Newsletter for advisers in Aberdeen City & Aberdeenshire

BenefitsBulletin

Aberdeen City & Shire Advice Forum is a local network for people working in advice services to share information and experiences. The Forum meets quarterly throughout the year.



Mon 17th May 2021 - Issue.42 (Fortnightly)



If you are working with any EEA cases that still require assistance with their EUSS applications please contact:

iona_rennie@shelter.org.uk

Vikki_Moroney@shelter.org.uk

laura.keith@wearec.org.uk

who can look to book appointments with individuals at one of their clinics.

Further information on the clinics will be circulated once their posters are drawn up.



impartial advice and information about energy

efficiency. www.scarf.org.uk/hiringcustomer-service-advisors-20210507/



THE JOINT COUNCIL for THE WELFARE OF IMMIGRANTS

Call on your MP to support EU citizens' rights

Write to your MP to take a stand with EU citizens who have made the UK their home, by adding their name to <u>this motion</u> calling on the government to lift the deadline and grant automatic settled status to all EU citizens and non-EU family members.

<u>JCWI's new report</u> highlights the grave threats to EU citizens' rights less than six months from the EU Settlement Scheme deadline. With the deadline fast approaching and the UK still in the grips of the COVID pandemic, the situation couldn't be more urgent. Those who are unable to apply in time will fall out of status, lose their rights and could face harmful Hostile Environment policies overnight.

Our **research** shows that **care workers and other keyworkers** - the very people we are relying on to pull us through the current crisis - are **at risk of slipping through the cracks** in the scheme.

Lifting the deadline is the only way to protect **tens of thousands of EU citizens**.

www.jcwi.org.uk/call-on-your-mp-to-support-eu-citizensrights

PROTECT YOUR FAMILY'S RIGHTS IN THE UK APPLY TO THE EU SETTLEMENT SCHEME BEFORE 30 JUNE 2021



HM Government

DVP Department for Work and Pensions



Housing Benefit and Universal Credit (Care Leavers and Homeless) (Amendment) Regulations 2021

This instrument extends the ages for which two existing exemptions from the shared accommodation rate (SAR) of the Local Housing Allowance (LHA) can apply. Those exemptions are the care leavers exemption and the homeless hostel exemption.

- The care leavers exemption is being extended so that it applies up to the age of 25 instead of 22.
- The lower age limit of 25 has been lowered to 16 for the homeless hostel exemption.

A claimant, of either the housing element of Universal Credit or Housing Benefit, who qualifies for an exemption from the SAR can instead claim the higher, one-bedroom rate of housing support.

In force from 31 May 2021 - SI.No.546/2021

Universal Credit boost will end in September, says minister



Therese Coffey says there will be no more need for it this winter

The £20 extra a week being given to everyone on Universal Credit during the pandemic won't be extended beyond September according to the Work and Pensions Secretary.

Rishi Sunak announced in the Budget that the £20 Universal Credit uplift would be extended for six months to September. Now Ms Coffey has suggested that it will not be extended beyond that.

She told the Evening Standard: "We're not anticipating, or I'm not anticipating, any further need to do stuff entirely out of the ordinary.

Rights of EEA nationals and their families

The DWP has issued new guidance in relation to the rights of EEA nationals and their families to disability and carer's benefits following the repeal of free movement law at the end of the transition period for leaving the EU.

 RIGHT TO RESIDE – THE IMMIGRATION AND SOCIAL SECURITY CO-ORDINATION (EU WITHDRAWAL) ACT 2020 (CONSEQUENTIAL, SAVING, TRANSITIONAL AND TRANSITORY PROVISIONS) (EU EX-IT) REGULATIONS 2020 – CA, DLA & AA - <u>https://</u> <u>assets.publishing.service.gov.uk/government/uploads/system/uploads/</u> <u>attachment_data/file/986191/m-7-21.pdf</u>



