

Please note that this may not be up to date. It is intended to be a guide to help tenants seek financial help with claiming benefits and state aid.

	INCOME	RENT	COVID-19/SELF ISOLATION
<b>Existing Claimants on full Universal Credit</b>	This will remain the same and there will be no change	Problems paying rent. There is no change – housing costs will continue to be paid to claimant who must pay Greenoak	Sanctions have been lifted but the Work Journal must be updated.
<b>Existing Claimants on Part Universal Credit/part time employment</b>	Income is reduced due to a loss in hours or loss of employment Notify UC via the Work Journal of a change in circumstances straight away.	UC claim will be reassessed and housing element increased. Keep Greenoak fully updated on progress. Tenant should contact Local Authority and notify of a change in circumstances re Council Tax support entitlements.	Tenant is ill or self- isolating. Families may be hit by the benefit cap max of £364/week
<b>Self-employed qualifying for new state aid</b>	Only very high earners will be excluded from new taxable grant initially for a 3 month period.	Grant will not be paid until June so if you are having difficulty paying your rent until then, you should contact our Housing Officer.	Unable to work due to Coronavirus
<b>Self Employed not qualifying for state aid</b>	Loss of Income due to lack of work opportunities. Apply for UC online straight away	UC application will ask for housing costs. Provide proof of rent. Greenoak to supply rent and service charge breakdown for 19/20 and 20/21. Tenant should contact Local Authority and apply for Council Tax support	UC will be means tested if tenant has savings of between £6k and £16k. No eligibility to UC if savings of £16k+ UC new payment rate from 06/04/20 will increase due to COVID-19 DWP payment -from £317.82 to £409.89 per month
<b>Employed</b>	Salary/Wages remain the same is the key source of income.	Continue to pay all rent and service charges + any arrears repayment arrangements	Tenant will be entitled to Statutory Sick Pay via Employer from day 1. Check employers sick pay policy for additional entitlements. Check for personal sickness benefit
<b>New Claimants</b>	Income is reduced due to a loss in hours or loss of employment Make a claim for UC straight away	UC claim will be assessed including housing element. Greenoak to supply rent and service charge breakdown for 19/20 and 20/21. Keep Greenoak updated on progress. Tenant should contact Local Authority re Council Tax support.	UC new payment rate from 06/04/20 will increase due to COVID-19 DWP payment -from £317.82 to £409.89 per month.
<b>Redundancy</b>	Make a UC claim via the online UC Gateway on the last day of employment. Redundancy payments should be used to continue to pay rent and service charges.	UC application will ask for housing costs. Provide proof of rent. Greenoak to supply rent and service charge breakdown for 19/20 and 20/21 Tenant should contact Local Authority and apply for Council Tax support.	UC will be means tested if tenant has savings of between £6k and £16k. No eligibility to UC if savings of £16k+ UC new payment rate from 06/04/20 will increase due to COVID-19 DWP payment -from £317.82 to £409.89 per month
<b>Bereavement</b>	Might be eligible for bereavement support payments if deceased partner under pension age and deceased made NI contributions 25 weeks prior to death	Might be eligible for a funeral support payment but this is means tested and claimant must be in receipt of an existing benefit	

Note: People who qualify for Working Tax Credits will receive an extra £20 per week