

# Test & Trace Self-isolation Support Payment

## March 2021 – October 2021

Approved by: J Turnbull (Strategic Director of Finance and Governance)

Signed .....  .....

Date..... 15.04.2021 .....

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## 1. Background:

From 28 September 2020 the Government has made it mandatory for people to self-isolate if they are required to do so by NHS Test & Trace. It has also introduced a series of fines aimed at enforcing this requirement. In recognition of the hardship this requirement will cause, a cash payment is to be made to people who are required to self-isolate, comply with that requirement and whose income has reduced as a result.

There will be two type of payment, each of £500, available:

1. A mandatory payment so long as certain criteria are fulfilled.
2. A discretionary payment – if fewer of the criteria are met and the person claiming could suffer financial hardship as a result of having to self-isolate.

## 2 Legislation

- The following legislation is relevant to the scheme
  - The Health Protection (Coronavirus, Restrictions) (Self-Isolation) (England) Regulations 2020
  - The Universal Credit Regulations 2013
  - The Housing Benefit Regulations 2006
  - Jobseekers Allowance Regulations 1996
  - Income Support (General) Regulations 1987
  - Tax Credits Act 2002
  - Fraud Act 2000
  - Department of Health and Social Care guidance to local authorities on Test and Trace Support Payments.

## 3. Funding

Limited funding is made available to Waltham Forest by the Department of Health and Social Care for each element of the grant and is reviewed on a regular basis. The funds are provided on a 'use it or lose it' basis. The Council will seek to maximise the number of awards made whilst having regard to the provisions of the scheme and its duty to protect public funds.

The scheme will continue to run until it is ended by the Department for Health and Social Care or, in the case of discretionary awards, the funding is exhausted.

## 4. Unique features of each element of the scheme

### 4.1. Mandatory Grant – Eligibility Criteria

To qualify for a mandatory grant, applicants must live in Waltham Forest, will experience a loss of income due to the requirement to self-isolate and meet **all** the other qualifying criteria as laid out below. Parents or guardians of children and young persons who have been told to self-isolate should refer to section 4.3:

- a) Has been required to self-isolate by either
  - NHS Test & Trace and has engaged with the organisation when required to do so or,
  - The NHS Covid-19 app and has complied with the instructions relating to self-isolation.

- b) Is either employed or self-employed and is unable to work from home.
- c) Is in receipt of, or is the partner of a person who is in receipt of at least one of the following benefits:
  - Universal Credit
  - Working Tax Credit,
  - income-based Employment and Support Allowance,
  - income-based Jobseeker's Allowance,
  - Income Support,
  - Housing Benefit and/or
  - Pension Credit.

## 4.2 Discretionary Grant – Eligibility Criteria

To qualify for a discretionary grant, applicants must live in Waltham Forest, will experience a loss of income due to the requirement to self-isolate and meet **all** the other qualifying criteria as laid out below. Parents or guardians of children and young persons who have been told to self-isolate should refer to section 4.3:

- a) Has been required to self-isolate by either
  - NHS Test & Trace and has engaged with the organisation when required to do so or,
  - The NHS Covid-19 app and has complied with the instructions relating to self-isolation.
- b) Is either employed or self-employed and is unable to work from home.
- c) Has lost income as a result of having to self-isolate.
- d) Is not in receipt of Universal Credit, Working Tax Credit, income-based Employment and Support Allowance, income-based Jobseeker's Allowance, Income Support, Housing Benefit and/or Pension Credit; and
- e) Is on a low income and will face financial hardship as a result of not being able to work while self-isolating.

### 4.2.1 Definition of low income

There is no definition of low income for these purposes, so the Council has linked the definition to the amount of the London Living Wage and will generally consider that a person is on low income:

- In the case of a single person, whose weekly income is no greater than 40 (hours) multiplied by the London Living Wage applicable on the day before the period of self-isolation started.
- In any other case, 80 (hours) multiplied by the London Living Wage applicable the day before the period of self-isolation started.