- RIGHT TO RESIDE THE IMMIGRATION AND SOCIAL SECURITY CO-ORDINATION (EU WITHDRAWAL) ACT 2020 (CONSEQUENTIAL, SAVING, TRANSITIONAL AND TRANSITORY PROVISIONS) (EU EXIT) REGULATIONS 2020 – PIP - <u>https://assets.publishing.service.gov.uk/</u> <u>government/uploads/system/uploads/attachment_data/file/986153/adm8-21.pdf</u>
- RIGHT TO RESIDE THE CITIZENS' RIGHTS (APPLICATION DEADLINE AND TEMPORARY PROTECTION) (EU EXIT) REGULATIONS 2020 – CA, DLA, AA - <u>https://</u> <u>assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/</u> <u>file/986190/m-6-21.pdf</u>
- RIGHT TO RESIDE THE CITIZENS' RIGHTS (APPLICATION DEADLINE AND TEMPORARY PROTECTION) (EU EXIT) REGULATIONS 2020 – PIP - <u>https://assets.publishing.service.gov.uk/</u> government/uploads/system/uploads/attachment_data/file/986152/adm7-21.pdf



http://citizensrightsproject.org

У CitzRights

EURightsProject



Company limited by guarantee in Scotland, company number SC561815 Regulated by the OISC Ref No. N201900077 St Margaret's House | 151 London Rd | Edinburgh | EH7 6AE

Benefits and pensions for EEA and Swiss citizens in the UK

Last updated: 6 May 2021

The UK has left the EU. The EU Withdrawal Agreement sets out the terms of the UK's withdrawal from the EU.

<u>EEA</u> and Swiss citizens and their family members can apply to the <u>**EU Settlement Scheme**</u> to continue living in the UK. The deadline for applying is 30 June 2021. You must have started living in the UK by 31 December 2020.

Irish citizens living in the UK

You, and members of your family living in the UK, will be able to claim or continue to receive the UK benefits you are entitled to. You will also continue to receive any Irish benefits you remain entitled to while living in the UK.

Other EEA and Swiss citizens

Living in the UK by 31 December 2020

You and your family members living in the UK by 31 December 2020 will be able to claim or continue receiving UK benefits for as long as you continue to be lawfully resident in the UK and meet the eligibility requirements.

You will need to apply to the **<u>EU Settlement Scheme</u>** by 30 June 2021 to remain in the UK and be eligible to claim benefits.

Moving to the UK

If you want to move to the UK you will be able to apply for an immigration status under the **<u>skills</u>**. **<u>based immigration system</u>**. The rules on claiming certain UK benefits have changed.

You will still be eligible for a UK State Pension as long as you meet the **<u>qualifying conditions</u>**.

If you have made social security contributions in the EEA or Switzerland by 31 December 2020 and you are covered by the <u>EU Withdrawal Agreement</u>, you can still use these to help you qualify for a UK State Pension.

Moving back to the EEA or Switzerland

If you move back to the EEA or Switzerland and you are covered by the <u>EU Withdrawal Agreement</u>, you may still be able to claim certain UK benefits as long as you meet all other eligibility requirements.

Frontier workers covered by the EU Withdrawal Agreement

From 1 July 2021 EEA citizens, except for Irish citizens, must have a frontier worker permit to come to the UK to work as a frontier worker. You do not need a frontier worker permit to claim, or continue to receive benefits, but it may help your claim be dealt with more quickly.

Find out how to apply for a frontier worker permit.

www.gov.uk/guidance/benefits-and-pensions-for-eea-and-swiss-citizens-in-the-uk

Less than 50 days to apply for the EU Settlement Scheme

EU, EEA or Swiss citizens or their family members resident in the UK by 31 December 2020, now have less than 50 days left to apply to the EU Settlement Scheme to ensure they can continue to live, work, study, access free healthcare and benefits in the UK after 30 June 2021.

Please consider sharing this message in your social media channels to encourage everyone to apply without delay at: **<u>gov.uk/EUSettlementScheme</u>**.

Other assets and content can be downloaded from **Brandworkz**.



Social security is the missing piece in our pandemic recovery



<u>www.cas.org.uk/news/socialsecurity-missing-piece-our-pandemicrecovery</u>

A Hidden Army of Women: Fibromyalgia & Living with Chronic Pain



When applying for Social Security benefits such as Employment and Support Allowance (ESA) and Personal Independence Payment (PIP), people with fibromyalgia and chronic pain join the "hidden army" of those whose health conditions are consistently misunderstood and easily overlooked by the Department for Work & Pensions (DWP) and its private health-care assessors.

www.z2k.org/latest/a-hidden-army-of-women -fibromyalgia-living-with-chronic-pain/

Non-take-up of benefits at the start of the COVID-19 pandemic



The full report is available <u>here</u>, and Ben's blog at Inequalities is <u>here</u> (published April 20th 2021)

You can also read a <u>summary infographic</u>, a blog by the <u>Health Foundation</u>, and coverage in the <u>Guardian</u> and the <u>Independent</u>.

