

PATTERDALE PARISH Covid -19 Financial Support Information

As at 8th January 2021 **new information in red.**

This note is one person's understanding of the position at a particular point in a situation that is changing all the time. It is intended to be a general guide to assist people to make their own enquiries and to take their own advice as necessary, and not a definitive statement of the law.

GENERAL GOVERNMENT BUSINESS SUPPORT <https://www.gov.uk/business-coronavirus-support-finder>

And Eden DC Site has some good links too: <https://www.eden.gov.uk/coronavirus-covid-19/support-for-businesses>

GRANTS FROM EDEN DC

The present Grant situation for businesses from Eden DC is quite complicated because of the different kinds of Restrictions we have been under for the last few months.

- 1. November was a full lockdown and there were grants available then.** If you have not yet applied for the Local Restrictions Support Grant (Closed) Grant i.e. for *Businesses that were obliged to Close* for the November lockdown period but believe you are eligible for this grant, Eden DC say **the application form remains open.**

<https://selfservice.eden.gov.uk/renderform.aspx?t=353&k=5BDFB51CB3B86F989A2A691A661AC750FA9FB554> **This is for Businesses in the Business Rates System.** If your application is approved, you will then be in the system for the January 2021 Lockdown.

The other grant available from Eden DC for businesses in November was the Additional Restrictions Grant Fund. Applications to this fund have now ceased and some of the money left has been carried forward into the January schemes.

- 2. In December** we were in Tier 2 and fewer businesses were obliged to close, the only businesses eligible for the full 'Closed' support have been contacted directly by Eden and therefore there is no application system called 'Closed' for this period.

However many businesses were allowed to remain open but they suffered from lower business activity. For these businesses, that were severely impacted by the Tier 2 Restrictions there is a **Local Restrictions Support Grant (Open) scheme.** **This scheme will focus on supporting hospitality, accommodation and leisure businesses.** Local authorities have received an allocation for each 14-day period that their area remained in Tier 2 or Tier 3 restrictions. This funding ceased once Tier 4 and then National Lockdown restrictions were introduced.

Please see full details here: [read the Local Restrictions Support Grant \(Open\) policy](#) which sets out the exact eligibility requirements prior to filling out the application form. Some significant points:

This grant fund is aimed specifically at businesses who are impacted by Tier 2 restrictions and not the COVID-19 pandemic as a whole. Therefore businesses applying should be able to demonstrate an impact due to:

- no travel allowed from Tier 3 and 4 areas,
- restrictions on household mixing inside,
- rule of 6 outside and
- maximum of 15 people for weddings.

Eligible businesses are:

1. Hospitality – Pubs, Bars, Restaurants, Cafes, Social clubs and **Visitor Attractions**. But Pure Takeaway businesses are excluded as are Pubs who are legally required to close due to Tier 2 restrictions as they are funded under the Local Restrictions Support Grant (Closed) instead
2. 2. Accommodation – Hotels, Bed and Breakfasts, Self-Catering Cottages, Campsites and Caravan parks **Self-catering cottages on Council Tax rather than business rates must meet the 140 day advertising requirements to be eligible.**
3. Leisure and sports facilities such as leisure centres and gyms, swimming pools, tennis and basketball courts, golf courses, fitness and dance studios, climbing walls, archery, driving, shooting ranges and adventure pursuits centres. • **This would be for those businesses severely affected by loss of revenue/paying customers due to restrictions on household mixing indoors and the rule of 6 outdoors.**

Businesses which were allowed to open but chose to close during the period of restrictions (and intend to re-open once restrictions are lifted) are eligible for this scheme rather than LRSB closed.

However, businesses which do not usually operate during Winter months should not apply.

How Much?

As Eden was in Tier 2 for 29 days until 30 December, a single payment will be provided for the full period – Where the business has a **rateable value** the grant will be:

Rateable Value:

£15,000 and under	£967
£15,000 - £51,000	£1,450
£51,000 +	£2,175

For businesses eligible for this funding, who are **not the ratepayers** or are outside the business rates system, the grants will be awarded 'per business' on size, based on **number of employees** (including sole traders e.g. **cleaners** as follows):

- 1-10 £967
- 11-25 £1,450
- 26+ £2,175

Applications for this scheme will open on **Monday 11 January 2021.**

Where businesses are **unable to complete the online form**, a printable version is available which businesses can complete and return with all the relevant documents to: Local Restrictions Support Grant (Open), Eden District Council, Town Hall, Penrith, Cumbria, CA11 7QF. Please request this form by email from **lrsbopen@eden.gov.uk**. For businesses who do not have access to the internet, businesses can call 01768 817 817 to request an application form is sent out to them.

3. TIER 4 RESTRICTIONS AND FROM 4TH JANUARY 2021 NATIONAL LOCKDOWN

Local Restrictions Support Grant (Closed) i.e. for businesses that have to close under Tier 4 and are in business-rateable property. As these businesses are the **same businesses which were required to close under national restrictions in November**, Eden DC intend to pay these businesses **automatically** without an application form. They will email relevant businesses.

