



Havering
L O N D O N B O R O U G H

Havering Test & Trace Support Payment Scheme 2020-21

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1. Introduction

The Havering Test & Trace Support Scheme is designed to support people on low incomes who will lose income as a result of self-isolating, and to encourage them to get tested if they have symptoms. This is important to help stop the transmission of COVID-19 and avoid further economic and societal restrictions. The scheme will last until 31 January 2021.

The changes announced by the government on 20 September 2020 will:

- introduce a new duty on individuals to self-isolate if someone tests positive or is identified as a contact by NHS Test and Trace.
- introduce a new Test and Trace Support Payment of a £500 lump sum payment for those on low incomes to support them if they cannot work during their self-isolation period.
- introduce penalties for those breaking the rules, including fines of at least £1,000 and up to a maximum of £10,000 for repeated or very serious offences.
- place a new legal obligation on employers that they must not knowingly enable or encourage their employees to break the law on self-isolation.
- provide discretionary funding for local authorities to help those who require corresponding financial support to the Test and Trace Support Payment to self-isolate, but do not meet all the eligibility criteria.

The London Borough of Havering (LBH) will work with the Disablement Association of Barking & Dagenham (DABD(UK) to deliver the Havering Test & Trace Support Payment Scheme, focusing on the principle of encouraging, educating and supporting self-compliance. Details of anyone suspected of breaking the rules will be passed to the police. Where there is clear evidence that someone is not following the rules, the police will determine what follow-up action to take and, where necessary, issue fixed penalty notices.

2. Eligibility for payments

From 28 September 2020, individuals will be entitled to a Test and Trace Support Payment of £500 if they:

- Have been told to stay at home and self-isolate by NHS Test and Trace, either because they have tested positive for coronavirus or have recently been in close contact with someone who has tested positive

- Are employed or self-employed
- Are unable to work from home and will lose income as a result
- Are currently receiving Universal Credit, Working Tax Credit, income-based Employment and Support Allowance, income-based Jobseeker's Allowance, Income Support, Housing Benefit and/or Pension Credit.

These payments will be made available from 28 September 2020 and arrangements are due in place to administer them by no later than 12 October 2020. Someone told to self-isolate on or after 28 September (but before the scheme is operational) will be able to make a backdated claim for payment.

Discretionary £500 lump sum payments can also be made in exceptional circumstances to an individual who meets the main qualifying criteria for the Test and Trace Support Payment (i.e. they are a low-income worker who is unable to work because they are self-isolating) but is not in receipt of qualifying benefits and could suffer financial hardship as a result of not being able to work.

Backdating

Eligibility for the NHS Test and Trace Support Payment, including discretionary payments, will be for people who are told to self-isolate on or after 28 September 2020 and who meet the relevant eligibility criteria.

If arrangements are not in place to administer the payment from 28 September 2020 residents will be able to claim retrospectively, as long as their period of self-isolation began on or after this date. Applications cannot be accepted from people told to self-isolate before 28 September 2020, even if the period of self-isolation continues after 28 September.

Applications from members of the same household

People in the same household can each make an individual application to receive the payment, if they each meet the eligibility criteria.

Multiple claims

Someone can claim more than once (if they are told to self-isolate multiple times), as long as they meet the eligibility criteria for each individual claim and their periods of self-isolation do not overlap. Records will be kept of individuals who make multiple claims to guard against potential fraud.

Applications made after someone's period of self-isolation has ended

Eligible individuals can make a claim up to 14 days after their period of self-isolation ended. Applications will not be accepted after this point.

Third-party applications

Applicants can apply on behalf of someone else. However, the £500 must be paid into a bank account in the name of the person for whom the application is being made (so, for example, if someone applied on behalf of a parent, the payment would be made into the parent's bank account).

Applicants who are self-isolating who haven't been told to self-isolate by NHS Test and Trace

Applications will not be approved for anyone who does not have a valid notification from NHS Test and Trace. The legal duty to self-isolate that comes into force on 28 September applies only to people who have been told to self-isolate by NHS Test and Trace. This means it is important that people who have tested positive share accurate information about their recent contacts with NHS Test and Trace.

