

COVID-19 Coronavirus – Guidance for Individuals Regarding Benefits and Financial Support

A range of benefits are available from Social Security for people in financial need as a direct result of the Coronavirus. People of working age are asked to call **732516** or email hardshipfund@gov.gg if they need financial support because:

- they have been made redundant,
- they are in employment or self-employment but have severely reduced household income, for example as a result of reduced working hours or rates of pay,
- they are unable to work because they are sick, in self-isolation, their place of work is closed or they are caring for a dependent child (and they are unable to work from home).

Benefit claims will be taken over the telephone. People will be asked for information about their circumstances to find out which benefit or benefits they qualify for. Callers are asked to have details of their household income, rent or mortgage interest and bank account to hand as this will help to speed up the application process.

The line is open Monday to Friday from 8.30am to 4.00pm.

The Social Security Offices at Edward T Wheadon House are closed to callers in person. Staff who are essential to the payment of benefits are working in the back office to make sure that pensions, income support and all other weekly paid benefits continue to be paid. The staff are dealing with hundreds of calls and emails from people needing to make new claims. If you can't get through on the telephone please send an email, including your name and contact telephone number, to hardshipfund@gov.gg and someone will call you back as soon as possible.

If you can't use the telephone, please ask a family member, friend or colleague to phone on your behalf or alternatively email hardshipfund@gov.gg.

Some basic information about the various benefits available from Social Security for people who are ill, self-isolating, unemployed or who need financial support at this time for whatever reason, is set out below:

Unemployment benefit

What is unemployment benefit? Unemployment benefit is a weekly cash benefit paid to unemployed people who are looking for work with an employer. To be eligible for unemployment benefit you must satisfy certain contribution conditions.

What are the contribution conditions for unemployment benefit? There are two contribution conditions that you must meet to be entitled to unemployment benefit. These are:
1) You must have paid at least 26 social insurance contributions as an employed person in Guernsey at any time in your working life; and
2) You must have paid or had credited at least 26 contributions as an employed person during 2018 (for claims beyond 30 June, this switches to 2019).

Do I need to have a valid residency certificate to claim unemployment benefit? Yes. If you don't hold a valid residency certificate or permit you will not be eligible for unemployment benefit but you may be entitled to assistance from the hardship fund.

How much benefit will I receive? The amount payable depends on the number of contributions you've paid or had credited in 2018. The full rate of benefit is £163.60/week. The reduced rates of benefit can be found by clicking this [link](#) and going to page 9.

How do I claim unemployment benefit? Please call our helpline on 732516 or email hardshipfund@gov.gg to discuss what support may be available to you.

Sickness benefit

What is sickness benefit?

Sickness benefit is a weekly cash benefit paid if you're unable to work due to illness or injury. To receive sickness benefit you must be unable to work for at least 4 days and meet certain contribution conditions.

What are the contribution conditions for sickness benefit?

There are two contribution conditions that you must meet to be entitled to sickness benefit. These are:

- 1) You must have paid at least 26 social insurance contributions, as an employed or self-employed person, at any time in your working life; and
- 2) You must have paid or had credited at least 26 contributions, as an employed or self-employed person, during 2018 (for claims beyond 30 June, this switches to 2019).

How much benefit will I receive?

The amount payable depends on the number of contributions you've paid or had credited in 2018. The full rate of benefit is £163.60/week. The reduced rates of benefit can be found by clicking this [link](#) and going to page 8.

How do I claim sickness benefit?

Please call our helpline on 732516 or email hardshipfund@gov.gg to discuss what support may be available to you.

Income support

What is Income support?

Income support is a weekly cash benefit for people on low incomes. It's a means-tested benefit which brings a person's income up to the level which the States decides is the minimum amount needed to live on.

What is the requirement rate?

The minimum amount required to live on is known as the 'requirement rate'. A person's requirement rate will depend on their circumstances. For example, a person who only has to look after themselves will not need as much money as, say, a person with a family to support. Similarly, a person who only requires assistance on a short-term basis will not need as much

	<p>money as a person with a long-term need. The requirement rates can be found by clicking on this link and going to page 13.</p>
<p>Who can claim income support?</p>	<p>A person who is over 18 years of age, no longer in full-time education and ordinarily resident in Guernsey, Alderney, Herm or Jethou may claim income support if their resources are insufficient to meet their needs.</p>
<p>What are the contribution conditions for income support?</p>	<p>There are no contribution conditions for income support.</p>
<p>Do I need to have a valid residency certificate to claim income support?</p>	<p>Yes. If you don't hold a valid residency certificate or permit you will not be eligible for income support but you may be entitled to assistance from the hardship fund.</p>
<p>I live in open market accommodation, does this impact my entitlement?</p>	<p>The type of property that you're occupying may impact your eligibility for income support.</p> <p>If you know the classification of the property that you're occupying (e.g. Part A, B, C or D of the Open Market Register) this will be helpful when discussing what support is available to you.</p>
<p>What about my rent?</p>	<p>If you're a householder - that is to say, if you're living in and responsible for the upkeep of a house or a flat, and not living as part of somebody else's household - a rent allowance will be added to your requirement rate (but only up to the maximum rent allowance for your household size - see below) when calculating your weekly needs.</p>
<p>What is the maximum rent allowance?</p>	<p>This is the maximum amount of rent which will be taken into account to calculate a householder's weekly needs. If the amount of rent that you pay per week is less than the maximum rent allowance for your household size, the amount of rent you pay will be taken into account.</p> <ul style="list-style-type: none"> - Single householder or couple with no dependent children £227.00

- Couple/single householder with one dependent child £271.82
- Couple/single householder with two dependent children £346.05
- Couple/single householder with three or more dependent children £423.02
- Person living in shared accommodation £181.16

What if I own my own home?

