



# Colchester Borough Council

## Self-Isolation Local Payment Scheme

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## Definitions

The following definitions are used within this document:

**‘Applicant’**; means the individual making an application for a payment under this scheme;

**‘Contact Tracing and Advice Service (CTAS)’**; means the web-based system used by Public Health England to contact and trace individuals who are required to self-isolate;

**‘CTAS Account ID’**; means the unique number provided by Public Health England through the Contact Tracing and Advice Service (CTAS);

**‘COVID-19’**; means the infectious disease caused by the most recently discovered coronavirus;

**‘face financial hardship’**; a key criterion of the Test and Trace Discretionary Payments Scheme is that all applicants will, if not for the payment, face financial hardship solely due to their need to self-isolate;

**‘NHS Test and Trace’**; means the service provided to the National Health Service in England, established in May 2020 to track and help prevent the spread of COVID-19;

**‘Pension Credit’**; means the means-tested Guarantee or Savings Credit administered by the Department for Work and Pensions under the State Pension Credit Regulations 2002;

**‘Self-isolation, Self-isolate’**; means the legal requirement for an individual to self-isolate when told to by NHS Test and Trace or the NHS COVID-19 app and the legal duty to self-isolate under the Health Protection (Coronavirus, Restrictions) (Self-Isolation) (England) Regulations 2020 which came into force on 28<sup>th</sup> September 2020;

‘The Council’s **‘Self-Isolation Local Payment Scheme’**; means the scheme developed by the Council to make payments to certain residents who are not able to obtain an award from either the **Test and Trace Payment Scheme (the ‘Standard Scheme’)** or the **Test and Trace Discretionary Payments Scheme’** (**‘Discretionary Scheme’**)

**‘Test and Trace Support Payment Scheme’** (**‘Standard Scheme’**); means the Standard Scheme introduced by Government on 28<sup>th</sup> September and administered by Local Authorities;

**‘Test and Trace Discretionary Payments Scheme’** (**‘Discretionary Scheme’**); means the Test and Trace Discretionary Payments Scheme which has been agreed by the Council and which *may* be available for individuals who are unable to access the ‘Standard Scheme’.

# 1. Background to Self-Isolation, Test and Trace Payments and the Council's Self Isolation Local Payment Scheme

- 1.1 In 2020, Government introduced legislation so that certain people will have to self-isolate due to the current COVID-19 crisis.
- 1.2 This package of measures was designed to ensure that those who are required to self-isolate, do so and that those on a low income receive a payment to assist their finances and to encourage compliance with the legislation.
- 1.3 The Council currently administers two schemes on behalf of the Government as follows:
  - (a) The **Test and Trace Support Payments Scheme** (the **Standard Scheme**) for those eligible applicants who are in receipt of Housing Benefit, Income support, income-based jobseeker's Allowance, income-related Employment and Support Allowance, Working Tax Credit, Pension Credit or Universal Credit (the qualifying benefits); and
  - (b) The **Test and Trace Discretionary Payments Scheme** (the **Discretionary Scheme**) for those applicants who are **not** in receipt of any of the qualifying benefits but who will face financial hardship while they are self-isolating.
- 1.4 The Council recognises that self-isolation is one of the most powerful tools for controlling the transmission of the Covid-19 virus and has therefore decided to set up an independent and separate scheme called the Self Isolation Local Payment Scheme (the Local Scheme).
- 1.5 This local scheme is **in addition** to the two national schemes already in place and is designed to assist all residents who have been told to self-isolate but who are unable to receive an award from either of the two Government defined schemes.
- 1.6 This new scheme is specific to Colchester Borough Council and, whilst it does have similarities to the national schemes, is funded separately by the Council in conjunction with Essex County Council.
- 1.7 This document details who will be eligible for a payment under the **Self Isolation Local Payment Scheme**. It should be noted that this scheme will be effective from 25<sup>th</sup> January 2021 until 30<sup>th</sup> June 2021 only.
- 1.8 Residents who receive a payment under either the Standard Scheme or Discretionary Scheme (as specified in 1.3) will **not** be eligible for a payment under the Council's Self-Isolation Local Payment Scheme.