Applicants who are quarantining after returning to the UK

Havering's Test and Trace Support Payment Scheme does not cover people who are self-isolating after returning to the UK from abroad, unless they have tested positive for coronavirus or have been instructed to self-isolate by NHS Test and Trace.

Applicants who are furloughed

Payments will not be made to applicants whose income is lower than normal because they are furloughed. The Test and Trace Support Payment is for people facing a reduction in income because they cannot work while self-isolating.

3. Application process

Individuals will be able to apply online via a link from the Havering website or direct to the DABD website www.dabd.org.uk. The applications can be completed via laptops, PCs and mobile phones. Most Havering residents in work are expected to complete the online application and exceptionally telephone applications can be made.

All applicants must provide the following information:

- A notification from NHS Test and Trace asking them to self-isolate;
- Proof of receipt of one of the qualifying benefits;
- A bank statement; and
- Proof of employment or self-employment, such as evidence of self-assessment returns, trading income and proof that their business delivers services which cannot be undertaken without social contact.
- A declaration or proof that income from work has been lost for 14 days during the period of isolation.

Applicants will be able to quickly and securely upload their evidence to verify claims. Applicants can provide photographs of documents via their mobile phones. Once this evidence has been verified, £500 will be paid to the applicant. This payment will be made within three working days of receiving an eligible application.

4. Applications for discretionary payments

Equivalent processes will be available for submission and assessment of claims for discretionary funding, where someone is on a low income but does not receive one of the qualifying benefits.

5. Verification of Applications

There are three main pre-payment checks to verify that each applicant:

- Is receiving one of the benefits in the eligibility criteria;
- Has been told to self-isolate by NHS Test and Trace; and
- Is employed or self-employed and will lose income because they cannot work from home.

Applicants who have applied for benefits but are not yet receiving them, or have an outstanding appeal against a decision not to award them a benefit

If the applicant meets all the other eligibility criteria but is not yet in receipt of one of the qualifying benefits, a discretionary payment may be considered.

Applicant has been told to self-isolate by NHS Test and Trace

Only people who have been told to self-isolate by NHS Test and Trace and have been given a unique identifier number can claim the Test and Trace Support Payment.

Applicant is employed or self-employed and will lose income because they cannot work from home

The application process will ask applicants about the nature of their work and whether they can do this work from home, and whether they are employed or self-employed. For applicants who are self-employed, DABD (UK) will confirm they are satisfied with the evidence of self-assessment returns and trading income provided by the applicant.

An applicant will lose income because they cannot work from home

Applicants will be required to confirm that they cannot work from home while they are self-isolating and that they will have a reduction in earned income because they are self-isolating. As long as someone meets the other eligibility criteria and is losing income because they have been told to self-isolate and cannot work from home, they are eligible. For example:

- Someone with a single job whose employer continued to pay them a full wage while they self-isolated would not be eligible.
- Someone whose employer paid them a reduced wage while they self-isolated would be eligible (they have lost income).
- Someone with two part-time jobs who continued to be paid a full wage by one employer, but whose other employer did not pay them while self-isolating, would be eligible.

6. When payment is made

Eligible individuals will be paid a single payment of £500 within three working days (or as soon as practicable thereafter) of receipt of a completed application direct to their bank account.

7. Appeals

There is no right of appeal against any decision not to award a payment, either for the main Test and Trace Support Payment or discretionary payment claim. People who are turned down will not be eligible because they do not meet the criteria. In such cases it may be possible to consider if the individual meets the criteria for a discretionary payment.

8. Taxation

The payment of £500 will be subject to income tax. Payment under the standard eligibility criteria will not be subject to National Insurance contributions. Data will be passed to HMRC as required.

9. Eligibility for other benefits

These £500 payments will be disregarded when calculating eligibility for other benefits. This includes calculating entitlement to Universal Credit.

10. Evidence of failure to self-isolate

If it becomes evident, either through post-payment verification checks or through other means, that someone has not self-isolated, the case details will be referred to the police.

11. Fraud

Arrangements will be in place to process and verify applications, issue payments to successful applicants and prevent and detect fraud.

Havering Council reserves the right to recover costs from people who claim the payment fraudulently and will keep any money recovered to put towards the costs of running the scheme.