

Patterdale Parish Financial Support Information

As at 16 May 2020

*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. **New items in red.***

GENERAL INFORMATION FOR GOVERNMENT BUSINESS SUPPORT: <https://www.businesssupport.gov.uk/coronavirus-business-support/> and a link to the Q&A to find your way <https://www.gov.uk/business-coronavirus-support-finder>

SELF EMPLOYED INCOME SUPPORT SCHEME (SEISS)

Here is the link to start your claim if you haven't already: [Link Here](#)

The dates given to those who have been told they are eligible are the **EARLIEST** date to apply; not an appointment nor a deadline. **There is no time limit on applications yet.** The system is busy so if you can't get through – try early or late in the day and the weekend.

A U-tube link to how it works: <https://www.youtube.com/watch?v=3X4oMjIY0Bs>

Unlike the Furlough scheme – there has been no decision made yet on extending the Self Employed grant (SEISS) system.

If you **can't** use the internet, **for a good reason (e.g. age, disability)**, there is a phone number 0800 024 1222

BOUNCE BACK LOANS

These loans have proved popular.

For the Application Process here's the link:

<https://www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan>

Latest news about them here: <https://www.moneysavingexpert.com/news/2020/05/small-business-boost-as-bounce-back-loans-launched/#bankbybank>

TIME TO PAY SERVICE

The self-employed and small businesses can delay payment of taxes:

VAT: [Link Here](#)

Self Assessment Payments On Account. [Link Here](#)

Other HMRC tax payments e.g. Corporation Tax - talk to HMRC: [Link Here](#)

BUSINESS RATES

A 12 month Business Rates Holiday was announced in March for BUSINESSES IN THE RETAIL, HOSPITALITY AND LEISURE SECTORS in England: Businesses Rate bills for 2020-21 have been sent out and eligible businesses informed.

ANY QUERIES Email: brates@eden.gov.uk

BUSINESS GRANTS (for businesses that occupy a property and are in the business rates system i.e. receive a 'Non domestic rates bill') Government support takes the form of two schemes: the Small Business Grant Fund and the Retail, Hospitality and Leisure Grant Fund. These are administered locally by EDC and can be claimed **NOW**:

1. Small Business Grant Fund (SBGF). ALL businesses in England in receipt of Small Business Rates Relief (SBRR) or Rural Rates Relief (RRR) as of the 11 March are eligible for a payment of £10,000 and can apply NOW. [Link Here](#)
2. The Expanded retail rate relief is for larger businesses that occupy a property and are in the Retail, Hospitality and Leisure Sectors: **same link as the Small Business Grant above** – select the option: ***Expanded retail rate relief recipient (Retail, Hospitality and Leisure Sectors)***. [Link Here](#)

Top – Up Grant Scheme for Small Businesses that occupy properties but missed out on the Business Rates Grants.

Eden DC tells us that Council officers are working hard behind the scenes to understand guidance which has been issued for Government's new 'top up' discretionary business grant funding scheme

Government directs that **these grants are aimed at small and micro businesses** which occupy property, or part of a property, with a rateable value or annual rent or annual mortgage payments below £51,000.

Local authorities are allowed to determine which cases to support but government is asking them to prioritise the following types of businesses for grants from within this funding pot:

- Small businesses in shared offices or other flexible workspaces.
- Regular market traders with fixed building costs, such as rent, who do not have their own business rates assessment;
- **Bed & Breakfasts which pay Council Tax instead of business rates;** and
- Charity properties in receipt of charitable business rates relief which would otherwise have been eligible for Small Business Rates Relief or Rural Rate Relief.

Businesses eligible for this grant **cannot** have received other Government supported Covid-19 e.g. SEISS or Small Business Grant Fund.

Demand is expected to be higher than the total amount available. Schemes will therefore have to be carefully designed to achieve the maximum benefit for the most amount of businesses **Hence Eden aren't expecting first payments to be received by businesses until early June.**

80% SCHEME FOR PAYE (FURLOUGHED) WORKERS

Latest Guidance for Employers and Employees:

The scheme, in it's present form will now run until the end of July. [Link](#)

From **August**, employers currently using the scheme will have more flexibility to bring their furloughed employees back to work part time whilst still receiving support from the scheme.

This will run for three months from August through to the end of October. Employers will be asked to pay a percentage towards the salaries of their furloughed staff. The employer payments will substitute the contribution the government is currently making, ensuring that staff continue to receive 80% of their salary, up to £2,500 a month. More specific details and information around its implementation will be made **available by the end of May.**

Fraudulent Claims:

HMRC says: The Coronavirus Job Retention Scheme forms part of a collective national effort to protect people's jobs. You can play a vital role by **reporting fraudulent claims** to HMRC. Fraudulent claims risk the provision of public services and the protection of livelihoods.