In the event that it appears that the funds available for discretionary payments are likely to become exhausted before the scheme is ended by the Department for Health and Social Care, the Strategic Director of Finance and Governance will review the income threshold applicable to the discretionary arm of the scheme

#### 4.2.2 Meaning of financial hardship

There is no definition of the term financial hardship for these purposes so the Council has broadly adopted the test used by the DWP and considers a person is suffering financial hardship if that person's household:

- Cannot afford basic essentials like food or heating or,
- Is vulnerable and financial hardship is likely to exacerbate that vulnerability.
- Provides care for another person and financial hardship would have a detrimental impact on either;
  - That person's ability to provide care within the home or
  - That person's ability to arrange for care of a person outside the home.

It will also consider;

- The period over which the hardship is likely to occur
- Any remedial action the person may be able to take in order to alleviate the hardship
- The possible impacts of the period of hardship.

#### 4.3 Parents or guardians of Children and Young Persons required to isolate

A person will be entitled to a grant if they have not been told to self-isolate themselves but;

- a) Is the parent or guardian of a child or young person in the same household and need to take time off work to care for them while they self-isolate and have lost income as a result.
- b) Lives in the London Borough of Waltham Forest.
- c) That child or young person is
  - i aged 15 or under or, if aged over 15,
  - ii is aged 25 or under and has an Education, Health and Care Plan (EHC)) and,
  - iii normally attends an education or childcare setting and,
  - iv has been told to self-isolate by NHS Test and Trace or by their education or childcare setting because they have been identified as a close contact of someone who has tested positive for COVID-19.
- d) Is employed or self-employed.
- e) Cannot work from home while undertaking caring responsibilities and will lose income as a result.
- f) Either:
  - i Is or is the partner of a person in receipt of one of the benefits listed in section 4.1.e or,
  - ii Satisfies the criteria set out in section 4.2.f

## 5 Features common to all elements of the scheme

### 5.1 Application Process

A claim for an award under this scheme must be made online

<https://www.walthamforest.gov.uk/content/test-and-trace-self-isolation-support-payment>

If a person is unable to make a claim online and is unable to obtain help in doing so then a claim may be made over the telephone by calling 020 8496 3000.

All claims must be accompanied by the following evidence in respect of the person who is seeking an award:

- Bank statements for the account into which the payment will be made
- That the person claiming has been instructed to self-isolate by NHS test and trace or, in the case of a claim made under the provisions of section 4.3 by a parent or guardian:
  - the child's eight-digit NHS Test and Trace ID number or,
  - a communication from the child or young person's education or childcare setting confirming that they have to self-isolate or,
  - in the case of a person aged between 16 and 25, a screenshot of a young person's NHS COVID-19 App notification telling them to self-isolate AND evidence that the young person has an Education, Health and Care Plan.
- That the person is either employed or self-employed and;
  - Is unable to work and,
  - will have a reduction in income as a result of the self-isolation.
- For the discretionary element, a completed income and expenditure form together with any additional evidence the Council considers necessary to determine whether an award ought to be made.
- There may be some situations in which an applicant struggles to provide evidence, for example, if they do not have internet access and are applying over the telephone. To verify eligibility for the Test and Trace Support Payment or discretionary payment, the authority can use its discretion to accept existing evidence they may already possess from the applicant – provided the existing evidence is less than three months old.

## 5.2 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.

## 5.3 Backdating

A claim may be made within 42 days of the first day of a period of self-isolation.

## 5.4 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.

## 5.5 Awards

Each separate period of self-isolation may, if a claim is made give rise to an award under this scheme providing that all of the relevant criteria are met.

### 5.6 Circumstances Under Which an Award Will Be Made.

An award will be made if a person;

- has fully completed a claim form,
- provides any additional information and/or evidence requested,
- is not excluded by any of the provisions in section 5.10
- satisfies all of the criteria listed in either;
  - section 4.1 or,
  - section 4.2 and the Council is satisfied that it is appropriate to make an award or,
  - Section 4.3 and, in cases where a relevant benefit is not in payment, the Council is satisfied that it is reasonable to make a payment.

### 5.7 Pre-payment checks

The authority will carry out pre-payment checks to ensure the applicant;

- has been told to self-isolate by NHS Test and Trace,
- is employed or self-employed and will lose income because they cannot work from home,
- is receiving one of the benefits listed in the eligibility criteria (section 4.1),
- is on a low income and will suffer hardship as a result of self-isolation

### 5.8 Checking if an applicant has already received a payment

The authority will keep records of all payments made under the scheme. The authority will use these records to check any additional application received from the same individual to see if a payment has already been made for all or part of the isolation period to which the additional application relates as part of the process of confirming an applicant's eligibility.