## 2. An overview of the Council's Self-Isolation Local Payment Scheme (The Local Scheme)

2.1 From 25<sup>th</sup> January 2021, individuals will be entitled to a payment of £500 from the Council's Self Isolation Local Payment Scheme if they meet **all** the eligibility criteria listed below:

- (a) They make an application to the Council in the prescribed manner and provide all the evidence and verification required;
- (b) Are 16 years or more and are resident within the Council's area;
- (c) 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; or
- (d) (From 8<sup>th</sup> March 2021 only) Are 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. (This is limited to one parent or guardian per household for the child or young person's self-isolation period). For the purpose of this element a child or young person who:
  - is aged 15 or under (or 25 or under with an Education, Health and Care Plan (EHC)) and normally attends an education or childcare setting; and
  - has been told to self-isolate by NHS Test and Trace or by their education or childcare setting;
- (e) Comply with the legal requirement to self-isolate;
- (f) Have **not** been awarded a payment from either the Government's standard scheme or the discretionary scheme;
- (g) Are **not** either employed or in self-employment;
- (h) Demonstrate that they will incur a reduction in income or additional expenditure as a result of their self-isolation and this will lead to financial hardship; and
- (i) Have no more than £16,000 capital.

2.2 In exceptional cases and, **at the total discretion of the Council**, a payment may be made where either:

- The resident has made an application under the standard or discretionary scheme, and would qualify under either of those schemes but has been declined a payment solely due to the fact that their application was received out of time to make the payment; **or**
- The resident has made an application under the standard or discretionary scheme and would qualify under either of those schemes but has been declined a payment

solely due to the failure in administration in issues relating to the allocation of the CTAS reference or failure to complete details on the contact tracing.

2.3 Further details regarding eligibility are shown in Section 7.

### 3. Commencement of the Self-Isolation Local Payment scheme and scheme closure

#### Commencement

3.1 This scheme is available to all individuals who meet the eligibility criteria for this scheme who are told to self-isolate **on or after** 25<sup>th</sup> January 2021.

#### Scheme closure

3.2 The scheme will end on 30<sup>th</sup> June 2021 or at such earlier time should the funding allocated be exhausted.

### 4. Applying for a Self-Isolation Local Payment

4.1 Individuals who are resident within the Council's area *may* make an application for a payment under this scheme. In all cases, the 'applicant' will be required to answer **all** of the questions asked and provide the information required by the Council in the specified timescale.

4.2 In order to receive a payment, all applicants must meet the full eligibility criteria, details of which are shown within Section 7 of this scheme. The applicant will be required to self-verify certain criteria and also confirm that they will comply with the self-isolation requirements set by Government.

4.3 Where the applicant fails to meet the eligibility criteria, they will not receive a payment and will be informed of this by the Council, either at the point of application or as soon as practicable thereafter.

4.4 Where the applicant is successful, the Council will notify them accordingly and make payment in line with the timings and methods shown in Section 8.

4.5 Applications can **only** be accepted from individuals who are resident in the Council's area.

4.6 Applications will be accepted from a third party in respect of any individual who meets all the eligibility criteria for a payment. However, the following should be noted:

- The person making the application will need to provide evidence of their identity and also the reason why they are applying on behalf of another person; and
- That any payment **must** only be made by the Council to the person who is self-isolating. No payment will be made to a third party under any circumstance.

- 4.7 All applications shall be made online using the Council's dedicated webpage [www.colchester.gov.uk/coronavirus/support-payment](http://www.colchester.gov.uk/coronavirus/support-payment). There are no paper or other types of application processes; however, should individuals experience difficulties in making any application, they should contact the Benefits team for assistance on 01206 282600

## **5. Time limits for making an application for a payment**

- 5.1 No application for a self-isolation local payment can be made before the 25<sup>th</sup> January 2021.
- 5.2 Eligible individuals can apply for a Test and Trace Discretionary Payment at any time up to 42 days after their period of self-isolation (or that of their child or young person) has commenced. The Council will **not** accept any applications after this point.
- 5.3 Due to the end date of the scheme, no applications will be allowed after 30<sup>th</sup> June 2021.