The data and replication file are available via the **Open Science Foundation**.

About this report

The situation of those who were eligible for Universal Credit (UC) but did not claim it has been given little attention. In this report, we present the findings of exploratory research into this group, funded by the Health Foundation.

We estimate there are around half a million people – our best estimate is 430,000-560,000 people – who were eligible for UC during the start of the COVID-19 pandemic but did not claim it.

700,000 households don't receive enough from universal credit to pay rent



Department of Work and Pensions figures show 'eye-watering impact' of local housing allowance freeze on renters

www.bigissue.com/latest/700000-households -dont-receive-enough-from-universal-creditto-pay-rent/

SCOPE = Equality for disabled people

Young Disabled people's research project

Scope and University of Sheffield's iHuman research team have co-produced a research model to explore and identify connections and priorities in Disabled young people's lives. 'Making connections: for Disabled young people to live their lives' is a new way of understanding what resources and relationships Disabled young people need to live their lives in ways that meet their hopes and aspirations.

Top priorities identified were:

- Promote inclusive environments to help give Disabled young people a sense of belonging, enhance their mental health and well-being, and raise aspirations around employment and education
- Enhance digital lives by making digital content inclusive and accessible
- Develop inclusive technology to promote Disabled young people's freedom, independence and mobility.

You can find out more about the research and download a plain English summary report on the **Scope website**.



Universal Credit & Mental Health

There is no doubt that the past year has changed all of our lives in ways we could not have imagined - affecting our relationships, our finances and



our mental health. For families living on a low income though, the daily stresses of getting by were unfortunately nothing new, and the pandemic has only made matters worse. Families have faced additional costs such as <u>higher food and energy</u> <u>bills associated with staying at home more</u>. New <u>evidence</u> shows that those in the greatest financial difficulty going into the pandemic are more likely to have reported mental health problems.

Our social security system is designed to help people through hard times. There is no doubt that the system itself mobilised rapidly in response to the wide scale economic changes resulting from COVID-19, but how have families experienced universal credit during the pandemic?

Through <u>Covid Realities</u>, a major research programme funded by the Nuffield Foundation and working in partnership with CPAG, we have been working with parents and carers living on a low income to understand what life has been like during the pandemic. This includes how well the social security system is working for families. <u>Our report</u>, out today, explores parents' and carers' experiences of universal credit, and how this has affected their mental health.

https://cpag.org.uk/news-blogs/news-listings/ universal-credit-and-mental-health

Record levels of benefit fraud in first year of pandemic in Britain

About a million people claiming universal credit potentially face a "tap on the shoulder" from

investigators after official figures revealed record levels of benefit fraud during the first year of the pandemic.

Universal credit accounted for £6bn of the estimated £8.5bn of "overpaid" benefits in 2020-21, the figures show. Fraud levels soared as

normal verification checks were suspended in order to process the new benefit claims last spring.

Read article HERE

Company directors and universal credit

Some self-employed people choose to set up a limited company for their business, citizens advice

company for their business, rather than operating as a sole trader or partnership. This means that they are a separate legal entity to the company. Some limited companies will have shares and shareholders.

When a person chooses to run their business in this way, it raises the question of how they are treated for the purposes of universal credit (UC). This can be a complicated area, so <u>this article</u> is intended to help advisers understand the rules.

Cultivate Aberdeen

A community initiative that provides food-growing and sustainable practice education and facilities to local areas across Aberdeen with a vision to create kind, confident, and connected communities through the power of food growing.



It was established in 2018 by George Bellamy who, believing in the power of small actions, created the charity as the answer to Aberdeen's need to have a dedicated organisation supporting food-growing in the City and to work with those groups already making a difference within their communities.

Find out more about Cultivate Aberdeen and how you can take part in the project at cultivateaberdeen.co.uk



People forced to food banks at the start of the pandemic faced extreme poverty



People forced to food banks at the start of the pandemic faced extreme poverty, with just £248 a month to survive on after housing costs, according to new research.

The Trussell Trust calls for government at all levels to commit to working to end the need for food banks for good as it launches study at cross-party political event.

