

# How to access support in Scotland if you have been affected by COVID-19

In the last few weeks, both the UK and Scottish Governments have made multiple announcements on the financial and other support available for people, businesses and charities affected by COVID-19.

This document aims to pull together all that information in a single place.

In addition, we urge everyone to follow the latest medical advice at [www.nhsinform.scot/coronavirus](http://www.nhsinform.scot/coronavirus) and [www.gov.uk/coronavirus](http://www.gov.uk/coronavirus). By staying at home, we can protect the NHS and save lives.

*Please note that this information is correct as of 26 March 2020 and may be subject to further updates as the situation develops.*

## CONTENTS

*Ctrl + Click on any section to jump to it.*

*Ctrl + F to search the whole document.*

INFORMATION FOR PEOPLE .....	2
INFORMATION FOR PARENTS .....	8
INFORMATION FOR BUSINESSES .....	11
INFORMATION FOR CHARITIES .....	17

## INFORMATION FOR PEOPLE

### **If you are worried you might lose your job, please read the following information:**

- **For the first time in history, the UK government is going to step in and help pay people's wages – paying grants to support as many jobs as necessary.**
- **Grants will be paid to any employers who retain their staff.** Any employer in the country – large, small, charitable or for profit – who promises to retain their staff, will be able to apply for a grant from HMRC to cover most of the wages of people who are not working but are kept on payroll, rather than being laid off.
- **Grants will cover 80 per cent of the salary of retained workers up to a total of £2,500 a month –** which is above the average income. The cost of wages will be backdated to 1 March and will be open initially for at least three months – and the UK Government will extend the scheme for longer if necessary.
- Employers will be free to top up the remaining 20 per cent, but this is not mandatory.
- There will be no limit on the number or total value of grants paid out.
- HMRC are working day and night to get the scheme up and running, and we expect the first grants to be paid within weeks.
- **If you are worried about being laid off, please make your employer aware of this information as soon as possible.**

### **If you think you are entitled to Statutory Sick Pay (SSP), please read the following information:**

- 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, 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 do a household quarantine. To check your sick pay entitlement, you should talk to your employer, and visit <https://www.gov.uk/statutory-sick-pay> for more information.
- **How soon does SSP apply?** The UK Government is legislating for SSP to be paid from day 1, rather than day 4, of your absence from work if you are absent from work due to sickness or need to self-isolate caused by COVID-19. Once the legislation has been passed, this will apply retrospectively from 13 March. You should talk to your employer if you are eligible for SSP and need to claim.
- **Do I need a sick note?** Those who have COVID-19 or are advised to self-isolate are able to obtain an 'isolation note' at <https://111.nhs.uk/isolation-note>, rather than visiting a doctor. For COVID-19 cases this replaces the usual need to provide a 'fit note' after seven days of sickness absence. Isolation notes will be accepted by Jobcentre Plus as evidence of your inability to attend.