### 5.9 Making payments

The authority will make a payment within three working days of an eligible application being verified. Payments will only be made by BACS into a bank account in the name of the person to whom the award is made. Please note that it can take on average three working days for a payment to show in an individual's bank account once a payment has been made.

### 5.10 Non eligibility for the scheme

No grant payment will be made if the person making the application:

- Has not received a notification from NHS Test and Trace to self-isolate.
- Is quarantining after travelling abroad
- Claimed more than 42 days after the start of the isolation period
- Has only been asked to self-isolate by the NHS COVID 19 web app
- Is self-isolating because of Covid-19 symptoms
- Has continued to receive full wages during the period of self-isolation.
- Has worked or is able to work from home during the period of self-isolation or,

- The period of self-isolation in respect of which the claim is made began during a previous period of self-isolation for which an award has already been made under this scheme.
- The funding made available by the Government for these awards has been exhausted.
- The period in respect of which the claim is made;
  - Overlaps a period of self-isolation in respect of which the applicant has received an award under this scheme or,
  - In the case of a claim made under the provisions of section 4.3, overlaps with another period of self-isolation under which an award has been made in respect of the same household.

#### 5.11 Review/ Reconsideration process

- Mandatory payments are awarded based solely on specific criteria being met so there is no formal right of appeal. However, applicants dissatisfied with the authority's decision may request that their application be reviewed/ reconsidered under the following circumstances:
  - Additional information that is relevant to the application and that was not available at the time the decision was made becomes available; or
  - There are good grounds to believe the application or supporting information was not interpreted correctly at the time the decision was made.
- Discretionary awards may be reviewed on the above grounds and, additionally, on the grounds that the Council has not exercised its discretion properly.

Any request must;

- be made using the online application form and selecting the “follow-up claim following a refusal” option on question 2,
  - include any supporting evidence and,
  - be received by the Council within 4 weeks of the date the decision letter is sent.
- You should set out the reasons you disagree with the original decision in question 19 of the form.

Late appeals will not generally be considered and there is no right of further review once a decision has been made under these provisions

All review requests must state the reason for the request and include any supporting evidence.

#### 5.12 Post-payment checks

The authority will complete monthly post-payment checks to detect fraud and will have the right to recoup any payment made if;

- checks lead the authority to suspect that someone has continued to receive full pay from their employer or some other form of compensatory payment while self-isolating – and therefore should not have received a £500 payment,.
- A person receiving an award under this scheme fails to self-isolate or,

- An award has been obtained fraudulently – in which case the authority will have the right to recover costs associated with the making of the award in addition to recovering the award itself.

## 6 Anti-fraud statement

The making of a false declaration with a view to obtaining or increasing an award under either part of this scheme may amount to a criminal offence under the Fraud Act 2006. Where the council suspects that an offence may have been committed, the matter will be referred to the police to investigate and take appropriate action. The authority may also seek to recover any grant paid under these circumstances.

No discretionary award will be made if an applicant knowingly makes a false statement in order to obtain or increase such an award.

If the Council believes that any issues may impact on a person's entitlement to Housing Benefit, Council Tax Support or any other benefit or allowance the Council may either choose to investigate the matter itself and/or share the information with other bodies including;

- 1 other departments within the Council
- 2 other local authorities
- 3 the DWP
- 4 Her Majesty's Revenues and Customs (HMRC)
- 5 Any other body allowed access in accordance with the Council's privacy notice (<https://www.walthamforest.gov.uk/content/covid-19-self-isolation-payment-privacy-notice>).

## 7 Exercise of Discretion

The Council will, in all cases, endeavour to ensure that all members of the community are able to access assistance offered by this scheme regardless of race, gender, age, religion or belief, sexual orientation, marital or civil partnership status and/or disability.

It will ensure that the decision-making process is fair and that no person is disadvantaged by virtue of their membership of one or more of the groups listed in the above paragraph.

Entitlement under the main scheme is specifically prescribed and there is no scope for the exercise of discretion beyond that described above. When making discretionary payments under this scheme regard will be paid to all of the applicant's relevant circumstances whether or not they are specifically mentioned in this policy.