

# COVID-19 (coronavirus) Financial support fact sheet – 1<sup>st</sup> October

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## Information for individuals

To be entitled for Statutory Sick Pay (SSP)

- You must have been ill, self-isolating or ‘shielding’ for at least 4 days in a row (including non-working days).

The following applies if you are entitled to Statutory Sick Pay (SSP)

- You can get £94.25 per week Statutory Sick Pay (SSP) if you’re too ill to work. It’s paid by your employer for up to 28 weeks.
- If you are self-isolating because of COVID-19: From 13 March, you can now claim SSP. This includes individuals who are caring for people self-isolating in the same household and therefore have been advised to household quarantine. To check your sick pay entitlement, you should talk to your employer, or visit [Statutory Sick Pay](#)

## When does SSP apply?

The legislation passed means that SSP is paid from day 1 rather than day 4 of absence, if due to sickness or self-isolation due to COVID-19. This change will apply retrospectively from the 13<sup>th</sup> of March. Talk to your employer if you need to claim.

You may be able to get SSP from your employer for every day of work you miss because of COVID-19. You can check if you are [eligible for SSP](#). If you’re off work for 7 or more days, your employer may ask you to [provide proof that you are self-isolating because of coronavirus](#).

## Do I need a sick note if I have COVID-19 or have been advised to self-isolate?

From Friday 20 March, you’ll be able to get an “isolation note” by completing a form on [NHS 111 online](#) – you do not need to visit your doctor. You will not be required to provide a “fit note” after 7 days of sickness absence, isolation notes will be accepted by Jobcentre Plus as evidence of inability to attend.

## What if I’m self-employed, or not eligible for SSP?

If you’re self-employed or earning below the Lower Earnings Limit of £118 per week – and you have COVID-19 or are advised to self-isolate, it will be easier to make a claim for Universal Credit (UC) or new style Employment and Support Allowance.

Find out more at: [Universal Credit](#) and at: [New Style Employment Support Allowance](#)

## What if I’m self-employed, receiving Universal Credit & have COVID-19 or been advised to self-isolate?

- The requirements of the Minimum Income Floor will be temporarily relaxed. This change took effect on 13 March and will continue until the virus concludes, this will be announced.
- You will now be able to claim and get advance payments without needing to attend a Jobcentre Plus.

Find out more at: [Universal Credit](#).

## What if I need to claim Universal Credit but have COVID-19 or self-isolating?

You will now be able to claim and to access advance payments upfront without needing to attend a Jobcentre Plus.

Find out more at: [Universal Credit](#)

## **What if I'm eligible for new style Employment and Support Allowance and have COVID-19 or have been advised to self-isolate?**

You can apply for 'new style' ESA if you're unable to claim [Statutory Sick Pay](#) and one of the following applies to you or your child:

- you might have coronavirus or you're recovering from it
- you are self-isolating because you came into contact with someone who might have coronavirus
- you've been advised by your doctor or healthcare professional to self-isolate before going into hospital for surgery
- you've been advised to '[shield](#)' (take extra precautions to reduce contact with others) because you're at [very high risk of severe illness from coronavirus](#)"

This will now be payable from day 1 of sickness, rather than day 8.

## **What if I think I need financial support from my Local Authority (in England)**

You may be entitled to support from the £500 million Hardship Fund:

- Most of this funding will be used to provide more Council Tax relief, either through existing Local Council Tax Support schemes, or through similar measures.
- The Ministry for Housing, Communities and Local Government (MHCLG) will set out more detail on this funding, including allocations, shortly.

If you have need further information this will be available from your Local Authority.

## **What do I do if I'm experiencing difficulties making my mortgage repayments due to COVID-19?**

The Government has agreed with mortgage lenders that they will offer repayment holidays of 3 months to households in financial difficulty due to COVID-19.

- You may therefore, be entitled to a mortgage or rental holiday for 3 months. This includes if you are a landlord whose tenants are experiencing financial difficulties because of COVID-19.
- The offer of a payment holiday can be made available to customers who are up to date with payments and not already in arrears.
- If you are concerned about your current financial situation you should contact your lender at the earliest possible opportunity to discuss if this is a possible option.
- At the end of this period, landlords and tenants will be expected to work together to establish an affordable repayment plan, taking into account tenants' individual circumstances.
- The Government has also announced that emergency legislation will mean landlords will not be able to start proceedings to evict tenants for at least a 3 month period will mean tenants experiencing financial difficulties because of COVID-19, will not face the threat of eviction for at least 3 months, this applies to both social and private renters.

## **What do I do if I am experiencing difficulties making rental payments due to COVID-19?**

The implementation of the Coronavirus Act 2020 has meant that from 29 August 2020 landlords will not be able to start possession proceedings in most circumstances unless they have given their tenants six months' notice.

- Shorter notice periods will apply to certain cases where the landlord wants to evict the tenant because of rent arrears of 6 months or more, anti-social behaviour, domestic abuse or false statement."

On 21<sup>st</sup> September courts have once again started to deal with evictions.

- However, your landlord can give you a shorter notice in some circumstances. For example, they can give you: Four weeks' notice if you're in at least 6 months' rent arrears; or 2 weeks' notice because of antisocial behaviour.

### **What should I do if I'm experiencing difficulties paying back personal loans or credit card bills as a result of COVID-19?:**

- The Financial Conduct Authority (FCA) has called on lenders to use flexibility built into their rules to support consumers, taking into account customers' individual circumstances - many major lenders have already made statements to this effect.
- In the first instance you should talk to your lender. If you agree a payment holiday with your lender, they should record these in such a way that will not impact on your credit score.

