Wiltshire Money

Date for your diary:
Wiltshire Money next forum, is scheduled for 25th June at Warminster Civic Centre.
To be Confirmed

Bulletin

Issue 1 Special Edition **March 2020**

Welcome to the **Wiltshire Money bulletin**. This bulletin gives you news and information relevant to financial inclusion both locally and nationally and has been sent to you as a member of the Wiltshire Money distribution list. You can find out more information about **Wiltshire Money** on our website.

Employment, Sick Pay & Benefits

Coronavirus - if you're off sick
If you're employed and get coronavirus, you're entitled to statutory sick pay (SSP) if you are usually entitled to it.
You'll get SSP from the first day you're ill. After 7 days, your employer can ask to see a sick note. The government has said it will provide an online service for getting a sick note if you have coronavirus - it's not available yet.

Coronavirus - if you're told to stay home
If you're not ill but you're following government guidance to 'self-isolate' and you can't work from home, you'll be entitled to SSP if you are usually entitled to it - **Check to see if you are entitled to SSP** .

It's also worth checking your **contract** - your employer might pay you more than SSP when you're sick. If you're not sick but have been told to self-isolate and can't work from home, you should still get your contractual sick pay on top of SSP.

Self Employed?
You can't get SSP if you're self-employed.
If you have to take time off work and you don't get paid while you're off, you might be entitled to claim benefits. If you're already claiming benefits, tell the office paying you that you can't work because you're sick. You might be entitled to more money while you're off work.
If you're not claiming any benefits and you pay national insurance you might be eligible to claim contribution-based or 'new style' ESA. You'll get ESA from the first day you're ill . Check if you can claim ESA.

Check if you can claim Universal Credit

Going to work

Right now, government advice is to avoid any unnecessary contact with other people. This is known as 'social distancing' which includes working from home, if you can.

If you can't work from home, your employer should help you find ways to avoid unnecessary contact. That could be:

- letting you travel when public transport is less busy
- not asking you to go to big meetings, or arranging to hold them online
- finding car parking spaces for more vulnerable employees

Disability Assessments

All face-to-face assessments for sickness and disability have been suspended until at least the middle of June.
The Department for Work and Pensions has said alternative arrangements could involve telephone or paper-based assessments.

For more information you should contact the Disability Service Centre on:
Telephone: 0800 121 4433
Textphone: 0800 121 4493
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The coronavirus is a developing situation and advice could change quite quickly depending on further government announcements
always check from trusted sources

- **ACAS—**You can check your rights to sick pay if you get coronavirus on the Acas website.
- **Gov.uk**—Government guidance for employers, businesses and staff
- **Money Advice Service** - Advice on Employment, Sick Pay & Benefits
- **MoneySavingExpert—** Your Employee Rights—sick pay, child care & redundancy

Coronavirus - Summary Budget Response

In his Budget speech on the 11th March 2020 Rishi Sunak, Chancellor of the Exchequer announced a number of short-term welfare measures to deal with the coronavirus. These are:

- statutory sick pay (SSP) payable from the first day of sickness for those affected by the coronavirus
- SSP, for those who qualify for it, will be payable to those who are advised to self-isolate
- a form of fit-note will be available from NHS 111 for claimants to give to employers
- the normal 7 day waiting period for contributory ESA will not apply to claimants affected by the coronavirus
- temporary suspension of the minimum income floor for self-employed claimants claiming universal credit whose business is affected by the coronavirus
- relaxation of the requirement to attend jobcentre appointments for those affected by the first day of sickness for those affected by the coronavirus
- employers with less than 250 staff will be assisted by the government with the financial cost of SSP for the first 14 days of sickness

Budget response continued…

- new grant funding of £500 million to local authorities in England to support economically vulnerable people and households - most of this funding is expected to be used to provide more council tax relief, either through existing local Council Tax Support schemes, or through complementary relief

Refused SSP?

If you think you're entitled to statutory sick pay but your employer says you're not and refuses to pay it, you should contact HM Revenue and Customs (HMRC) or HMRC's Statutory Payments Disputes Team.

HMRC employees' enquiry line

Telephone: 0300 200 3500
Textphone: 0300 200 3212
Open Monday to Friday, 8am to 5pm.

HMRC Statutory Payments Disputes Team

Telephone: 03000 560630
Calls can cost up to 12p a minute from landlines, and between 3p and 45p a minute from mobiles.

Need Energy Top-Up?

Energy firms are putting in place new measures to help prepayment customers unable to top up during the pandemic, including posting cards loaded with emergency credit to those who are self-isolating.
Regulator Ofgem has written to all suppliers, saying it expects them to "take proactive measures to support prepayment meter customers, including customers in vulnerable circumstances".

More info here

Help for Renters

The Government has also now announced that landlords won't be able to start eviction proceedings for at least the next three months, protecting both private and social tenants (and private landlords can be given a three-month payment holiday on their buy-to-let mortgages if their tenants are experiencing financial difficulties due to coronavirus). It's introducing emergency legislation for this, though it's not yet clear when this will come into force.

More info here

Managing your money

You might be facing a drop in income because your employer has had to temporarily lay you off or put you on short-time working because there is a reduced demand for your services

Click here for action plan & money management checklist

Click here for Benefits Calculator to see what you may be entitled to

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