# **FLACsheet**



## Social Welfare Supports during Covid19 outbreak

FLAC (Free Legal Advice Centres) is a voluntary, campaigning organisation which promotes equal access to justice for everybody in Ireland.

As an independent rights organisation, FLAC is not part of the state-funded Legal Aid Board, which is responsible for administering government-funded legal aid and advice.

This sheet explains the Social Welfare supports available during the current Covid19 outbreak. As this is an evolving situation, this information is subject to change.

This document is for information purposes only and should not be considered as legal advice on your individual circumstances. For further information please contact the FLAC's Telephone Information line on **1890 350250** or **01 8745690** - Monday to Friday 9.30-1pm and 2-5pm.

#### **Social Welfare Payment Options**

#### **General note**

If your only income is a social welfare payment and you are medically-required to self-isolate or you are diagnosed with COVID-19, you will continue to get your social welfare payment. This also applies to people on Community Employment, TÚS and the Rural Social Scheme.

If you are unable to collect your payment from the post offices due to illness or self-isolation, it will be held over until you can next attend a post office or you can ask the DEASP that your payment is transferred to your bank account.

If your income is a mixture of both earnings from employment and a social welfare payment (for example, you are getting the Working Family Payment) and you are medically-required to self-isolate or you are diagnosed with COVID-19, you can apply for the COVID-19 enhanced Illness Benefit payment if your employer can no longer pay you. If your income is a mixture of both earnings from employment and a social welfare payment and you lose your job or your hours at work are reduced because of the COVID-19 pandemic, you can apply for the new COVID-19 Pandemic Unemployment Payment.

Please note that all information in this document was current at the time of writing (25 .03.20).

The Department of Employment Affairs and Social Protection will have up to date information

https://www.gov.ie/en/organisation/department-of-employment-affairs-and-socialprotection/

## **Social Welfare Queries**

- What do I do if I have lost employment due to a downturn in economic activity caused by the COVID-19 pandemic?
- My working hours have been reduced due to Covid19. What can I do?
- I have been diagnosed with COVID-19 or I am suspected of having COVID-19 and are medically required to self-isolate
- What can I do if I am out of work sick?
- If you do not have enough to meet your needs and those of your family and are not receiving another payment, or if you have claimed a social welfare benefit or pension but it has not yet been paid and you have no other income.
- I have an exceptional need that I cannot pay for out of my current income. What can I do?
- I have an urgent need that I cannot meet from my own resources or an alternative is not available at this time. What can I do?
- I don't have a Public Service Card. Can I still get a payment?
- I don't have a PPS number. What can I do?

# What do I do if I have lost employment due to a downturn in economic activity caused by the COVID-19 pandemic?

#### What can I apply for?

Apply for the COVID-19 Pandemic Unemployment Payment You can apply for the payment if you are aged between 18 and 66 and have lost employment due to the coronavirus restrictions. Students and self-employed persons who have lost employment can also apply.

#### What will I get?

A flat rate payment of €350 per week for the duration of the pandemic emergency.

#### How can I apply?

The form you need is downloadable at this link - <u>COVID-19 Pandemic Unemployment Payment</u> application form (pdf).

There are detailed instructions here on how to fill in the form on gov.ie (pdf)

You do not need to visit an Intreo office to get the form. You can post the form to the DEASP by Freepost. After you have applied, please keep checking your bank account as payment may issue before the Department formally notifies you.

Post your application form to: Department of Employment Affairs and Social Protection FREEPOST PO Box 12896 Dublin 1

#### Is there anything else I should note?

This is a flat rate payment. If you have adult or child dependents you may wish to apply for a Jobseeker's Payment as the qualified adult and child increases for those supports may bring your income above €350.

Your alternative options are:

- Jobseeker's Benefit (for employees) based on your PRSI contributions
- Jobseeker's Benefit (Self-Employed) based on PRSI contributions
- Jobseeker's Allowance means tested
- Short time Work Support Payment based on your PRSI contributions
- Jobseeker's Allowance for Professional Artists means tested

### My working hours have been reduced due to Covid19. What can I do?

#### What can I apply for?

#### Apply for Short Time Work Support

To qualify for Short-time Work Support, you must satisfy the two main PRSI Conditions for Jobseeker's Benefit

Employees must

- work 3 days per week or less to qualify, having previously been employed on a full time basis.
- be under 66 years of age
- be capable of work and -be available for full-time work
- have enough paid or credited social insurance (PRSI) contributions at class A, H, S or P

#### What will I get?

Rate of payment will depend on your average weekly earnings in the contribution year and the change in your work pattern.

