://www.eastlothian.gov.uk/payforit). Alternatively call us on 01875 824301

### **The Department for Work & Pensions**

UC Helpline: 0800 328 5644  
www.gov.uk

### **ELC Rent Income**

01620 827528  
rentincome@eastlothian.gov.uk  
www.eastlothian.gov.uk/rent

### **CAB Haddington**

01620 824471  
www.haddingtoncab.co.uk

### **CAB Musselburgh**

0131 653 2748  
www.musselburghcab.org.uk

### **Social Security Scotland**

Freephone 0800 182 2222  
www.socialsecurity.gov.scot

### **Local Community Resilience Groups**

01875 824300  
customerservices@eastlothian.gov.uk

## **PLEASE NOTE**

This is a fast-changing situation which has increased the demand for our services. We understand the anxiety it is causing for our residents and want to help you with advice and support. Along with other agencies, you may find that your call is in a queue or you need to leave a message. We will reply to all messages and emails we receive.

**We regularly update our website with information. Visit [www.eastlothian.gov.uk/coronavirus](http://www.eastlothian.gov.uk/coronavirus) for the latest details for East Lothian.**



**East Lothian**  
Council



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