



GOVERNMENT INCOME SUPPORTS (COVID-19)

A number of income supports are available from the Department of Employment Affairs and Social Protection for your employees during a COVID-19 (Coronavirus) related absence or temporary lay-off from work:

1. **employees and the self-employed** who have **lost employment due to a downturn in economic activity caused by the COVID-19 pandemic**
2. workers who are **not diagnosed with COVID-19 but who self-isolate**
3. workers **whose employers do not supplement/top-up the State Illness Benefit payment (COVID-19)**
4. workers who are **requested to stay at home by their employer (COVID-19)**
5. workers who are **laid off temporarily or put on to short time working (COVID-19)**
6. workers who **need to take time off work to care for a person affected by COVID-19 (Coronavirus)**

Employees and the Self Employed who have lost employment due to the COVID-19 pandemic

1. This new payment is available to all employees and the self-employed who have lost employment due to a downturn in economic activity caused by the Covid-19 pandemic.
2. The payment has a simple one-page application form and will be paid for a period of 6 weeks at a flat rate payment of €203 per week for jobseekers. It is designed to quickly deliver a social welfare payment to the unemployed and provide income security during the pandemic.
3. Individuals applying for the payment will be required to apply for the normal jobseeker's payments within this 6-week period.
4. Once this normal jobseeker claim is subsequently received, the department will process these claims and make payments at that time. This will involve backdating increased payments for certain customers.
5. We would ask the members of the public to please assist us by applying for income support from the department, such as the full Jobseeker's Payment, through our online channel mywelfare.ie.

How to qualify

You can apply for the payment if you:



- are aged between 18 and 66 years and
- you have lost employment due to the COVID-19 (Coronavirus) pandemic
- you are a non EU/EEA worker who has lost employment due to the COVID-19 (Coronavirus) pandemic
- you are a student over 18 who has lost employment due to the COVID-19 (Coronavirus) pandemic
- you are a non-EU/EEA student over 18 who has lost employment due to the COVID-19 (Coronavirus) pandemic

Rate of payment

The COVID-19 Pandemic Unemployment Payment is paid at a flat rate of €203 per week for 6 weeks. It is equivalent to the jobseeker payment rate. If you are getting another social welfare payment, like Working Family Payment, and you have lost your employment, it can be paid in addition to this.

Employees who are not diagnosed with COVID-19 but who self-isolate

1. You will need to self-isolate if you have COVID-19 or are displaying symptoms of COVID-19. You could be told to self-isolate before you get tested, while waiting for test results or when a positive result is confirmed.
2. While self-isolated, you may apply for the **enhanced Illness Benefit**. This will be paid for a maximum period of two weeks self-isolation and will only be paid where individuals remain confined to their home or a medical facility while in receipt of this enhanced Illness Benefit.
3. This will be paid for a maximum period of two weeks self-isolation and will only be paid where individuals remain confined to their home or a medical facility while in receipt of this **enhanced Illness Benefit**.
4. If you are found to be clear of COVID-19, you will only receive payment for a maximum of two weeks. If you test positive, you will receive payment for the full duration of your illness.

Employees whose employers do not supplement/top-up the State Illness Benefit payment (COVID-19)

1. Workers in receipt of the **enhanced illness benefit** payment who still face financial distress because their employer fails to pay sick pay beyond the level paid by the



State, can apply for additional emergency income support, in the form of **Supplementary Welfare Allowance** which is based on a means test.

2. Applications are usually made in person, normally when a person is no longer confined to their home.
3. People who require immediate support and cannot attend an Intreo Centre can phone **1890 800 024 or 01 2481398** between 9am and 5pm Monday to Friday.