For example, if you are placed on a 3 day work pattern having previously worked 5 days, you may be entitled to up €81.20 for the 2 days you are no longer working. This represents two fifths of the maximum weekly rate of Jobseekers Benefit of €203.

#### How can I apply?

You can apply for Jobseeker's Benefit through MyWelfare.ie You must have a verified MyGovID to use this service. If you complete your form on-line, you can then send on the **UP14** form completed by your employer.

Employees can also apply for Short-time Work Support at their Intreo Centre or Social Welfare Branch Office

To apply, you will need the following documents along with the application form:

- identification your public service card, passport or driving licence
- proof of your address a utility bill or letter from a government department

#### Is there anything else I should note?

Applicants should apply as soon as possible.

More information is available here. https://www.gov.ie/en/service/c20e1b-short-time-work-support/

Please check your local SW office is open before you visit.

## I have been diagnosed with COVID-19 or I am suspected of having COVID-19 and are medically required to self-isolate

#### What can I apply for?

#### Apply for Covid19 Illness Benefit

To receive the enhanced payment, you must be:

- self-isolating on the instruction of a doctor or diagnosed with COVID-19 (Coronavirus)
- be absent from work and not getting paid by your employer

#### What will I get?

The personal rate for this payment is €350, as compared with the normal Illness Benefit rate of €203. It will be paid for a maximum of 12 weeks where a person is self-isolating but will be paid for the duration of a person's absence from work if they have been diagnosed with COVID-19 (Coronavirus).

#### How can I apply?

Step 1) If you are suffering from COVID-19 or a doctor advises that you self-isolate, the doctor will then complete a medical certificate on your behalf and send this directly to the department.

To receive a payment, you will need to provide your doctor with your:

- name
- PPS Number
- date of birth

Step 2) You need to complete an application form for Illness Benefit (Form IB 1).

There are three ways that you can make an application:

- you can call 1890 800 024 or 01 2481398 between 9.00am and 5.00pm Monday to Friday to get an application form by post.
- organise someone to pick up a form at your doctor's surgery or at your local Intreo Centre.
- an online application process will be available by the end of March.

If you have been medically certified to self-isolate or are diagnosed with COVID-19 do not attend your doctor's office or Intreo Centre.

It is important to complete part 5 of the Illness Benefit form as this contains how you would like to be paid. You don't have to fill in part 7 of the form.

Send your application form by Freepost to:

Social Welfare Services, PO Box 1650, Department of Employment Affairs and Social Protection, Dublin 1

Once both the application form and the medical certificate are received payment will be processed.

You should continue to liaise with your doctor in relation to your diagnosis and the length of time you are medically certified unfit to work because of COVID-19.

#### Is there anything else I should note?

If you are on an employment programme such as <u>Community Employment (CE)</u> and <u>Tús</u> or a funded training and education programme, or if you are already getting a social welfare payment, you do not need to apply for Illness Benefit. Your existing payment will continue to be paid if you are affected by coronavirus.

## If you have coronavirus symptoms or you have been medically required to self-isolate, you should not visit an Intreo Centre or local Social Welfare Branch Office.

The normal social insurance requirements for Illness Benefit will be waived or the means test for Supplementary Welfare Allowance will be removed, if you are medically required to self-isolate or diagnosed with COVID-19.

#### For further information;

You can get information about applying for social welfare payments through MyWelfare. You can also call 1890 800 024 or (01) 248 1398.

https://www.citizensinformation.ie/en/social\_welfare/social\_welfare\_payments/disability\_and\_illnes s/disability\_benefit.html#la4932 https://www.gov.ie/en/service/df55ae-how-to-apply-for-illness-benefit-for-covid-19-absences/

## What can I do if I am out of work sick?

#### What can I apply for? - Apply for Illness Benefit

If you cannot work because you are sick or ill. You must be aged under 66, covered by the appropriate class of social insurance (PRSI) and satisfy the PRSI conditions.

