



**Havering**  
LONDON BOROUGH

# **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, if they 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 at <https://www.dabd.org.uk/help-and-advice/help-with-money/havering-test-and-trace-support-payment-scheme-form> or follow the link to the DABD website [www.dabd.org.uk](http://www.dabd.org.uk), which links to the Havering Test & Trace Support Payment Scheme pages and application form (or a telephone application if digitally excluded) and provide their:

- 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, if they are self-employed, evidence of self-assessment returns, trading income and proof that their business delivers services which cannot be undertaken without social contact.

Applicants will be able to quickly and securely upload their evidence to verify claims. As some applicants will not have access to scanning equipment while they self-isolate, photographs of documents will be accepted wherever possible. 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**

The DABD(UK) will carry out three main pre-payment checks. These are 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.

### **Checking that an applicant is receiving one of the qualifying benefits**

LBH staff will use the DWP's Searchlight system to check that each applicant is receiving one of the qualifying benefits. This system will not be made directly available to external organisations. However, LBH will provide a dedicated email address and up to three named representatives within the Revenues & Benefits team to allow DABD (UK) to communicate applicant details quickly and securely to verify the accuracy of the details included on the application form.

### **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 can be considered.

### **Checking that an 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. LBH staff will make necessary checks provided from the Contact Tracing and Advice Service (CTAS) system.

Applicants may try to provide a notification from the NHS Isolation Note service rather than NHS Test and Trace. If this happens, DABD (UK) will not reject their application, but give them an opportunity to provide a valid NHS Test and Trace notification if they have one.

### **Checking that an 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.

### **Checking that an applicant will lose income because they cannot work from home**

The online application form will ask applicants to confirm both 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. So, 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. Making payments**

DABD (UK) will pay eligible individuals within three working days of receiving their application. Payments should be made up front, as a single payment, to the bank account matching the bank statement they have provided, via the most appropriate payment mechanism. DABD(UK) will send each recipient a letter or email to confirm that they have been paid.

## **7. Appeals**

There is no right a right of appeal against any decision not to award a payment, either for the main Test and Trace Support Payment or for applications to receive a discretionary payment. 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**

These payments will be subject to income tax. Payments 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 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 will be referred to the police.

## **11. Fraud**

Fraud-prevention measures will be in place and costs can be recovered from people who claim the payment fraudulently.