

Coronavirus (COVID-19) and Welfare Benefits

(updated 31.03.20)

Frequently Asked Questions:

General

I've been told that if I'm self-isolating then I may be able to claim benefits. But what exactly does self-isolating mean?

People self-isolate for different reasons. In the world of benefits special rules apply to someone who is self-isolating, so it is important to understand what exactly it means.

The problem we have is that there is no useful definition.

In the amending ESA and UC Regulations they define isolation in relation to a person, as *'the separation of that person from any other person in such a manner as to prevent infection or contamination with Coronavirus disease.'*

And in the amending SSP Regulations, to be treated as incapable for work the claimant has to be *'...isolating himself from other people in such a manner as to prevent infection or contamination with coronavirus disease, in accordance with guidance published by Public Health England, NHS National Services Scotland or Public Health Wales.'*

At the moment, the government is advising 'social distancing' for those with certain health conditions - but this not the same as 'self-isolation'.

So those who would be classed as 'self-isolating' will be those who:

- Are infected or contaminated with Coronavirus
- Are showing symptoms of the Coronavirus
- Are in the same household as someone infected with or showing symptoms of the Coronavirus

I'm self-isolating and I've been told to claim Universal Credit – is this my best option?

That depends on whether or not you are currently getting any of the benefits Universal Credit replaces in particular Tax Credits and/or Housing Benefit.

If you are, then:

- If you make a claim for Universal Credit any Tax Credits and/or Housing Benefit you are currently receiving will stop.
- You will then have to wait around 5 weeks before you receive any Universal Credit.

- If you make a claim for Universal Credit you can receive an Advance Payment, but this is a loan that needs to be repaid.
- For some people Universal Credit pays less than the Tax Credits and/or Housing Benefit they have been getting and so you could find that in the long run you end up worse off.
- More deductions for debts can be taken from a Universal Credit payment than from a Tax Credit or Housing Benefit payment – these reduce how much you receive every month.

My pay from work has dropped and I'm really struggling. I don't know how I'm going to pay this week's rent – I've been told that if I make a claim for Universal Credit I can get an interest free loan within days, and that would really help. Is this true?

Someone who makes a new claim for Universal Credit can receive an Advance Payment. How much they receive depends on their income and personal circumstances.

An Advance Payment is an interest free loan and you pay it back over 12 months – the repayments are taken out of your Universal Credit award before you receive the payment.

If you are not currently getting any of the benefits Universal Credit replaces, in particular, Tax Credits and/or Housing Benefit, then you may have nothing to lose.

However, if you are getting them, then as soon as you make a claim for Universal Credit these benefits will stop and you will not be able to get back on them. Some people are worse off on Universal Credit. So before you make the claim for Universal Credit you need to ensure that this is – in the long run – the best option for you, and it could be that delaying your date of claim could be beneficial to you. So please seek advice from a Benefits Adviser.

And contact your landlord to let them know your current situation.

As my hours and therefore my income will drop for a couple of weeks, meaning I'm going to struggle to pay my rent this month, I've been told I should claim Universal Credit – is this a good idea?

That depends on whether or not you are currently getting any of the benefits Universal Credit replaces in particular Tax Credits and/or Housing Benefit.

If you are not currently getting any of the means-tested benefits, then you may have nothing to lose by making a claim for Universal Credit. Whether you are entitled - and how much you will receive if you are - will depend of your income, savings and personal circumstances.

If you are currently getting Tax Credits and /or Housing Benefit, then you may be better off staying on these in the long run. Seek advice from a Benefits Adviser.

I'm self-isolating and work has said they will pay me Statutory Sick Pay (SSP), but this is all. I'm going to struggle to manage - is there anything else I can claim?

That depends on whether or not you are currently getting any of the benefits Universal Credit replaces in particular Tax Credits and/or Housing Benefit.