To qualify for payment of Illness Benefit you must satisfy the following two conditions:

- You must have at least -104 weeks of PRSI contributions paid since you first started work and either
- 39 weeks of PRSI contributions paid or credited in the relevant tax year, of which 13 must be paid contributions.

If you do not have 13 paid contributions in the relevant tax year, then 13 paid contributions in one of the following tax years can be used instead:

- Either of the two tax years before the relevant tax year
- The last complete tax year (before the year in which your claim for Illness Benefit begins)
- The current tax year
- Or 26 weeks of PRSI contributions paid in the relevant tax year, and 26 weeks of PRSI contributions paid in the tax year immediately before the relevant tax year.

What will I get? - Illness Benefit is paid for a maximum of:

- 2 years (624 payment days) if you have at least 260 weeks of social insurance contributions paid since you first started work or
- 1 year (312 payment days) if you have between 104 and 259 weeks of social insurance contributions paid since you first started work.

Illness Benefit rates are graduated according to your average weekly earnings in the relevant tax year. Average weekly earnings are calculated by dividing the total reckonable gross earnings (without deductions) in the relevant tax year by the actual number of weeks worked in that year.

For example, if you earn €300 or more per week the rate is €203 with €134.70 increase for an adult dependent.

If you earn between €150 - €219.99 per week, the rate of payment is €131 with €87.20 for an adult dependent.

#### How can I apply?

You must get an Illness Benefit claim form (IB1) and a medical certificate called a 'Certificate of incapacity for work' from your family doctor (GP). You fill in the IB1 form and freepost it to the Department of Employment Affairs and Social Protection.

Completed claim forms (IB1) and medical certificates (Certificate of incapacity for work) should be sent by Freepost to: Social Welfare Services, P.O. Box 1650, Dublin 1.

#### Is there anything else I should note?

You can find more information regarding the rates of Illness Benefit here:

https://www.citizensinformation.ie/en/social\_welfare/social\_welfare\_payments/disability\_and\_illnes s/disability\_benefit.html#l1f333

If you do not have enough to meet your needs and those of your family and are not receiving another payment, or if you have claimed a social welfare benefit or pension but it has not yet been paid and you have no other income.

#### What can I apply for?

#### Apply for Supplementary Welfare Allowance

If you have no income, you may be entitled to the basic Supplementary Welfare Allowance (SWA). You may qualify if

- You are living in the State.
- You satisfy the means test.
- You have applied for any other benefit or allowance you may be entitled to.
- You have registered for work with your local Intreo Centre if you are of working age.
- You satisfy the habitual residence condition.

If you work more than 30hrs pw or are in full time education you may not qualify though you may apply for your dependents.

#### What will I get?

Basic Supplementary Welfare Allowance is made up of a personal rate for the applicant and additional amounts for any adult dependant and/or child dependant(s).

- Aged 25 and over €201
- Adult dependent rate €134.70
- €36 for a child aged under 12, €40 for a child aged 12 or over

#### How can I apply?

You should apply for Supplementary Welfare Allowance to the Department of Employment Affairs and Social Protection's Community Welfare Service at your local office as soon as the need arises. You must fill in a Supplementary Welfare Allowance claim form (pdf). To help process your claim, you should have the following:

- Personal Public Service (PPS) numbers for yourself, your spouse, civil partner or cohabitant and your children
- Proof of residency
- Proof of identity, for example, a Public Services Card (if you have one), a passport, driving licence, work permit, Irish Residence Permit or (GNIB card), etc.
- Evidence of any household income
- Birth certificates for any children you include in your application
- Documents to show your income and financial situation, such as, pay slips, tax statements, bank statements, etc.

#### Is there anything else I should note?

NB - there are lower rates of payment for those under 25 https://www.citizensinformation.ie/en/social\_welfare/social\_welfare\_payments/supplementary\_welf are\_schemes/supplementary\_welfare\_allow.html

#### Appealing a decision

You have the right to appeal against a decision if you are not satisfied with the outcome of your claim. You can appeal to the independent Social Welfare Appeals Office. The Social Welfare Appeals Office deals with appeals relating to basic SWA and SWA supplements.