If you're an owner occupier, an allowance will be added to your requirement rate based on the interest element of any mortgage repayment up to the value of the maximum rent allowance for your household size (see above).

What if I have savings or other investments?

Income support is not payable if you have savings or other investments worth more than the relevant capital limit for your household size, as set out below:

- Single person with no dependent children £13,000.00
- Couple with no dependent children £15,000.00
- Couple/single person with one dependent child £17,000.00
- Couple/single person with two dependent children £21,000.00
- Couple/single person with three or more children £23,000.00

The value of the home you live in will be disregarded if you're an owner occupier.

How do I claim income support?

Please call our helpline on 732516 or email hardshipfund@gov.gg to discuss what support may be available to you.

The hardship fund

What is the hardship fund?	The States of Guernsey has set up a hardship fund to provide emergency financial help for people who may not otherwise qualify for unemployment benefit, sickness benefit or income support.
What are the contribution conditions for the hardship fund?	There are no contribution conditions for the hardship fund.
What are the residency conditions for the hardship fund?	To qualify for a payment from the hardship fund you must be currently resident in Guernsey, Alderney, Herm or Jethou. If your employment permit is tied to a job that you have lost and you are unable to return home due to travel restrictions, you can apply for emergency assistance from the hardship fund.
Am I entitled to assistance from the hardship fund?	<p>If your income has been severely reduced as a result of COVID-19 but you don't qualify for sickness benefit, unemployment benefit or income support you may be entitled to help from the hardship fund.</p> <p>If you have savings or other investments worth more than the relevant income support capital limit for your household size (see above) you will not be eligible for assistance from the hardship fund – you would be expected to support yourself and your family using your savings. If your savings fall below the relevant capital limit, please contact us.</p>
How much will I be entitled to?	<p>Payments are for essential items such as food, toiletries, cleaning products, etc. The hardship fund does not cover rent or mortgage interest payments. The weekly rates payable are:</p> <ul style="list-style-type: none">- £100 for the first adult in the household- £80 for the second adult in the household- £55 per child in the household
How do I apply for an emergency payment from the fund?	Please call our helpline on 732516 or email hardshipfund@gov.gg to discuss what support may be available to you.

Financial support available to self-employed people

I'm self-employed - can I claim unemployment benefit? Generally, contributions paid as a self-employed person do not count for unemployment benefit which would mean that you could not receive unemployment benefit as a self-employed person. But, if in 2018 you have at least 39 contributions paid or credited as an employed person, then any self-employed (or non-employed contributions) on your record for the remaining 13 weeks of the year will be treated as if they were employed person contributions. After 30 June, the relevant contribution year becomes 2019.

I'm self-employed - can I claim sickness benefit? Yes, providing you meet the two contribution conditions set out in the sickness benefit section above.

I'm self-employed, can I claim income support? Yes, providing you meet the eligibility criteria set out in the income support section above.

Is any other support available from the States for self-employed people during the COVID-19 situation? A grant of £3,000 is available to self-employed persons (single operators) and to self-employed persons that employ up to 10 persons (including themselves), providing they meet certain eligibility criteria – details are available via this [link](#).

Please note, if a self-employed person claims income support, the value of the grant may be taken into account. This will depend upon when the grant was paid and when income support becomes payable. For income support purposes only, the grant will be valued as income of £230 per week for a maximum period of 13 weeks.

If you employ staff, you may also be able to claim support under the Coronavirus Payroll Co-funding Scheme. Again, eligibility criteria apply. Further information about this scheme is available via this [link](#).

To apply for the £3,000 grant and/or the Payroll Co-funding Scheme, please email business.support@gov.gg.

You can also request deferral or staggered payment of your Social Insurance contributions for quarters 1 and 2. If you have already paid your Social Insurance contributions for quarter 1

you can request a refund. To arrange a refund or deferral, please email financial.support@gov.gg with the title “refund” or “deferral” and someone will contact you as soon as possible.

If you have a general tax or social insurance debt query, please contact Revenue Services at rsdebt@gov.gg. If you have an urgent general inquiry for Revenue Services, please contact rspriority@gov.gg. For non-urgent inquiries contact revenueservice@gov.gg.

Old Age Pension

I am about to reach pension age - can I claim my pension now or should I wait until the current restrictions are relaxed?

Pension claims are still being processed as normal. However, if you're unable to submit your claim on time, please don't worry - normal late claim rules will not be applied.

I am in receipt of Old Age Pension but that's not enough to live on. Is there any other support available?

If you are of pensionable age you may be entitled to assistance in the form of income support.

Unemployment benefit and sickness benefit are not available for people over pension age.

How do I claim income support?

Please call our helpline on 732516 or email hardshipfund@gov.gg to discuss what support may be available for you.

Other useful contacts

COVID-19 Coronavirus clinical questions (8.00am to 10.00pm)	01481 756938 01481 756969	publichealth@gov.gg
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COVID-19 Coronavirus non-clinical enquiries	01481 717118	covid19enquiries@gov.gg
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Business support and enquiries	01481 743803	business.support@gov.gg
To arrange a refund of quarter 1 social insurance contributions or deferral or staggered payment of quarter 1 and 2 contributions		financial.support@gov.gg
Residency and employment permit enquiries	01481 715790	population@gov.gg
Advice regarding employment law matters including pay and conditions, redundancy, etc	01481 732583	employmentrelations@gov.gg
Social housing enquiries	01481 756550	housingtenancy@gov.gg
Guernsey Welfare Service	07839 724300	guernseywelfare@cwgsy.net
Citizens Advice Guernsey	01481 242266	