Today, the Trussell Trust reveals <u>State of Hunger</u> <u>2021</u>, a follow-up to the most authoritative piece of independent research into hunger in the UK to date. Commissioned by the charity and conducted by Heriot -Watt University, the study sheds light on the groups of people across the UK disproportionately affected by hunger and the drivers behind food bank use.

More than six in ten (62%) of working-age people referred to a food bank in early 2020 were disabled – that's more than three times the rate in the UK working age population. And single parent families are more likely to be forced to a food bank, with almost one in five (18%) of households referred to food banks during the pandemic being single parents – that's more than twice the rate in the general population (8%).

www.trusselltrust.org/2021/05/13/people-forced-touse-food-banks-at-the-start-of-the-pandemic-faced -extreme-poverty/

Are Further changes Required for Minimum Asset Bankruptcies in Scotland?

The UK Government has announced several new changes that it intends to introduce for Debt Relief Orders (DROs), that apply only in England, Wales, and Northern Ireland.

These solutions are like Scotland's Minimum Asset Bankruptcy Procedure (MAPs) and offer consumers with little income, and little to no assets, a solution for dealing with their debts and writing them off after a relatively short period of time.

However, there are several key differences between the solutions and these differences will soon become more pronounced when changes proposed by the UK Government to Debt Relief Orders come into effect.

The Question is, then, is there more the Scottish Government should be doing to improve the Minimum Asset Procedure in Scotland?

www.advicescotland.com/are-furtherchanges-required-for-minimum-assetbankruptcies-in-scotland/

Wales to launch pilot universal basic income scheme

Campaigners hail 'huge moment' as first minister commits to trials of payments to cover living costs

Under a UBI system, every citizen, regardless of their means, receives regular sums of money for life to cover the basic cost of living. Its proponents argue that it can alleviate poverty and give people time to retrain and adapt to changing workplaces, be more creative and become more active and engaged.

www.theguardian.com/society/2021/ may/14/wales-to-launch-universal-basicincome-pilot-scheme

after 140 years, it's the end



The loan that comes to you

for Provident's doorstep lending

Some key facts for students as we approach the end of the academic year – opportunities and warnings

The end of the academic year - impact on benefits

Full time student on Universal Credit – summer vacation

Student income is taken into account for UC over the academic year but not the summer vacation. This is because student finance is not intended to cover the summer vacation period.

For those students who are eligible to claim Universal Credit (most are not) whose term time income is too high, this presents a window of opportunity.

Student income (except for certain types of student income that are disregarded) is counted as unearned income for UC from the start of the Monthly Assessment Period (MAP) in which the course / academic year starts up to the MAP before the MAP in which the course / academic year finishes.

So, there could be two, three or four monthly assessment periods in the summer when no student income is taken into account and UC is higher.

For example, Jade is a full-time student with 2 children. She is on the second year of a three-year degree course. The current academic year ends on Friday 23rd June. Her third and final academic year starts on 27th September.

Jade's made a claim for UC last October but this was refused – her income was too high. But she could make a new claim before her academic year has finished and receive an award.

If she claimed UC on 24^{th} May her MAPs would run from 24^{th} of one month to the 23^{rd} of the next and for the MAPs 24^{th} May – 23^{rd} June, 24^{th} June – 23rd July, 24^{th} July – 23rd August and 24^{th} August – 23^{rd} September, no student income is counted (but her student income is spread over the other 8 MAPs of a 12 month period).

Students on Child Tax Credit – summer vacation

During the summer vacation some students with children will see a drop in their income ie as this is a period not normally covered by student finance. If they feel that Child Tax Credit and Child Benefit is not enough to manage on, they might be tempted claim Universal Credit instead.

But they might end up worse off over the whole year if they do this. Most student income is disregarded for Tax Credits, whereas most student income is counted for Universal Credit.

This is a complex area to advise on and every case is different. Some students will have rent to pay – if they receive some Housing Benefit during term time, this could increase during the summer. If they are not entitled to HB during term time, they cannot make a new claim for HB during the summer (except if they are in 'temporary' or 'specified' accommodation).

So, claimants should get a benefit check before claiming UC – as it is not possible to return to Tax Credits once a UC claim has been made.

Young people finishing A levels or equivalent – when will their parent / carer stop getting benefits for them?