If you are not currently getting any of the means-tested benefits, then you may have nothing to lose by making a claim for Universal Credit. Whether you are entitled and how much you will receive if you are will depend on your income, savings and personal circumstances.

If you are currently getting Tax Credits and /or Housing Benefit, then you may be better off staying on these in the long run. If you do decide to claim Universal Credit, then it could be that delaying your date of claim could be beneficial to you. So please seek advice from a Benefits Adviser.

And contact your landlord to let them know your current situation.

On Universal Credit

I'm getting Universal Credit to top up my wages. But I've had to self-isolate - is there anything I should do?

Contact your Work Coach – let them know that you are self-isolating and that you should be treated as having a 'Limited Capability for Work', and, if your award does not already include a work allowance, you may now be entitled so request that this is included. Keep looking at your UC account / texts and watch out for any 'to-do's' – make sure you do complete any given to you. Keep your Work Coach informed of your situation. If you are likely to be off work for more than 7 days, get an 'isolation note' from NHS111 online and for your employer – the DWP should not ask you for this.

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

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

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

I've been 'furloughed' from work and my child's nursery is closed. The nursery is charging a retainer to guarantee my child's place when things get back to normal. Will my Universal Credit still cover 85% of the cost even though I'm not actually going into work?

We hope so! The Childcare Cost Element is for claimants who are in paid work – and whilst you are furloughed, we hope that you would still count as being in work. So as long

as you continue to promptly report what you have paid to the nursery, hopefully you should still have a Childcare Cost Element included in your UC assessment.

The company I work for is in financial difficulties, I am worried that it will go into liquidation and I will have no job – can I claim Universal Credit?

As long as you satisfy the basic claiming criteria for Universal Credit you will be able to make a claim. You have to: be working age, have savings/capital under £16,000, be in GB, not be excluded from UC (some students are excluded depending on age, level of course etc), not be claiming Tax Free Childcare, and agree to a claimant commitment. Whether you will have an award paid/how much will depend on your individual circumstances. You could use an online calculator to give an estimate of how much you may be entitled to.

Hopefully, due to the recent government announcements regarding the Job Retention Scheme your employer will be able to keep you on.

If you are laid off, then the timing of your UC claim may be important (see below) and you should also make a new claim for Council Tax Support.

I've just lost my job and I'm due some holiday pay - when can I claim Universal Credit?

You can claim immediately, but depending how much holiday pay you are due, and when, you may be better off delaying your claim until you receive it. If you are due a significant amount of holiday pay in the next few days / couple of weeks, then it is more likely that it would be better to delay the claim until after you receive this payment. This is because this payment from your employer will reduce your UC award.

If you are entitled to a work allowance and the amount of holiday pay (and any wages you are still due) is less than this allowance, then you should claim immediately. This is because the payment from your employer will be totally disregarded and so not affect your UC award.

If you are not sure what you are best doing, contact a Benefits Adviser

My contract of employment has just ended and I've made a claim for Universal Credit. But my outgoings are going to be much higher than my income – what can I do?

Make sure you claim Council Tax Support to help you with your Council Tax Bill. If you pay rent and so have a Housing Costs Element included in your Universal Credit award you can also try for a Discretionary Housing Payment from your Local Authority.

Think about what bills / expenses you can cut down – there's lots of useful information online. Speak to a Money Adviser who can help you renegotiate debt repayments and draw up a realistic budget.

Contact your Local Authority and ask if they can provide any help through their Local Welfare Assistance fund – note not all Local Authorities have these.

You could also contact your local Food Bank to see what help they can provide.

I need to make a claim for Universal Credit but I'm self-isolating and don't have access to the internet at home. How can I make that claim?

You should ring the UC Helpline 0800 328 5644 and explain your situation. They will be able to take your claim over the phone and explain what happens next.

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

You should contact your Work Coach by sending them a message via your UC journal and ring the UC Helpline 0800 328 5644 and explain your situation. You should have your claimant commitment altered to reflect the fact that you do not have to be available for work nor do any work search. Make sure you accept this online within 7 days, otherwise your claim could be closed.