## **6. Multiple claims within the household**

- 6.1 Individuals in the same household can each make an application to receive a self-isolation local payment if they each meet all the eligibility criteria in full.
- 6.2 Applications will be limited to one per eligible resident for the life of the scheme.

## **7. The eligibility criteria and evidence required for a Self-Isolation Local Payment.**

- 7.1 For a payment to be made under this local scheme, all of the criteria **must** be met. As with the application form itself, all evidence will need to be provided electronically. The Council provides facilities for all applicants to upload documents, evidence and photographs.
- 7.2 Where documentation is only held in 'hard copy' or paper form, the Council will accept digital images or photographs provided they show all the relevant information.
- 7.3 The Council will keep all information supplied by applicants, secure and in accordance with Data Protection legislation.
- 7.4 As mentioned in Section 4, a valid application must be made via the Council's website [www.colchester.gov.uk/coronavirus/support-payment](http://www.colchester.gov.uk/coronavirus/support-payment). All applicants will be required to provide details sufficient to identify themselves, their address and to allow the Council to contact them including:

- Full name;
- Address;
- National Insurance Number;
- Contact details

- 7.5 In addition to the above, all applicants will be required to submit a copy of their current bank statement(s) in order to:
- Verify that their income has reduced due to having to self-isolate; and
  - Provide details of the bank account number and sort code of the account into which a payment would be made.

**Applicants must be 16 years old or more and a resident within the Council's area**

- 7.6 The applicant must be at least 16 years old and will be required to verify that they have their sole or main residence in the Council's area. The Council will check other records held (and make other enquiries where appropriate) to determine this.
- 7.7 Where necessary, the Council will ask the applicant to provide additional evidence of residence.

**Applicants must 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**

- 7.8 A key requirement of the scheme is that the applicant has been instructed by the NHS Test and Trace service to stay at home and self-isolate either because:
- they have tested positive for COVID-19 (coronavirus); or
  - have recently been in close contact with someone who has tested positive.
- 7.9 All applicants will be required to provide the 8-digit unique ID number which has been provided to them by NHS Test and Trace.
- 7.10 For information, the NHS Test and Trace service uses the Contact Tracing and Advice Service (CTAS) to record information about people who have tested positive for COVID-19 and their contacts. The CTAS Account ID is an 8-character identifier unique to each case (e.g. 3b1a3015c). Most individuals who test positive for COVID-19 or are a contact of someone who has had a positive test, will receive a digital invitation from the CTAS system to undertake the contact tracing journey.
- 7.11 All cases and contacts who have completed the contact tracing journey (including those who were ineligible for the digital invitation such as children or individuals with a landline number only) will receive a citizen advice message upon completion of the NHS Test and Trace questionnaire. The citizen message (sent either via a text message/email or postal service for people with no access to mobile phone or email) contains the 8-character Account ID.



- 7.12 The Council will require the applicant to provide a valid Account ID produced by the Contact Tracing and Advice Service. Only this number will allow an application to be processed.
- 7.13 It should be noted that there is a legal duty to self-isolate which only applies to people who have been told to self-isolate by NHS Test and Trace.
- 7.14 Where the applicant has had difficulty in engaging the CTAS, the Council should be informed. This is particularly important if there is a failure to engage due to administrative difficulties.
- 7.15 This scheme does not cover people who are self-isolating after returning to the UK from abroad, unless they have tested positive for COVID-19 (coronavirus) or have been instructed to self-isolate by NHS Test and Trace.

**Applicants must not have been awarded a payment from either the Government's standard scheme or the discretionary scheme**

- 7.16 An applicant will not be entitled to a Self-Isolation Local Payment if they have been awarded a payment from either the standard scheme or discretionary scheme.

**Applicants must not be either employed or in self employment**

- 7.17 The applicant must **not** be in either employment or self-employment at the date of their self-isolation. The Council will require the applicant to verify this at the point of application.
- 7.18 For the sake of clarity, the applicant must verify that they are neither subject to a contract of employment or registered as self-employed.