Retail, Leisure and Hospitality one-off grant

Due to the new national lockdown restrictions, a new one-off top up grant will be available for retail, leisure and hospitality businesses.

The grant amounts are based on the rateable value for the business premises and will be a one off payment for each eligible property.

- £4,000 for businesses with a rateable value of £15,000 or under
- £6,000 for businesses with a rateable value between £15,000 and £51,000
- £9,000 for businesses with a rateable value of over £51,000

Eden DC are awaiting more detailed guidance about this scheme but we **will contact eligible businesses by email regarding this grant.**

Discretionary grant funding

The Chancellor has announced an additional discretionary fund for Local Authorities to distribute to impacted businesses who are not eligible for the one-off top up grants (i.e. those outside the business rates system).

It is expected that any grant payments will be one off amounts and not on a recurring basis, but this will be confirmed once the allocation is known. Look for updates at:

<https://www.eden.gov.uk/coronavirus-covid-19/support-for-businesses>

[Find out about the Coronavirus \(COVID-19\) helpline on GOV.UK](#) available Monday to Friday 8am to 4pm or [telephone 0800 024 1222](tel:08000241222)

THE FURLOUGH SCHEME:

- Employers will be able to claim 80% of wages for the hours furloughed employees do not work, up to a cap of £2,500 per month for periods from 1 November until 31st January 2021. The Furlough scheme will remain in place until 31st March but the %/employer contributions may change. This will be reviewed in January.
- The Furlough Scheme is at the discretion of the employer. Employers can agree with employees how many actual hours they work (keep a written record) and claim up to 80% of their wages for the hours they do not work. Full details of how to apply and when will come out later this week.
- Employers will need to pay all employer National Insurance Contributions (NICs) and pension contributions for both furloughed and non furloughed hours.
- **Claims for December must be in by 14th January 2021**

- Employers can choose to top up furloughed employees' wages beyond the 80% paid by the UK government for hours not worked, **but you are not required to do so.**

Who can go in the scheme:

- Employers can claim for employees who were on your PAYE payroll on 30 October 2020.
- You must have made a PAYE Real Time Information (RTI) submission to HMRC **between 20 March 2020 and 30 October 2020**, notifying a payment of earnings for **that employee**
- They do not have to have been furloughed before
- Employers can also **re-employ people** who were on the payroll **from 20th March until 23 September 2020**
- When claiming the CJRS grant for furloughed hours, employers will need to report and claim for a minimum period of 7 consecutive calendar days.

SELF EMPLOYED INCOME SUPPORT SCHEME (SEISS)

<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

- SEISS has been extended for **6 months** from November to April 2021
- Eligibility is the similar to that for Phases 1 and 2 (see below)
- **grants will also be paid faster than previously planned – open for applications now and closing on 29 January 2021.**
- The grant will be 80% of trading profits (based on same calculation as before) for November – January 2021. The maximum grant will be £7,500 and will be paid in a single installment.
- The second grant will cover a three-month period from the start of February until the end of April. The government will review the level of the second grant and set this in due course.
- The grants are taxable income and subject to National Insurance contributions

Eligibility:

- you're a self-employed individual or a member of a partnership
- you have been previously eligible for the Self-Employment Income Support Scheme first and second grant (although you do not have to have claimed the previous grants)
- you intend to continue to trade and either:
 - are currently actively trading but are impacted by reduced demand due to coronavirus OR
 - were previously trading but are temporarily unable to do so due to coronavirus. Reasons can be:

VAT REDUCTION TO 5% for hospitality and tourism (including food, accommodation and attractions) – from 8th July has been extended to 31st March 2021

BOUNCE BACK LOANS

The deadline for applying for Bounce Back Loans, or top-ups to previous ones, has been extended to 31st January
<https://www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan>

TIME TO PAY SERVICE has been extended too

VAT Deferral New Payment Scheme

<https://www.gov.uk/guidance/deferral-of-vat-payments-due-to-coronavirus-covid-19>

If you deferred payments that were due between 20 March and 30 June 2020, then these payments were due to be made to HMRC by 31 March 2021. You can now use the **New Payment Scheme** to spread these payments over equal instalments up to 31 March 2022. Alternatively, you can make payments as normal by 31 March 2021 or make **Time To Pay** arrangements with HMRC. If you are still unable to pay the VAT due see link: [if you cannot pay your tax bill on time](#) or you can contact HMRC by phoning 0300 200 3835

You can [apply online](#) to move to monthly returns to improve your cashflow if you're in a repayment position.

Self Assessment Payment on Account

New Self Assessment Self-Serve Time To Pay Scheme

If you deferred paying your July 2020 Payment on Account, you will need to pay the deferred amount, in addition to any balancing payment and first 2020/21 Payment on Account, by 31 January 2021. This may be a larger payment than you usually pay in January.