### **If you are self-employed or not eligible for Statutory Sick Pay (SSP), please read the following information:**

- **The UK Government are launching the Self-Employed Income Support Scheme, to make sure people who work for themselves get the financial support they need.** The Government will pay self-employed people across the whole UK who have been adversely affected by coronavirus a grant worth 80 per cent of their average monthly profits over the last three years, up to £2,500 a month, for three months – but this will be extended for longer if necessary.
- Self-employed people who are eligible will be contacted by HMRC directly, asked to fill out a simple online form, and HMRC will pay the grant directly into their bank account. The Treasury expects people to access the scheme by the beginning of June.
- The scheme will only be open to those with trading profits up to £50,000, meaning 95 per cent of people who are majority self-employed will be eligible for the scheme. HMRC will also ask people to demonstrate that the majority of their income comes from self-employment, and, to minimise fraud, only those who are already in self-employment, and who have a tax return for 2019, will be able to apply. Anyone who missed the tax filing deadline in January has 4 weeks from 26 March to submit their tax return.
- **You can now more easily make a claim for Universal Credit (UC) or new style Employment and Support Allowance.** For more information on how to claim, please visit <https://www.gov.uk/universal-credit> and <https://www.gov.uk/guidance/new-style-employment-and-support-allowance>. You will now be able to claim online and access advance payments upfront without needing to attend a Jobcentre Plus.
- **If you are self-employed and receiving Universal Credit, the Minimum Income Floor has been suspended for 12 months.** This means self-employed people can now access, in full, Universal Credit at a rate that is equivalent to Statutory Sick Pay for employees. If self-employed claimants' work, and therefore earnings, have significantly reduced due to the impact of COVID-19 guidance on self-isolation and social distancing, and the wider economic impacts of the outbreak, their Universal Credit award will increase to reflect their lower earnings.
- If you are eligible for new style Employment and Support Allowance, it will now be payable from day 1 of sickness, rather than day 8, if you have COVID-19 or are advised to self-isolate.
- The UK Government have increased Universal Credit and Working Tax Credit by £1,000 a year. The Universal Credit standard allowance will increase by £86.67 per month (equivalent to £20 per week), on top of the planned annual uprating. Together these measures are estimated to benefit over 4 million of our most vulnerable households.
- **The UK Government have also deferred income tax self-assessment payments.** Income tax self-assessment payments for July will be deferred until the end of January 2021.

**If you think you may need financial support from your local council, please read the following information:**

- The 'Scottish Welfare Fund' has received additional funding to provide crisis grants for those in financial emergency. Details on how to apply via your local authority can be found at <https://www.mygov.scot/scottish-welfare-fund/apply-or-track-your-application/>.
- The council tax reduction scheme has received additional funding. To find out if you are eligible please visit <https://www.citizensadvice.org.uk/scotland/benefits/help-if-on-a-low-income/help-with-your-council-tax-council-tax-reduction-s/>.

- Details on how to apply for a council tax reduction via your local authority can be found at <https://www.mygov.scot/council-tax/discounts-exemptions-and-reductions/>.
- The Scottish Government have indicated their intention to establish a £70 million 'Food Fund' to support households who may be worried about accessing food whether due to an income drop or self-isolation, including older people. We are awaiting details of how this will be accessible through local councils and charities.

**If you are experiencing financial difficulties meeting your mortgage repayments, please read the following information:**

- **The UK Government has agreed with mortgage lenders that they will offer 'repayment holidays' of 3 months to households in financial difficulty due to COVID-19.**
- This will also apply to landlords 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.
- Customers who are concerned about their current financial situation should contact their lender at the earliest possible opportunity to discuss if this is a suitable option for them.

**If you are experiencing financial difficulties paying your rent, please read the following information:**

- **A new law will ensure you do not face the threat of eviction for at least 6 months.** New legislation will protect renters from being evicted if they fall into rent arrears as a result of coronavirus. This will extend the minimum period of arrears required to evict from three months in a row to six months in a row.
- The UK Government have announced that from this April, all new and existing private renters claiming Universal Credit and Housing Benefit will benefit from additional housing support. All Local Housing Allowance rates will be uplifted - worth an extra £14 a week on average for existing claimants and any additional Universal Credit claimants who rent in the private sector.
- **If you are experiencing issues paying your rent, please tell your landlord as soon as you can.** We need landlords to help their tenants immediately as part of an overall society response. We cannot have people being made or at risk of being made homeless at this difficult time.

**If you are experiencing financial difficulties paying your energy bill, please read the following information:**

- **Customers who are unable to top up their meter or can't afford to pay their bills should get support from their supplier.** You are advised to contact your energy supplier immediately to discuss how you can be kept on supply.
- **If you are a pre-payment or pay as you go customer who cannot leave your home, your provider should help you stay supplied.** This could mean someone else can be sent to top up your card, a pre-loaded gas or electricity card is sent in the post, or funds are added to your credit.