Keep in contact with your Work Coach and watch out for any texts and 'to-do's'. As soon as you stop self-isolating your claimant commitment will be altered again to reflect your new situation – and again you will need to agree to it within 7 days.

I'm currently on UC as a jobseeker but need to provide care for my Mum who has come down with Coronavirus. I'm worried that my UC will be sanctioned as I'm having to stay with Mum temporarily. And she's no access to the internet.

Let your Work Coach know what is going on. If you are having to self-isolate due to government guidelines you should be treated as having a limited capability for work.

This means that your Work Coach should review your claimant commitment and tailor it to your current situation. As, in addition to having a limited capability for work, you also have temporary caring responsibilities, we would hope the DWP would suspend all work-related requirements.

The main thing is making sure the DWP know your situation as soon as possible – call the Helpline 0800 328 5644 if you can't access the internet to get on your journal.

I need to send my Work Coach a message but I'm self-isolating and don't have access to the internet at home. What should I do?

You should ring the UC Helpline 0800 328 5644 and explain your situation. They will be able to explain what happens next.

I need to make a claim for Universal Credit. I am self-isolating as my partner is showing symptoms of the Coronavirus. Will I have to attend the Jobcentre for a New Claim appointment? I've heard that if I miss this appointment our claim for UC will be closed. What should I do?

You should not be asked to attend an appointment at the Jobcentre at the current time, due to the Coronavirus. You can communicate with your Work Coach by sending them a message via your UC journal and ring the UC Helpline 0800 328 5644.

I am a jobseeker and I get Universal Credit for myself and my two children. The children get free school meals, but the school has closed – what should I do?

The government has said that families who get free school meals due to being on a low income will be offered vouchers for supermarkets or local shops, or food or meals by their schools. So, if you have not already been contacted by the children's school, you could ring the school to find out what the local arrangements are.

On Tax Credits

I'm self-isolating so can't go into work – I've let my employer know. I get Working Tax Credit – will this continue whilst I'm off work?

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

Will they re-assess my Tax Credits to take account of my lower wages?

If your wages have dropped due to being designated a 'furloughed worker' then we are hoping that the rules will work in a way that treats you as working your normal hours – so you can continue to receive Working Tax Credit.

If however, your wages have dropped because your hours at work have dropped then you need to check whether your hours drop below the minimum required to qualify for Working Tax Credit (WTC), this may end (see next question). If you continue to work the required number of hours to qualify for WTC, read on.

If your wages are only dropping for a couple of weeks, your Tax Credits are unlikely to be affected and you can continue to receive your Tax Credits as normal.

This is because HMRC will only reassess your entitlement to Tax Credits if your annual income reduces by £2,500 or more. So, you need to work out how much your wages are reducing by, and for how long, to work out whether your annual income will reduce enough for your Tax Credits to be reassessed.

If your wages are going to be affected by the Coronavirus outbreak for a long time, then your earnings are more likely to drop by more than £2,500 in total and so your Tax Credit award could be reassessed.

Tax Credits are assessed for each tax year. As we are now in March, you might not see a drop of more than £2500 in the tax year 6th April 2019 – 5th April 2020, but you might do in the next tax year. Let HMRC know about your situation.

You should also check to see whether claiming Universal Credit would be a better option for you – especially if you pay rent. Contact a Benefits Adviser.

My hours have now dropped below those required to claim Working Tax Credit – so will my Tax Credits stop?

If your hours are reducing for 4 weeks or less, then you can stay on your Tax Credits. However, if you know that the reduction in your hours is going to last longer than this, then,

if your hours have dropped below those required for you to remain entitled to Working Tax Credit, you must notify HMRC and your Working Tax Credit award will stop – although you will be entitled to a 4 week run-on.

If you are also getting some Child Tax Credit this can continue (although if the drop in your hours is going to be long term it is worth checking whether or not you'd be better off on Universal Credit).