## **Information for businesses**

### **Statutory Sick Pay (SSP) rebates**

If you are a small or medium-sized business, you may be entitled to reclaim the costs of SSP for sickness absence due to COVID-19:

- This refund will cover up to two weeks' SSP per eligible employee who are either ill or been told to self-isolate because of COVID-19. This is in line with the recommended isolation period – see here – [Staying at home](#)
- Employers with fewer than 250 employees will be eligible. The size of an employer will be determined by the number of people they employed as of 28 February 2020.
- Employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) as a result of COVID-19.
- Employers should maintain records of staff absences, but employees will not need to provide a GP fit note.
- The eligible period for the scheme began on 13 March.

### **Business rates holiday**

Some businesses, including nurseries, in England will be eligible for a Business Rates holiday for 1 year from 1 April 2020:

- If you are currently receiving the retail discount for your Business Rates bill, you will receive a revised bill with 100% relief shortly.
- If your business occupies a property in the retail sector with a rateable value of £51,000 or more, or if your business occupies a property in the leisure or hospitality sectors you may also be eligible for the 100% discount on your business rates bill.
- You will shortly hear from your Local Authority. If you have any questions, you should contact your Local Authority.
- If you are a nursery, you will be entitled to the 100% relief for the next year. You should contact your Local Authority for more information.
- Guidance for Local Authorities will be published by MHCLG by 20 March.
- If your business is eligible for small business rate relief or rural rate relief in England, you are entitled to a one-off cash grant of £10,000:
  - If your business is in the retail, hospitality or leisure sector in England, then you may also be entitled to a cash grant. If you have a property with a rateable value of less than £15,000 then you will be entitled to a grant of £10,000, whether or not you are entitled to small business rate relief or rural rate relief. If you have a property with a rateable value of between £14,999 and £51,000 then you will be entitled to a cash grant of £25,000.

The Department for Business, Energy and Industrial Strategy (BEIS) will provide guidance for Local Authorities on how to administer these grants shortly. If you are an eligible business, your Local Authority will then be in touch in the coming weeks to provide details of how to claim this money.

### **Cash flow and COVID-19**

If your small-or medium-sized business in England is facing cash flow issues as a result of COVID-19, please read the following information:

- A new temporary Coronavirus Business Interruption Loan Scheme, delivered by the British Business Bank, has launched and provides financial support to smaller businesses affected by COVID-19.
- In order to be eligible to apply for a loan you need to: be based in the UK, have an annual turnover of up to 45 million, businesses from any sector can apply, except for, banks insurers and reinsurers; public sector bodies; and state funded primary and secondary schools.
- The government will provide lenders with a partial guarantee of 80% on each loan to give lenders further confidence in continuing to provide finance to SMEs.
- The government will not charge businesses or banks for this guarantee, and the Scheme will support loans of up to £5 million in value. The first 6 months of these loans will be interest free, as the Government will cover these payments.
- Businesses will be able to get finance under the scheme from a large number of providers, including the main high street banks, as of the week commencing the 23<sup>rd</sup> March 2020.
- Loans last up to 3 years for overdrafts and invoice finance facilities, and up to 6 years, for loans and asset finance facilities
- Businesses will remain responsible for repaying any facility they take out.

To find out more at the: [Business Interruption Loan Scheme](#)

### **Large business facing cash flow issues as a result of COVID-19**

- Companies commonly sell short term debt ('commercial paper') to the market. This is a quick and cost effective to raise working capital.
- The new COVID-19 Corporate Financing Facility means that the Bank of England will buy short term debt from companies.
- This will support companies which are fundamentally strong, but have been affected by a short-term funding squeeze, enabling them to continue financing their short-term liabilities. It will also support corporate finance markets overall and ease the supply of credit to all firms.

Further details can be found in the exchange of letters between the Governor of the Bank of England and the Chancellor, found here: [Corporate Financing Facility](#)

### **Self-employed or own a business and concerned about being able to pay your tax bill due to COVID-19?**

If you are self-employed or own a business and you are concerned about not being able to pay your tax bills because of COVID-19, you may be eligible for support through the HMRC Time to Pay service:

- If you think you or your business is eligible for support through Time to Pay, you can call the following helpline number to get practical help and advice: 0800 0159 559.
- These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities.

For more information, check the HMRC site here: [Tax Helpline - COVID-19](#)

### **Affected by proposed IR35 reforms to off-payroll working?**

The government announced on 17 March that the reform to the off-payroll working rules (commonly known as IR35) - that would have applied for people contracting their services to large or medium-sized organisations outside the public sector - will be delayed for one year from 6 April 2020 until 6 April 2021.

- Business and individuals need not take any action.

### **Claiming on your business insurance due to the impact of COVID-19?**

If the only barrier to your business making an insurance claim was a lack of clarity on whether the government advising people to stay away from businesses, rather than ordering businesses to shut down, was sufficient to make a claim on business interruption insurance:

- The government's medical advice of 16 March is sufficient to enable those businesses which have an insurance policy that covers both pandemics and government ordered closure to make a claim - provided all other terms and conditions in their policy are met.
- Businesses should check the terms and conditions of their specific policy and contact their providers if in doubt.
- However, many businesses will not have purchased insurance that covers pandemic related losses. As such, any affected businesses should note the government's full package of support, including the Coronavirus Business Interruption Loan Scheme and business rates holiday.