- **Disconnection of credit meters will be completely suspended.** If you are in financial distress, you may also be able to have your debts or bill payments reassessed, paused or reduced where needed.

**If you are experiencing difficulties paying back personal loans or credit card bills, please read the following information:**

- The Financial Conduct Authority (FCA) have 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.
- If you are experiencing difficulties paying back loans or credit card bills because of COVID-19, 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.

**If you are concerned about facing insolvency, please read the following information:**

- Scotland's insolvency service, Accountant in Bankruptcy (AiB), has suspended sale and eviction from property in ongoing bankruptcy administrations until further notice.
- The evidential requirements for individuals seeking debt relief through bankruptcy have been amended to allow faster access, providing protection from debt enforcement.
- AiB is reducing the need for face to face contact, allowing access to debt relief to be maintained by accepting electronic signatures on protected trust deeds and other documentation.
- If you have an ongoing debt payment plan but are worried about how you will be able to pay, AiB will not be revoking these programmes.
- The latest information is available from Accountant in Bankruptcy here: <https://www.aib.gov.uk/aib-covid-19-business-continuity>.

**If you are worried about your current benefit claim, please read the following:**

- **The UK Government are suspending all benefit reviews and reassessments.** This includes if you are claiming any of Universal Credit, Employment Support Allowance, Personal Independence Payment, Disability Living Allowance, Attendance Allowance or Industrial Injuries Disablement Benefit. This measure will allow vulnerable people to be assured about the continuity of their benefits during the coronavirus outbreak and to ensure resources are focused on helping new claimants access support.
- **The UK Government is suspending face-to-face assessments for all sickness and disability benefits for the next 3 months.** This move is being taken as a precautionary measure to protect vulnerable people from unnecessary risk of exposure to coronavirus.

**If you require further financial support, please read the following information:**

- You can check whether you are eligible for any of the social security benefits delivered in Scotland at <https://www.mygov.scot/benefits/social-security-scotland/> or you can contact your local Citizens Advice Centre at <https://www.cas.org.uk/bureaux>.

**If you are a foreign national concerned about your visa expiring while in the UK, please read the following information:**

- **The UK Government have extended the visas of foreign nationals who cannot leave the UK due to travel restrictions or self-isolation, until 31 May.** This extension will apply to anyone whose visa expired after the 24 January but were unable to return home as a result of coronavirus.
- This scheme will be kept under review in case it requires extending.
- Anyone in this situation should email the COVID-19 immigration team at [CIH@homeoffice.gov.uk](mailto:CIH@homeoffice.gov.uk).

**If you are concerned about an older person in need of support, please read the following information:**

- Age Scotland have a free, confidential helpline which provides information, friendship and advice on **0800 12 44 222**. It should be available Monday to Friday, from 9am to 5pm.
- Practical advice for helping older relatives and friends through this difficult time is available at [www.age.scot/5waystohelp](http://www.age.scot/5waystohelp).

**If you are a veteran, please read the following information:**

- All Armed Forces Pensions, War Pensions and Armed Forces Compensation Scheme regular payments will continue to be made as usual. However due to COVID-19, there have been some changes to Veterans UK Services. The latest information is available at <https://www.gov.uk/government/news/coronavirus-changes-to-veterans-uk-services>.

**If you are pregnant and worried about whether you should go to work, please read the following information:**

- The latest advice for pregnant women and their families from the Royal College of Obstetricians and Gynaecologists is available at <https://www.rcog.org.uk/en/guidelines-research-services/guidelines/coronavirus-pregnancy/covid-19-virus-infection-and-pregnancy/>.

**If you are concerned about your car's MOT, please read the following information:**

- Generally, people should stay at home and avoid travel, only leaving their home for essential purposes.
- **Car, motorcycle and van owners will be granted a 6-month exemption from MOT testing from 30 March 2020.** This will allow people to carry on with essential travel. During this period vehicles must still be kept in a roadworthy condition.