Child Element in UC

The parent / carer will not have a Child Element included in their UC from the beginning of the Monthly Assessment Period in which the young person's course finishes (which is normally the date of their last exam).

So, for example, if the young person's last A level exam is on 2nd July, their parent's / carer's UC will not include a Child Element (or Disabled Child Element if one had been included) from the Monthly Assessment Period which includes 2nd July.

The young person could claim UC in their own right, (if they are eligible), but their parent / carer would need to relinquish their Child Benefit for this to be possible.

Child Tax Credit

If the young person is planning to go on to higher education (eg university), the Child Element in a Tax Credits award can continue to be included up to 31 August. Although if the young person started work of 24 hours or more pw, it would end sooner. If the young person is not planning to go on to higher education, the Child Element ends when the course ends.

Child Benefit

Child Benefit will normally continue until 5th September 2021 (the Sunday after 31 August). It would end earlier if:

- the young person reaches the age of 20
- the young person has made their own claim for Universal Credit.

Curtesy of Housing Systems - www.housingsystems.co.uk/News/News/id/140

Evictions beginning again across Scotland from the 17th May

As the majority of Scotland, from the 17th May, moves into Tier 2 under the Coronavirus Regulations, there is much to be rejoicing about. Being able to enjoy a pint in your local pub for one, without having to shield under the cover of a weather shredded canopy. Unfortunately, Scotland in May is not the best weather to be enjoying a pint in a garden. Nor is it the best time to be losing your home, if there ever is a best time.

For some, however, that is what the ending of Lockdown will mean for them. Not the ending of worry and stress, but just the beginning of it.

We are not yet out this Coronavirus Crisis and although most of the emergency rules that were put in place to protect people and businesses will remain in force until the 30th September, the ones protecting tenants and homeowners from eviction and repossession are not amongst them.

Instead, from the 17th May, any area of Scotland that slips into Tier 2 will also see the ban on evictions also being withdrawn, including Glasgow, which is borderline Tier 3, but is still going into Tier 2, despite the First Minister saying she is concerned.

What Protections do Tenants have?

There will remain some protections for tenants, however. Landlords will still be required to serve 6-month Notices to Leave (private landlords) and Notice of Intentions to Raise Proceedings (Social Registered Landlords) before they begin any legal action.

These must be served when your Landlord wants to evict you and take you to the First Tier Tribunal for Scotland (Housing and Property Chamber) (private landlords) or the Sheriff Court (social landlords). These protections will remain in place until the 30th September 2021. Previously landlords only had to give you 28 days' notice, but these were temporarily extended due to Covid 19 (there are exceptions when your landlord wants to evict you for anti-social behaviour or if you have committed a criminal offence).

However, where your landlord has already served one of these notices on you and the six months has expired, if they now take you to the Tribunal or Court and obtain a Court Order, they will after the 17th May be able to begin eviction proceedings.

What Protections do Homeowners have?

When a secured lender or mortgage provider wants to repossess your home, they must first serve on you a Calling Up Notice that gives you 2 months' notice before they can take you to court and request the court provides them with an Order allowing them to repossess your home.

Once they take you to Court, however, and obtain an order, the procedure for removing you from your home is the same as it is for a Tenant.

What is the Procedure for Evicting you or Repossessing your Home?

If a Landlord or Mortgage provider wants to evict you, they must first serve on you a Charge for Removing, served by a Sheriff Officer, ordering you to leave the property. This must give you 14 days' notice.

If you have still not left the property after those 14 days, the Landlord or Mortgage Provider must then arrange a Sheriff Officer to send to you a Notice of Removal, which must give you at least 48 hours' notice of the day and time that the Sheriff Officer will attend your home and remove you.

What can you do to Prevent a Repossession or Eviction?

The most important thing you can do is seek advice as soon as you begin experiencing financial difficulties. However, even if you leave it to later, it is never too late to seek advice.

So that means even after a Notice from your Landlord indicating they want to take you to Court or a Notice from your Mortgage Provider telling you that they are calling up your Mortgage.

Ideally, you want advice and representation before your case is heard by the First Tier Tribunal or the Sheriff Court. It is in your best interest to be represented at that hearing.

However, even if you have done nothing and a court order has been granted against you and a Charge for Removal, and even a Notice of Removal has been served, you may still be able to stop the eviction or repossession right up to the point before the Sheriff Officers remove you from your home.