# I have an exceptional need that I cannot pay for out of my current income. What can I do?

#### What can I apply for?

#### Apply for Exceptional Needs Payments

An Exceptional Needs Payment is a single payment to help meet essential, once-off, exceptional expenditure, which a person could not reasonably be expected to meet out of their weekly income. For example, the payment can be for bedding or cooking utensils for someone setting up a home for the first time, visiting relatives in hospital or prison, funeral costs or for clothing in exceptional circumstances.

#### What will I get?

The amount of payment you get will depend on a means test and the type of assistance you need.

#### How can I apply?

You may be eligible for an Exceptional Needs Payment if:

- You are living in the State
- You satisfy a means test (all capital/property, except your home, is assessed in the means test see below)

You won't normally be eligible if you:

- have access to alternative resources, including capital, to meet the need
- are in full-time work (30 hours or more per week)
- are in full-time education
- are involved in a trade dispute or on strike. However, you may apply for an Exceptional Needs Payment for your dependent adult or dependent child.
- Means test

In a means test, the DEASP examines all your sources of income. Sometimes a certain amount of income or income from particular sources is not taken into account and these are often referred to as income disregards. However, in the means test for an Exceptional Needs Payment, all capital/property (except your home) is taken into account and assessed as means – there are no disregards for capital.

You can apply by post or in person at your local Intreo office.

#### Is there anything else I should note?

These payments are not subject to the Habitual Residence Condition (HRC) assessment. More information is available here

https://www.citizensinformation.ie/en/social\_welfare/social\_welfare\_payments/supplementary\_welf are\_schemes/exceptional\_needs\_payments.html

The list of local offices are here:

https://www.gov.ie/en/collection/cb07d7-supplementary-welfare-allowance-swa-list-of-offices-administering-swa/

## I have an urgent need that I cannot meet from my own resources or an alternative is not available at this time. What can I do?

#### What can I apply for?

#### Apply for Urgent Needs Payments

An Urgent Needs Payment (UNP) is a once-off payment made to persons, including those who may not normally qualify for SWA, but who have an urgent need which they cannot meet from their own resources or an alternative is not available at that time.

Examples of this would be to meet immediate needs, such as food, clothing or shelter in the aftermath of a **fire, flood or other emergency event.** 

Urgent Needs Payments are administered by the Community Welfare Service of DEASP

Anyone may qualify for a payment to meet an urgent need. *However, there is no automatic entitlement to such payments.* 

#### What will I get?

Depending on your circumstances, for example, if you are working, you may have to pay some or all of this payment back at a later date.

#### How can I apply?

To apply for an Urgent Needs Payment you will need:

- Personal Public Service (PPS) numbers for yourself, your spouse, civil partner or cohabitant and your children
- Evidence of any income or social welfare assistance you are getting.

You can apply by post or in person at your local Intreo office.

#### Is there anything else I should note?

UNPs are payable at the discretion of the CWS officer taking into account the requirements of the legislation and all the relevant circumstances of the case.

Consideration will be given to whether you have access to commercial credit at the time of the urgent need, for example, a credit card, or insurance cover.

The list of local offices are here:

https://www.gov.ie/en/collection/cb07d7-supplementary-welfare-allowance-swa-list-of-offices-administering-swa/

## I don't have a Public Service Card. Can I still get a payment?

In line with the latest HSE and WHO advice around social distancing, the Department of Employment Affairs and Social Protection has taken the decision to temporarily postpone PPSN and PSC appointment services with immediate effect. You can apply for the payments available from the Department using your PPS number.

### I don't have a PPS number. What can I do?

In an effort to contain the spread of the Covid19 virus the department has temporarily postponed the normal PPSN allocation process. However, if you need to apply for a PPSN in order to avail of services or supports, then you may be able to do so by applying directly to the department for a PPSN by email.

You will also need to complete a REG 1 form and

- Provide a copy of your photo Identity document (Passport, Driving Licence, ID card etc.) If you do not have valid documents, you should provide whatever ID documents that you do have.
- Proof of your Address.

The above documents need to be scanned/photographed and mailed or posted to PPSN Applications Email: <u>PPSN@welfare.ie</u>.

Address: PPSN Applications, CIS Registration, Department of Employment Affairs and Social Protection, Shannon Lodge, Carrick on Shannon, N41 KD81

You should ensure that all the documents you are sending are legible.

The Department will issue the PPSN by post to your address.