<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/customs-excite-and-vat-fraud-reporting>

INSURANCE ISSUES:

BUSINESSES: For the many small businesses that have not been able to claim on their 'Business Interruption Insurance' help may be on the way: The FCA (Financial Conduct Authority) is taking the case of policyholders to court. They have written to a number of insurers to ask for clarity on their policy wordings **by May 15** before beginning an action at London's High Court. This ought to be a lot faster than the alternative, a 'group action'. [Link Here](#) **No more news on this one yet either.**

PERSONAL & MOTOR INSURANCES – Many payment holidays on offer but remember these are just DELAYS not rebates or reductions. You need to discuss reductions for e.g. low mileage on motor insurance, with your provider.

However you can PAUSE a Sky Sports subscription while there is no live TV Sport here:

<https://www.sky.com/help/articles/pause-sky-sports>

TRAVEL INSURANCE AND REFUNDS There is a good source of information on this complicated subject [here](#). If you paid for your holiday on a credit card you may be able to arrange a 'charge back'.

<https://www.moneysavingexpert.com/shopping/visa-mastercard-chargeback/#what>

OTHER FINANCIAL ASSISTANCE:

- Deferring mortgage payments. Contact your mortgage provider directly
- Deferring Council tax payments – contact counciltax@eden.gov.uk
- The Financial Conduct Authority (FCA) has announced a three-month freeze on loan and credit card repayments but you need to ask your finance provider for these: [Link](#)
- Accommodation Assistance: Tenants are advised to open discussions immediately with landlords if they foresee a problem in paying rent. Buy to Let Landlords may be able to get mortgage deferral for 3 months and pass on some or all of this. There is a 3 month suspension of Eviction Hearings in Court : [Link Here](#)
- NHS staff can find accommodation urgently <https://www.nhshomes.co.uk/>
- GENERAL INFO FROM CUMBRIA CHAMBER OF COMMERCE Includes more guidance for HOTELS and accommodation providers, TAKE-AWAY SERVICES and definitions of CRITICAL WORKERS. [Link Here](#)

LOOKING FOR WORK OR FOR WORKERS?

NATIONAL CAREERS SERVICE: <https://nationalcareers.service.gov.uk/contact-us> or look on Twitter **#jobshour**

Cumbria Chamber of Commerce are offering an email contact for a 'MATCHING RECRUITMENT' service they are offering. [Link Here](#)

The Farmer Network has created a scheme to help farm businesses in in Cumbria and The Yorkshire Dales who are in need of emergency farm labour during the pandemic. They are creating a register of potential emergency farm workers (skilled, paid workers or volunteers) to undertake essential farm tasks. More information: [Link Here](#)

UNIVERSAL CREDIT, HOUSING BENEFIT AND OTHER WELFARE BENEFITS

The advice is that in the **first instance** people go online first to check what benefit they can claim: [Link Here](#)

Then to contact Eden District Council Benefits Team via email counciltax@eden.gov.uk or telephone 01768810067 to get further advice.

The government's Money Advice Service explains Universal Credit [here](#)

The **Low Incomes Tax Reform Group** (part of the Chartered Institute of Taxation) is a good source of online guidance for the low paid including help with understanding **the transition from Tax Credits to Universal Credit**. For instance, if you **currently receive working tax credits** and make a claim for Universal Credit now, you will automatically be moved onto the Universal Credit system immediately and lose your working tax credits. Lots more information here:

<https://www.litr.org.uk/tax-guides/tax-credits-and-benefits/state-benefits>

OR You can contact **Universal Credit** nationally:

- through your online account
- by calling the Universal Credit helpline Telephone: 0800 328 5644 Textphone: 0800 328 1344

If you need to claim for Housing Benefit [Link Here](#)

If you cannot work because you are sick you may also qualify for 'new style' **Employment and Support Allowance (ESA)**

PENSION CREDIT ON 6 May 2020 HMRC introduced an online claim option to support existing methods of applying for Pension Credit by telephone or post. You can make an online application for Pension Credit by visiting the [how to claim](#) section.

TAX CREDITS AND COVID-19

The government has confirmed that people who can't work their normal hours because of coronavirus (COVID-19) will still receive their usual tax credits payments.

Those working reduced hours due to coronavirus or those being furloughed by their employer will not have their tax credits payments affected if they are still employed or self-employed.

These customers do not need to contact HMRC about this change. They will treat customers as working their normal hours until the [Job Retention Scheme](#) and [Self-Employment Income Support Scheme](#) close, even if they are not using either scheme.

FURTHER CONTACTS FOR ASSISTANCE

- Eden EDC Contact Email - eden.areasupport@cumbria.gov.uk
- **The Farmer Network – helpline** The Cumbria Farmer Network has produced useful online information and advice during the COVID-19 pandemic. See [here](#). They also have a helpline that can be accessed during office hours on 01768 868615
- Contact our MP – Neil Hudson (neil.hudson.mp@parliament.uk) – the more they understand the specific circumstances the more likely it is that the current gaps will be plugged.
- Martin Lewis the 'Money Saving Expert' has a regular programme at 8pm Thursdays on ITV. It is very current, plus the website: <https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/>
- **Invest in Eden website** includes information about the Business and Economic Response and Recovery Group (BERRG) which is being chaired by the Cumbria Local Enterprise Partnership. Link: [Invest in Eden](#)
- Good overall guide is the Govt sponsored Money Advice Service on all financial aspects of corona for individuals & businesses: [Link Here](#)