If you are not getting any Child Tax Credit you may need to claim Universal Credit instead.

My partner has Coronavirus so the whole family must self-isolate. We're getting Tax Credits to top up her income, but no Housing Benefit as our earnings are too high. We're waiting to see if anyone else comes down with Coronavirus but, because our only income is now Statutory Sick Pay and Tax Credits, we are going to struggle to pay the rent. She doesn't think her employer will be entitled to pay her under the Job Retention Scheme as her job is not under threat. We don't want to claim UC and would rather stay on Tax Credits if we can. If we delay claiming UC to see what happens (as this could just be a short-term thing) - but then decide to claim UC - will we be able to get the claim backdated?

Unfortunately, delaying claiming UC for these reasons wouldn't fall under the rules that would allow a claim for UC to be backdated. In the short term, as your partner is receiving Statutory Sick Pay (SSP) she is still treated as being in work for Tax Credit purposes, and so your Tax Credits can continue. If she is likely to be off longer than a few weeks, then HMRC may be willing to reassess your entitlement. You may also wish to contact a Benefit Adviser to do a benefit check to compare any potential UC award with your current Tax Credit entitlement and then make an informed decision. Also, let your landlord know about your current situation.

I currently work part time (16 hrs pw) and care for my severely disabled son who receives DLA high rate care. I do get some Housing Benefit and Tax Credits, but my employers have said there is no work at the moment, so I am staying at home and have accepted being designated as a 'furloughed worker'– do I have to claim Universal Credit?

No, you don't have to claim Universal Credit, although this could be an option.

If your employer is unable to give you any work at the moment but is keeping you on their payroll then they will be entitled to receive a grant that will mean they can pay you at least 80% of your normal wages or £2,500 a month (whichever is the lower). You are likely to be treated as working your contracted hours and therefore able to stay on Tax Credits. You can request HMRC to reassess your Tax Credits but whether they are able to do so or not depends on whether your earnings in any tax year are dropping more than £2,500 or not.

So, you could choose to claim UC. This would mean your Tax Credits and HB awards would stop. You would have to wait around 5 weeks until you got your first UC payment – although you could request an Advance Payment.

If you are spending 35 hours or more a week caring for your son then your UC award would include a Carer Element, and this could continue when you start back at work regardless of your hours or pay.

There's a lot to consider here – including the additions for your disabled son, and potential deductions (more debt deductions can be taken from your UC than from Tax Credits and/or HB). So, you are best contacting a Benefits Adviser and getting a calculation done to see which situation would be better for you now and in the long term.

I'm a self-employed physiotherapist. I live with my partner and 3 children in a rented property. The majority of my customers have cancelled their bookings due to the Coronavirus outbreak and I can't see that I'll have much work in the coming weeks. My partner does not work and we don't have any savings. We do get some Working Tax Credit and Child Tax Credit.

You may* be entitled to a lump sum grant payment from the Self-Employed Income Support Scheme, but this will not be paid until May / June.

Even though you are no longer working the required number of hours for WTC, your WTC can continue for 4 weeks – so if you think your work will pick up again within 4 weeks, you could remain on Tax Credits.

However, it might take longer for your work to pick up. So, you might need to consider making a claim for Universal Credit - particularly as you have rent to pay.

If you do claim UC, then your Tax Credits will end straight away (i.e. no 4-week run-on).

You will be able to apply for an Advance Payment to tide you over until your first UC payment- and you can apply online. But this will be recovered from your on-going payments.

When you receive the grant from the Self-Employed Income Support Scheme, we are hoping that this will be treated as earnings – and therefore only taken into account for the UC Assessment Period in which it is received. This would mean that any UC that you receive between now and then would be safe and not overpaid.

New regulations allow the UC dept not to apply the Minimum Income Floor due to the Coronavirus outbreak, so make a request on your journal. That way, your Universal Credit award will be based on your actual income less allowable expenses, instead of being based on expected earnings.