Minute of Recall

Minutes of Recall are legal remedies that you can use up to the point before you are removed from your home. They can be granted if you were not represented at the Tribunal or Court Hearing, but can be complex, so you should seek advice from a solicitor or your local advice agency as soon as possible.

How Long do Court Order for Eviction and Repossessions Last?

When a Court or Tribunal grants an Order for your eviction or the repossession of your home, it normally has two parts. The first part allows the Landlord or Mortgage Provider to remove you; the other part is the part where they seek money, such as for rent arrears or your mortgage.

Normally, Landlords and Mortgage providers will seek to evict or repossess your home shortly after receiving the court order, using the above procedure.

However, in the case of Tenants, with Social Landlords, the Landlord, when the case involves rent arrears, must use the eviction part within 6 months of getting the Court Order (sometimes the Court can set a shorter period). However, under emergency Coronavirus Laws, they may get longer as the rules governing the eviction ban suspended the running of this 6-month period. This means where the Landlord got an eviction notice one month before the eviction ban, when it ends, he will still have another five months to use it, even though the eviction ban was first introduced in December 2020.

This means many Social Landlords in rent arrears cases, may be able to use Court Orders that, under normal conditions, would have been too old.

Curtesy of www.advicescotland.com/evictions-beginning-again-across-scotland/

		Benefit Changes Timetable
Date	Benefit/Topic	Change
27 Jan 2021	Universal Credit (UC)	Severe Disability Premium (SDP) Gateway closed - Claimants receiving SDP in legacy benefits are no longer protected from naturally migrating to UC. Transitional SDP protection element may be included in UC award
15 Mar 2021	Support for mortgage interest (SMI)	Claimants with an outstanding SMI loan, who are purchasing a new home, can transfer their loan to the new property regardless of whether they are currently receiving a qualifying benefit. <u>ADM Memo 03/21</u>
End March 2021	Sickness and Disability benefits	Claimants could be invited to have video assessments for disability benefits as technology is rolled out
April 2021	All	 Benefits uprating – highlights: most benefits & tax credits linked to inflation rise 0.5%, Basic and New State Pension rise 2.5%. Housing Benefit (HB) - earnings disregard reduced back to pre-2020/21 levels (£17.10) and reduced personal allowances introduced for people reaching pension age on or after 1 April 2021. Earnings Limit increases (weekly figures): Permitted Work £143; Carers Allowance earnings limit £128 pw (no change). UC uplift continues for further 6 months.
April 2021	Universal Credit	 UC advances - recovery period extended to 24 months (rather than 12 months) Maximum deduction rate to recover debts from UC reduced from 30% to 25%. Budget 2021 brought this forward from October to April 2021 Surplus earnings limit remains £2,500 until April 2022. The lower limit of £300 was to have been reintroduced from April 2021 but has been deferred for another year.
April 2021	Local Housing Allow- ance (LHA)	LHA rates (used to work out how much UC housing costs or HB private ten- ants can get) are frozen at 2020/21 levels
1 April 2021	National Living Wage	Extended to 23 and 24 year olds for the first time and increased from $\pounds 8.72$ to $\pounds 8.91$. See other National Minimum Wage increases.
31 May 2021	Shared accommoda- tion rate in UC and HB	Exemption for care leavers extended up to 25th birthday (was previously age 22nd) and the lower age limit is removed to include all claimants aged under 35 who have spent at least 3 months a homeless hostel. The changes were due to be introduced from October 2023 but have been brought forward.
30 June 2021	EU Settlement Scheme	Deadline for making application to EU Settlement Scheme for EU, EEA or Swiss nationals to regularise their status and continue to live, work, study and access free healthcare and benefits in the UK.
August 2021	Universal Credit	Minimum income floor will be gradually reintroduced, work coaches will have discretion to apply it on case by case basis where claimants earnings continue to be affected by covid.
Sept 2021	Universal Credit	The month when the additional £20 a week is due to end.
30 Nov 2021	Payments	Benefit payments to Post Office card accounts will stop. If your benefits are paid to a Post Office card account, you must arrange for your payments to be transferred to your bank, building society or credit union account.
End Sept 2021	Coronavirus Job Retention Scheme & Self-Employment Income Support Scheme	The extensions on both schemes are expected to end on 30 September