Employees who are requested to stay at home by their employer (COVID-19)

1. Employers are requested to follow public health advice and should not ask staff to stay away from work except in accordance with this advice.
2. Where employers send staff home in circumstances where they are not advised to do so, it is expected that they will continue to pay staff as normal.
3. Any person who is not advised to self-isolate in accordance with the up-to-date guidelines of the HSE, but is requested to stay at home by their employer as a precaution against the spread of Covid-19 will, in situations where the employer cannot continue to pay their wages, be considered to have been temporarily laid-off and can apply for an income support in the form of a **Jobseeker's Payment or Supplementary Welfare Allowance**.

Employees who are laid off temporarily or put on to short time working (COVID-19)

1. Employees who are laid off temporarily, without pay, due to a reduction in business activity, can apply for a **COVID-19 Pandemic Unemployment Payment**. This new payment quickly delivers income support to the unemployed (**be they self-employed or employees**) for a **6-week period**.
2. **Alternatively you can apply for Jobseeker's Payments** which can be made online at www.mywelfare.ie or in person at an Intreo Centre.
3. Employees who are put onto short-time working by their employer due to a reduction in business activity related to Covid-19 may apply for a **Short Time Work Support payment**.



4. This application can be made in person at an Intreo Centre.

Employees who need to take time off work to care for a person affected by COVID-19 (Coronavirus)

1. Many employers can, and do, agree compassionate leave arrangements with staff who need to take short periods of time off to care for another person.
2. These include arrangements to enable employees to work remotely from home, to alter shift-patterns, to work-up time taken, to rearrange parental leave or to bring forward annual leave entitlements from future work-periods.
3. Where it is not possible to make appropriate compassionate leave arrangements, employees can call on some statutory entitlements.
4. An employee is entitled to paid leave, known as '**force majeure leave**' to provide urgent care for an immediate family relative such as a child, spouse, brother, sister, parent or grandparent.
5. It is also available to a partner who is living with the employee. Force majeure is limited to a total of three days in a 12 month period or five days in a 36 month period. In the exceptional circumstances of Covid-19 it is expected that employers will, if at all possible, facilitate people by allowing them to take the full 5 days entitlement in one block, as required.
6. Parents are entitled, with 6 weeks' notice, to take up to 22 weeks unpaid **parental leave** to care for each child up to 12 years of age (16 years of age in the case of a child with a disability).
7. Parents are also entitled, with 6 weeks' notice, to take **parents leave** of 2 weeks for each child under 1 year of age born on or after 1 November 2019. Parents taking parents leave are eligible to apply for Parent's Benefit from the Department of Employment Affairs and Social Protection. Applications can be made online at www.mywelfare.ie or by post.
8. Employers are free to waive notice periods for parental/parents leave or to agree to provide paid leave as an alternative to parental/parents leave. Employers can also agree alternative leave/absence arrangements.



ENHANCED ILLNESS BENEFIT

- When a worker is told to self-isolate by a doctor or has been diagnosed with COVID-19 (Coronavirus) by a doctor, they can apply for an enhanced Illness Benefit payment of €305 per week.
- To be eligible for this payment a person must be confined to their home or a medical facility.
- Please do not visit your doctor. You must contact them by phone.

How to qualify

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

Rates of payment

- The personal rate for this payment is €305, as compared with the normal Illness Benefit rate of €203.
- It will be paid for a maximum of 2 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 to 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 now 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 Address: 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.



BANK FINANCE AND LOANS

The Government has negotiated some new and more appropriate approaches with the banking sector, as part of its range of initiatives and supports to individuals/employees during the COVID-19 situation.

Some of the proposals to support businesses include the following:

- **Home and other existing loans**- agreement on providing flexible arrangements, including a payment break for mortgages and other loans.

Customers affected by COVID-19 must contact their bank to discuss the flexibility available to them, including the possibility of a payment break of up to 3 months

- **Buy to let Landlords** - customers with rental property in which the tenants are adversely impacted by COVID-19 will also be provided with flexibility, including with an opportunity to seek a payment break of up to 3 months.

The quid pro quo, is that such landlords are also expected to exercise due levels of forbearance to their tenants