*NOTE: If you have set yourself up as a Director of a business, then you will not be entitled to a payment from that scheme. You may wish to consider – if you are not going to have any customers for a period of 3 weeks or more – to register yourself as a 'furloughed worker'. You are assuming you would then be treated as working your normal hours and your Working Tax Credit could continue in payment, although you may be better off on Universal Credit.

I'm a single parent with two children. I'm a self-employed delivery driver. I currently get Working Tax Credit, Child Tax and a small amount of Housing Benefit. My income has increased. What should I do?

You should notify both HMRC and the HB Office. It is likely that your Tax Credit award will reduce and your HB award could stop altogether.

Should your income drop again in the future, then let HMRC know and they may be able to reassess your award. But you will not be able to make a new claim for Housing Benefit, so at that point you may be better claiming Universal Credit – but get advice first.

Can my Tax Credits be increased for the next few weeks?

I am a single parent who is self-employed - I do body piercing and tattooing. I claim Tax Credits for myself and my 2 children. I have no work at the moment and I am worried about how I will manage financially. All I have is my Tax Credits - which is not enough to live on and pay the rent. I might be able to get help from the government scheme - but that won't be paid until June!

The government announced the new Self-Employed Income Support Scheme, but as yet there have been no regulations on how Tax Credits or UC will be affected.

Under the normal rules your Working Tax Credit would stop 4 weeks after your work stopped (or dropped below the normal weekly hours required to qualify for Tax Credits - for you this is 16 hours per week).

But we do not know yet, if you are due help from the Self-Employed Income Support Scheme, whether you would still count as being in 'remunerative' work whilst awaiting that help. If the government decides to treat you as if you are still working sufficient hours, your WTC could continue.

In the long run you may be better trying to stay on Tax Credits – you would need to speak to a benefits adviser to check this.

If your Working Tax Credit ends, you will probably need to claim Universal Credit.

Even if your Working Tax Credit continues, you might be better off / need to claim Universal Credit anyway.

Even if the government decide to treat you as still being in 'remunerative' work and allow your Tax Credits to continue, you should be aware that your Tax Credits will not increase straight away. Your annual income will need to have dropped by £2500 before your Tax Credits can be reviewed. So, Universal Credit is likely to be a better option for you anyway. You should get an estimate of how much you could be entitled to if you claimed Universal Credit instead.

Once a claim for Universal Credit has been made, there is no going back to Tax Credits, so speak to a benefits adviser to check UC is the best option for you before making a claim.

Each person's circumstances are different - so the advice will be different for each situation.

Not currently on UC, Tax Credits or HB

My partner earns £2278 net per month but we are still going to struggle as I've been told I've no hours at work for the next few weeks and we have two children to support, bills outstanding and £500 per month rent to pay. I know the government has announced a Coronavirus Job Retention Scheme but I'm still not sure if my employer will be able to get any help from this for me as I'm on a zero-hour contract. And we cannot afford to wait to find out. We have heard that Universal Credit is for people on low incomes, so we don't think we would qualify. Is there anything else we can claim?

First of all, check if you could be entitled to some Universal Credit – it's not just for people on low incomes. Based on the information you've given you could be entitled to some.

If you're not entitled to UC, and you don't receive help through the Job Retention Scheme then you may be entitled to 'New-Style' Jobseekers Allowance - this all depends on whether or not you have paid the correct level of National Insurance contributions in certain tax years.

Contact your landlord and let them know your current situation.

My hours have reduced at work – I don't think I will get help from the Job Retention Scheme as I am doing some work, but can I make a claim for Housing Benefit as I am unable to pay my rent?

If you have been working and not getting any benefits you will not be able to make a new claim for Housing Benefit. Your only option will be to make a claim for Universal Credit.

If you are going to make a claim for Universal Credit, then consider whether you may be better off long term if you delay this by a few days (see below).