- **What if my MOT is currently due but I'm in self-isolation?** The Department of Transport is working with insurers and the police to ensure people will not be negatively affected as a result of self-isolating.
- Further information is available at <https://www.gov.uk/guidance/coronavirus-covid-19-mots-for-cars-vans-and-motorcycles-due-from-30-march-2020>.

## INFORMATION FOR PARENTS

### **If you are concerned about school or childcare, please read the following information:**

- On Friday 20 March 2020, all schools, and all local authority early learning and childcare settings closed to children and young people.
- There are exceptions in place to protect 'key workers' and vulnerable children.
- The Scottish Government have asked local authorities to decide what learning and childcare arrangements for the children of key workers are most appropriate for local circumstances. They are also asking local authorities, where possible, to make provision available beyond the school day, in partnership with providers of out of school care and after school and holiday clubs.
- Questions are best directed to your local council in the first instance. You can find their contact details here: <https://www.mygov.scot/find-your-local-council/>.
- Advice for parents and carers on managing the impact of COVID-19 on their child's learning and family life is now available at <https://www.parentclub.scot/topics/health/coronavirus>.
- In the meantime, **parents should not rely on those who are advised to be in the stringent social distancing category (such as grandparents or family members with underlying conditions) for childcare.** You can check who is in the at-risk category here: <https://www.nhsinform.scot/illnesses-and-conditions/infections-and-poisoning/coronavirus-covid-19/coronavirus-covid-19-social-distancing>.

### **If you think you may be a 'key worker', please read the following information:**

- Local authorities should now have critical provision in place so that children of key workers, such as NHS and social care staff, can still access learning and childcare if their parents absolutely must go to work.
- However, employers of key workers are being asked by the Scottish Government to consider if it is possible for workers to continue to provide essential services from home. To ensure childcare provision continues to be provided only where completely essential, parents who are key workers should therefore work with their employers to find a way to work from home if possible, or to seek alternative childcare – for example, from a relative or carer who is not a key worker.
- The definition of 'key worker' has been broken up into three categories. If you fit into one of these three categories, your child may be eligible for learning or childcare provision from your local authority:
  - **Category 1:** Health and Care workers directly supporting COVID-19 response, and associated staff; Health and Care workers supporting life-threatening emergency work, as well as critical primary and community care provision; Energy suppliers (small numbers identified as top priority already); staff providing childcare/learning for other category 1 staff.
  - **Category 2:** All other Health and Care workers, and wider public sector workers providing emergency/critical welfare services (Fire, Police, Prisons, Social Workers, etc), as well as those supporting our Critical National Infrastructure, without whom serious damage to the welfare of the people of Scotland could be caused.

- **Category 3:** All workers (private, public or third sector) without whom there could be a significant impact on Scotland (but where the response to COVID-19, or the ability to perform essential tasks to keep the country running, would not be severely compromised).
- These categorisations may be slightly different in each local authority area depending on local priorities.
- Further guidance for key workers is available at <https://www.gov.scot/publications/coronavirus---school-and-elc-closures-guidance-on-critical-childcare-provision-for-key-workers/>.
- Questions are best directed to your local council in the first instance. You can find their contact details here: <https://www.mygov.scot/find-your-local-council/>.

**If you think you may be a ‘key worker’, but have a partner who is not, please read the following information:**

- The Scottish Government have advised local authorities that if one parent is a key worker and the other is not, the non-key worker should normally be expected to provide childcare. The general rule is that if it is at all possible for children to be at home, then they should be.
- However, **parents should not rely on those who are advised to be in the stringent social distancing category (such as grandparents or family members with underlying conditions) for childcare.** You can check who is in the at-risk category here: <https://www.nhsinform.scot/illnesses-and-conditions/infections-and-poisoning/coronavirus-covid-19/coronavirus-covid-19-social-distancing>.