**Applicants must incur a reduction in income or additional expenditure which will lead to financial hardship**

- 7.19 All applicants will have to demonstrate that they will incur a reduction in income or additional expenditure as a result of their self-isolation and this will lead to financial hardship.
- 7.20 The Council will require all applicants making an application for a self-isolation local payment to provide evidence that their income has reduced or that they have incurred / or likely to incur additional expenditure due to the need to self-isolate.

Applicant must have no more than £16,000 capital.

- 7.21 The applicant must not have greater than £16,000 in capital. For the sake of clarity, capital will be calculated in accordance with the rules for Housing Benefit.

#### Eligibility - General

- 7.22 The Council will need to be satisfied that any applicants meet all the conditions above in full and provide such information that the Council may require.

### **8. How much self-isolation local payment will be paid, methods of payment and timings.**

- 8.1 Where an applicant meets all of the eligibility criteria for a self-isolation local payment, a single amount of £500 shall be paid. Payments will be made direct to the applicant's bank account within 3 days.
- 8.2 Where further information or evidence is required from the applicant, the Council will look to make payment within 3 days starting with the date when all of the required information is received.
- 8.3 Full details of the applicant's bank account must be supplied on the application form and this will be cross checked with the copies of the bank statements provided as part of the verification process.
- 8.4 Payments can only be made to the applicant's bank account. No payments can be made to third parties whatsoever.
- 8.5 The Council is aware that in some cases, applicants may be overdrawn and may not be able to gain access to the payment. In these cases, the applicant should contact their bank and request a protection of payments under a 'first right of appropriation of funds order'.

### **9. Notification of Decisions**

- 9.1 Applications for a self-isolation local payment will be considered by officers of the Council and all decisions made by the Council shall be notified to the applicant either in writing or by email.

### **10. Implications for other benefits and reductions**

- 10.1 The Council has been advised by the Department for Work and Pensions (DWP) that all local welfare payments of this type will be disregarded for the purposes of all means-tested benefits.

- 10.2 The Council has decided that any payment made under this scheme shall not affect entitlement to Local Council Tax Support.

## **11. Review of Decisions**

- 11.1 Whilst there is no statutory appeal process, the Council will operate an internal review process and will accept an applicant's request for an appeal of its decision by a senior officer.
- 11.2 All such requests must be made in writing to the Council, within 3 days of the Council's decision, and should state the reasons why the applicant is aggrieved with the decision of the Council. New information may be submitted at this stage to support the applicant's appeal. The application will be reconsidered as soon as practicable, and the applicant informed in writing or by email of the decision.

## **12. Complaints**

- 12.1 The Council's 'Complaints Procedure' (available on the Council's website) will be applied in the event of any complaint received about this scheme.

## **13. Funding of the Self Isolation Local Payment Scheme**

- 13.1 The Council has received funding from Essex County Council to provide this scheme. This is in addition to funding provided directly by the Borough Council, including the provision of all administration costs .
- 13.2 As self-isolation local payment funds are limited, the Council reserves the right to change the scheme at any time to ensure funds go to those who face the most financial hardship.

## **14. Taxation and provision of information to HMRC**

- 14.1 The Council understands that these payments will be subject to tax.
- 14.2 The Council does not accept any responsibility in relation to an applicant's tax liabilities and all applicants should make their own enquiries to establish any tax position.
- 14.3 All applicants should note that the Council is required to inform Her Majesty's Revenue and Customs (HMRC) of all payments made to individuals.

## **15. Managing the risk of fraud**

- 15.1 Colchester Borough Council will make the necessary checks to ensure payments can be verified and have been made correctly. The council will utilise a number of databases to verify information in connection with any application submitted.

## **16. Recovery of amounts incorrectly paid**

- 16.1 If it is established that any self-isolation local payment has been made incorrectly due to misrepresentation or incorrect information provided to the Council by an applicant or their representative(s), the Council will look to recover the amount in full.

## **17. Delegated Powers**

- 17.1 Officers of the Council will administer the scheme and reserves the right to make technical scheme amendments to ensure it continues to meet the criteria set by the Council.

## **18. Data Protection and use of data**

- 18.1 All information and data provided by applicants shall be dealt with in accordance with the Council's Data Protection policy and Privacy Notices which are available on the Council's website.