My hours are dropping from Monday. I don't get any benefits at the moment but will need help paying my rent - what can I claim?

As long as you satisfy the basic claiming criteria for Universal Credit you will be able to make a claim. Whether you will have an award paid/how much will depend on your individual circumstances.

The timing of your UC claim can be important, especially if you are paid monthly (see below) or if you are due a payment of wages in the next few days. If you are not already receiving any help with your Council Tax Bill, you should also make a new claim for Council Tax Support.

My hours are reducing at work and I've been advised to claim Universal Credit, but I have been told that, because I am paid monthly, the date I claim can make a big difference – can you explain this?

Universal Credit is a monthly benefit. It is assessed and paid in chunks of a month called Assessment Periods. Your date of claim determines when your Assessment Periods start and end. So, for instance, if you claim UC on 25th March, your first Assessment Period

would be 25th March to 24th April, and all following Assessment Periods would run from 25th of one month to 24th of the next.

When the DWP work out how much UC you are entitled to, they take into account the wages you've received during that Assessment Period.

If you are paid monthly, then depending on your pay date and Assessment Periods you can sometimes find that two wages are paid within one Assessment Period.

Let's say you get your wages paid on 26th of the month. Then in July, because 26th falls at the weekend, your employer will pay you early – on Friday 24th July. This means that when your UC award is assessed on 24th July it will include two monthly wages – the one paid on 26th June as well as the one paid on 24th July. This will mean that your UC award for that Assessment Period drops dramatically – which may make it difficult for you financially as your wage amount hasn't actually changed. Your next UC payment would then be higher than normal as no wages will be taken into account in your next UC Assessment Period i.e. for 25th July – 24th August, but overall this can leave you worse off (although those with small UC awards can sometimes be better off).

So, if the date you are looking to claim Universal Credit is on or just before your normal pay date from work, you may be better delaying your claim by a few days. Seek advice from a Benefits Adviser.

I'm off work at the moment self-isolating and I'm not entitled to any SSP. I've been advised to claim Employment and Support Allowance, but isn't this for people who have had to give up work through ill health?

'New-Style' Employment and Support Allowance is not just for those finishing work through ill-health – if you meet the qualifying conditions for it then even if you still have an employment contract you can make a claim for it.

Depending on your situation you may be able to make a claim for Universal Credit and / or Council Tax Support too – contact a Benefits Adviser to find out more.

I've been working full-time for the last couple of years as a self-employed beautician. A lot of my regular customers have cancelled their bookings and my work has suddenly dried up.

I'm single and not currently claiming any benefits – what help is available?

You may* be entitled to a lump sum grant payment from the Self-Employed Income Support Scheme, but this will not be paid until May / June.

You can make a claim for Universal Credit, assuming you meet the basic eligibility requirements (e.g. savings not more than £16,000, not a person from abroad who is excluded etc).

If you are not due any large payments from customers, you're probably best claiming UC online as soon as possible. You'll not need to attend the JobCentre, but you'll need to communicate with your Work Coach either via your UC journal or over the phone.

When you receive the grant from the Self-Employed Income Support Scheme, we are hoping that this will be treated as earnings – and therefore only taken into account for the

UC Assessment Period in which it is received. This would mean that any UC that you receive between now and then would be safe and not overpaid.

New regulations allow the UC dept not to apply the Minimum Income Floor due to the Coronavirus outbreak, so make a request on your journal. That way, your Universal Credit award will be based on your actual income less allowable expenses, instead of being based on expected earnings.

If you need an Advance Payment to tide you over until your first UC payment, she can apply via your UC account.

*NOTE: If you have set yourself up as a Director of a business, then you will not be entitled to a payment from that scheme. You may wish to consider – if you are not going to have any customers for a period of 3 weeks or more – to register yourself as a ‘furloughed worker’. You are assuming you would then be treated as working your normal hours and your Working Tax Credit could continue in payment, although you may be better off on Universal Credit.