If you're unable to pay your Self-Assessment (SA) bill in full by 31 January 2021, **you can set up a Time to Pay payment plan of up to 12 months online without speaking to us.** If you have SA tax debts of up to £30,000, you'll be able to access this Time to Pay facility through **GOV.UK** (Government Gateway or via your Accountant) and will get automatic and immediate approval. If your SA debts are over £30,000, or you need longer than 12 months to repay your debt in full, you will still be able to use our Time to Pay arrangement by calling HMRC.

Self Assessment Payment Helpline

Telephone: 0300 200 3822

Monday to Friday, 8am to 4pm

WEBCHAT: This often works better than the phone for Self Assessment, VAT, employers' PAYE or Corporation Tax. [Speak to an adviser.](#)

General tax helpline : Telephone: **0800 024 1222**

RENT SUPPORT

We are told that The UK government has extended measures to prevent evictions of tenants due to arrears in rent.

FARMERS, RURAL BUSINESSES AND LANDOWNERS

Rural Payments Agency is offering assistance when claims cannot be completed due to Corona virus restrictions:

<https://www.gov.uk/guidance/coronavirus-covid-19-information-for-farmers-landowners-and-rural-businesses#updates-on-rural-payments-grants-and-services>

Farming Help work to help the farming community through challenging times. If this affects you, please either contact them on 03000 111 999, visit their [Farming Help](#) website or call 03000 200 301.

OTHER FINANCIAL ASSISTANCE:

Deferring mortgage payments –Extended too – contact your mortgage provider. Borrowers who have been impacted by Covid-19 and have not yet had a mortgage payment holiday will be entitled to a 6 month holiday and those that have already started a mortgage payment holiday will be able to top up to 6 months without this being recorded on their credit file. The FCA will announce further information on this shortly.

Payment holidays will also continue to be available for **consumer credit products** such as personal loans and car finance. As with mortgages, borrowers impacted by Covid-19 who have not yet taken a payment holiday on that product will be able to top up to 6 months without this being recorded on their credit file. Borrowers with high-cost short-term credit products such as payday loans will continue to be entitled to a maximum one month payment holiday. The FCA will announce further information on this shortly

Test and Trace Support Payment

Your local council might be able to give you £500 if:

- you've been told to self-isolate
- you live in England
- you're on a low income
- you cannot work from home and will lose income as a result

Find out more or apply for a Test and Trace Support Payment.

New Style Employment and Support Allowance (ESA)

If you or your child has coronavirus, is self-isolating or shielding, you might be able to get New Style ESA. You can apply for it if:

- you're under State Pension age
- you have made enough National Insurance contributions over the last 2 to 3 years

Your savings and partner's income will not affect how much you get. You might be able to get Universal Credit at the same time as New Style ESA.

Find out more or apply for New Style ESA.

New Style Jobseeker's Allowance (JSA)

If you were working as an employee within the last 2 to 3 years, you might be able to get New Style JSA. You can apply for it if:

- you work less than 16 hours a week
- you're under State Pension age
- you have made enough class 1 National Insurance contributions over the last 2 to 3 years, usually by working as an employee

Your savings and partner's income will not affect how much you get. You might be able to get New Style JSA at the same time as Universal Credit.

[Find out more or apply for New Style JSA.](#)

Universal Credit

You could get Universal Credit if:

- you have less than £16,000 in savings
- you or your partner is under State Pension age

The £20 per week increase to Universal Credit standard allowance, announced in April 2020, continues

If you're already getting tax credits, they will stop when you or your partner applies for Universal Credit.

You might be able to get Universal Credit at the same time as New Style ESA or New Style JSA. Depending on your circumstances, Universal Credit can include additional amounts for things like rent or the costs of raising children.

On 3 November 2020, it was also confirmed that the suspension of the Minimum Income Floor for self-employed customers claiming Universal Credit in England, Scotland, and Wales has been extended to the end of April 2021.

[Find out more or apply for Universal Credit.](#)

Pension Credit

You could get Pension Credit if:

- you and your partner have both reached State Pension age
- your weekly income is below £173.75 (for single people) or £265.20 (for couples).
- Savings restrictions apply.

<https://www.gov.uk/pension-credit>

OTHER

- Deferring Council tax payments – contact counciltax@eden.gov.uk
- Business rates relief for hospitality, retail, leisure and nurseries until the end of March 2021.
- From 6 April 2020 your employer can pay you up to £6 a week (£26 a month) to cover your additional costs if **you have to work from home**. For previous tax years the rate is £4 a week (£18 a month).
<https://www.gov.uk/tax-relief-for-employees/working-at-home> or you can claim back the tax paid on £6 a week via form P87.
- Free professional support offered now for legal, professional and accountancy matters:

<https://www.enterprisenation.com/freesupport/>