

Welcome to our first Welfare newsletter!

This has been produced to help with some hints and tips to help you through these unprecedented times. I hope you find the information useful and I will try and get another one to you ASAP, in the meantime, if there is anything you would like to know about Welfare support in our branch please feel free to contact me - details at bottom of the page.

Working from home - Tax relief

From Monday 6 April 2020 you can claim a rate of £6 a week.

As the Council have closed workplaces that means some staff are temporarily required to work from home and therefore are eligible to claim for increased costs. HMRC says it will consider claims from employees working at home due to coronavirus measures if their usual workplace is closed.

You claim retrospectively on expenses had. So, if you're only at home due to Coronavirus, it's best to wait until you're back at work then make the whole claim at once. Your tax code will likely be adjusted so you pay less tax over the year, as opposed to you getting a direct refund.

To make the process easy, HMRC says you won't need to keep receipts or prove information. If you believe you have higher increased costs then you can claim more, but you will need evidence of the cost increases.

How to claim the tax relief

If you normally do a self-assessment form, you can claim on it. Yet for most people, this will simply require filling in a P87 form - this can be done online through your Government Gateway account or by filling out a postal form.

<https://www.gov.uk/guidance/claim-income-tax-relief-for-your-employment-expenses-p87>

You'll be asked for the employer's name and PAYE reference (which you can find on your payslip or P60), and your job title. For postal P87s, you'll also need your national insurance number. The key section for filling in is titled 'Using your home as an office'. In the online form, there are two boxes:

- 'Amount paid by you'. HMRC has told us that provided you've had increased costs, just put a total amount that's equivalent to £6/wk for the period you've been working from home and that's fine, you won't need to show receipts.
- 'Amount paid to you by your employer'. If CCC haven't given you a working from home allowance or reimbursed your homeworking expenses, just put £0.

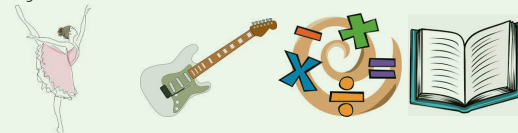
If you're claiming through the postal form, you'll need to add a 'Using your home as an office' expense manually in the 'Other expenses' section.

Once you've submitted the claim, if you do it online you may hear back within a couple of weeks. However, obviously if HMRC is under pressure it may take longer. Good luck!

Freebies!

8 things you used to pay for but are now FREE ©

1. **Audible** has released a [collection of audiobooks for free](https://stories.audible.com/start-listen), which it says will be available 'for as long as schools are closed'. 100s of kids' audiobooks, incl Beatrix Potter and Winnie the Pooh.
<https://stories.audible.com/start-listen>
2. Every weekday at 9am, **Joe Wicks (aka 'The Body Coach')** is live-streaming a 30-minute PE class on his YouTube channel for free. If you can't tune in then, don't worry - you can watch them back whenever you want! <http://tiny.cc/g6i1mz>
3. **Free meditation via the Headspace and Calm apps:**
 - **Calm** is offering 'soothing meditations', a 'calm masterclass', 'calm kids' and mindfulness resources. They're available via its website - <https://www.calm.com/blog/take-a-deep-breath>
 - **Headspace** has a collection called **Weathering the Storm**, (<https://www.headspace.com/covid-19>) which includes meditations, sleep and movement exercises.
4. **Free home-schooling resources**
 - Carol Vorderman has announced that access to her maths school The Maths Factor will be free while schools are closed. It's aimed at 4 to 11-year-olds and is matched to the national curriculum. <https://www.themathsfactor.com/>
 - You can also access popular spelling app Sir Linkalot for free until 12 June 2020. You'll need to sign up to its mailing list and you'll be sent a code for free access. <https://www.sirlinkalot.org/spellathome>
5. **Free online guitar lessons for three months from Fender**
If you have access to a guitar now could be a great time to learn a new skill. Fender has made its [online guitar courses](https://try.fender.com/play/playthrough/) free for three months - but you'll need to get a code and there were only 100,000 available when the offer launched on Friday 20 March, so be quick if you want one. You can choose from acoustic, bass, electric or ukelele, plus a variety of different music styles (eg, blues, country, pop and rock).
<https://try.fender.com/play/playthrough/>
6. **The Royal Opera House is offering free broadcasts** on its Facebook (<https://www.facebook.com/royaloperahouse>) and YouTube channel (<https://www.youtube.com/royaloperahouse>) After they've been broadcast, these performances will be available on those channels to view 'on demand'. There's also free content from the Royal Opera House available on BBC iPlayer to watch anytime.



Finances

From Thursday 9 April banks should have put in place...

- That for those struggling due to coronavirus who ask, the first £500 of authorised overdrafts can be interest-free for 3mths (for overdrafts under £500, the entire balance will be interest-free).
- Those with accounts that have an overdraft facility, who are struggling due to coronavirus, should be able to request one of these 0% overdrafts, subject to a credit score.
- For the next 3mths, no one should be charged more under the new (about) 40% interest rates than they were under the old system.



From Thursday 9 April all credit cards, store cards, personal loans and catalogues must offer payment holidays. Don't just stop payment though - you need to agree it with them.

Is it worth taking a payment holiday? Yes if you have an emergency cash flow need, no if not.

Free School Meals

Do you qualify for free school meals? The Welsh Government has said it expects schools to continue to provide lunches for children who are eligible for free school meals.

It is working to develop a national voucher scheme - but in the meantime it has suggested schools should provide food parcels, supermarket vouchers or gift cards (worth £3.90 per child, per weekday), or direct payments into families' bank accounts.

If you think your child is eligible but haven't yet been contacted, get in touch with their school to find out how it will be offering this support.

Freebies cont.

7. **New classic box sets added to BBC iPlayer**
The BBC has added loads of new content to stream on iPlayer, aimed at helping those stuck indoors. These include classic box sets, such as all 10 series of popular spy drama Spooks, plus Wallander, French & Saunders, Waking the Dead and The Missing. While iPlayer is free, you'll need a TV licence to watch it.

8. **Free three-month language course for schoolkids from Rosetta Stone.**

To help kids who are learning from home, educational software company Rosetta Stone is offering schoolchildren [free access to its popular language courses](https://www.rosettastone.co.uk/lp/freeforkids/) for three months. There are more than 20 languages to choose from. Rosetta Stone says that if you have more than one child you can sign up multiple times, you'll just need to use a different email address each time.

<https://www.rosettastone.co.uk/lp/freeforkids/>



There for You!

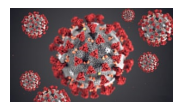
Members experiencing financial and emotional difficulties can contact our welfare charity, There for You, which provides a confidential advice and support service for members and their dependants. If you are a member and you are experiencing financial difficulties, whatever the circumstances, There for You can offer you support.

Check our easy to use benefits calculator to find out if you could be entitled to claim additional benefits.

<https://unison.entitledto.co.uk/home/start>

PLEASE REMEMBER - The Government has imposed strict rules across the UK

On Monday 23 March, Prime Minister Boris Johnson unveiled sweeping restrictions on public movement to tackle the spread of coronavirus, warning the public "you must stay at home".



You can now **only** leave your home for the following reasons:

- **Shopping for essential items (eg, food).** This should be as infrequently as possible and you should use food delivery services where you can.
- **One form of exercise a day.** A run, walk or cycle (alone or with members of your household).
- **Any medical need.** Including to collect a prescription, or provide care for or help a vulnerable person.
- **Travelling to and from work.** Only where you cannot work from home.

For more information see the [Gov.uk website](https://www.gov.uk).