I’m 60 and work as a self-employed plumber/odd job man and have done so for several years. I’m not currently claiming any benefits. My 24-year-old nephew lives with me, he is unemployed and is on Universal Credit. My nephew started with a cough last week, so I have been self-isolating since then. When I can go out again after 14 days, I will only be allowed to do emergency plumbing work during the ‘lockdown’. I can’t manage financially, what should I do?

You should make a claim for Universal Credit as soon as possible. You can do this online, or if that is not possible, by ringing the UC helpline. You might also qualify for New Style ESA – although any New Style ESA you receive will be taken into account when your UC is calculated.

For the period you need to self-isolate, you will be treated as having a Limited Capability for Work and your Universal Credit assessment may include a work allowance. If you do get some work in the coming weeks, you will need to report your income and expenses to the DWP.

Your Universal Credit should be calculated based on your actual earnings as the government has decided to suspend the Minimum Income Floor for those self-employed claimants whose level of earnings is lower than normal due to the Coronavirus outbreak - so you may find that you continue to receive UC payments.

You may be entitled to a lump sum grant payment from the Self-Employed Income Support Scheme, but this will not be paid until May / June.

Help with Rent

I claim Income Support, Child Tax Credit and Housing Benefit. My daughter and I were due to move into my new tenancy (in the same local authority area) next Monday, but this is not going to be possible due to the Coronavirus lockdown. My new tenancy starts on Monday and I have given 4 weeks’ notice on my current tenancy. I was told that I could only get Housing Benefit on two homes for the unavoidable overlapping period if I move into the new property and remained liable for the old one. I can’t move yet but I can’t afford two lots of rent!

It is correct that you would only be able to get HB on two homes during the overlap period if you have already moved into the new property. If you are having to delay your move for a few weeks, talk to both your new landlord and your existing landlord. They might be willing to put things on hold. Your old landlord might agree to extend your notice period and the new landlord might agree to wait until a suitable date to start the new tenancy. If that is not possible, you could contact your Local Authority to see if they could award a Discretionary Housing Payment. There are no guarantees on this - it will depend on the circumstances.

My friend, who lives alone, is quite poorly and has been admitted to hospital. He gets Income Related ESA paid into his bank and Housing Benefit paid straight to his landlord. What will happen to his benefits while he is in hospital?

Both ESA and HB should continue to be paid. You have not mentioned if he gets Personal Independence Payment or any other disability benefit. If he does, they might stop after 4 weeks and that could mean the amount of his ESA reduces after 4 weeks, but ESA should continue to be paid. His Housing Benefit can continue for up to 52 weeks while he is away from home due to being in hospital and expecting to return within 52 weeks of when he was admitted. If he is well enough, he should let the ESA and HB dept know that he is in hospital. If he is too poorly to do that, perhaps you or a member of his family could report the situation on his behalf. It would be wise let his landlord know too.

Other legacy benefits

I get Income-Related Employment and Support Allowance and have been earning £100 a week permitted earnings. My employer has told me not to come in for 3 months and that they won't be paying me during this time. I'm not sure how I'm going to manage financially – what can I do?

If you are paid via PAYE, then your employer should be able to pay you a minimum of 80% of your average earnings under the Job Retention Scheme.

If you are still going to struggle and pay rent and have a contribution to make – for example because of a Bedroom Tax reduction - you could try for a Discretionary Housing Payment from your Local Authority.

Think about what bills / expenses you can cut down – there's lots of useful information online. Speak to a Money Adviser who can help you renegotiate debt repayments and draw up a realistic budget.

Contact your Local Authority and ask if they can provide any help through their Local Welfare Assistance fund – note not all Local Authorities have these.

You could also contact your local Food Bank to see what help they can provide.

You could also think about claiming PIP, although claims can take several weeks or months to be processed.

If you are advised to claim UC, please get advice first to check that this is your best option.