**If your child is in S4 to S6, please read the following information:**

- **The SQA have advised that no young person with coursework to complete should attend school to do so.**
- For this year, schools and colleges will not be required to submit learner coursework for both Higher and Advanced Higher courses. While many students have already completed large elements of their coursework already, this will all be used as part of the evidence upon which teachers base their decisions to award appropriate grades.
- Any National 5 coursework due to be submitted in April or May will also no longer be required, though marking arrangements for coursework that has already been received is currently being confirmed.
- The SQA have said further details regarding how the estimation of grades will work will be announced as soon as possible.
- Further information is available at <https://www.sqa.org.uk/sqa/93658.html>.

**If your child is eligible for free school meals or has additional support needs, please read the following information:**

- The Scottish Government have said that local authorities should put critical provision in place for children who are eligible for free school meals, have additional support needs or are otherwise vulnerable or at risk.

- Your local authority should make provision available to ensure that your children do not suffer unduly as a result of the current crisis.
- Questions are best directed to your local council in the first instance. You can find their contact details here: <https://www.mygov.scot/find-your-local-council/>.
- In the meantime, **parents should not rely on those who are advised to be in the stringent social distancing category (such as grandparents or family members with underlying conditions) for childcare.** You can check who is in the at-risk category here: <https://www.nhsinform.scot/illnesses-and-conditions/infections-and-poisoning/coronavirus-covid-19/coronavirus-covid-19-social-distancing>.

**If your child attends an independent school, nursery or other childcare, please read the following information:**

- The Scottish Government have said that private or independent schools, nurseries or other childcare setting can remain open, provided they support only the children of key workers and vulnerable children and wherever possible, work with local authorities in their areas to do this.
- Private childminding services can remain active, however, they will be subject to new public health guidance which the Scottish Government have said they will issue shortly.

## INFORMATION FOR BUSINESSES

### **If your business wishes to help the government tackle COVID-19, please read the following information:**

- Businesses, third sector or voluntary organisations who wish to offer support should email the Scottish Government at [covid19response@gov.scot](mailto:covid19response@gov.scot) with details such as your organisation's key contact and their role, what you are offering and how it might be best applied, how quickly your support could be available and whether you are offering this as a donation or a chargeable service.

### **If you are unsure whether your business should close, please read the following information:**

- **The UK and Scottish Governments have issued instructions that non-essential businesses should close for at least three weeks from 24 March 2020.** This will be enforced by the police. Further guidance and details of which businesses should close and which may remain open can be found here: <https://www.gov.scot/publications/coronavirus-covid-19-business-and-social-distancing-guidance/>.
- **Construction sites should close unless the work is for essential services** such as hospitals or other parts of the critical national infrastructure.
- The Scottish Government say they are urgently developing a central government resource to provide advice and direction to businesses in exceptional, nuanced or difficult cases.

### **If you are considering letting staff go, please read the following information:**

- **For the first time in history, the UK government is going to step in and help pay people's wages – paying grants to support as many jobs as necessary.**
- **Grants will be paid to any employers who retain their staff.** Any employer in the country – large, small, charitable or for profit – who promises to retain their staff, will be able to apply for a grant from HMRC to cover most of the wages of people who are not working but are kept on payroll, rather than being laid off.
- **Grants will cover 80 per cent of the salary of retained workers up to a total of £2,500 a month** – which is above the average income. The cost of wages will be backdated to 1 March and will be open initially for at least three months – and the UK Government will extend the scheme for longer if necessary.
- Employers will be free to top up the remaining 20 per cent, but this is not mandatory.
- There will be no limit on the number or total value of grants paid out.
- HMRC are working day and night to get the scheme up and running, and we expect the first grants to be paid within weeks.

### **Your business will not pay VAT until the end of June:**

- The UK Government have announced that VAT for April, May and June will be deferred, and businesses will have until the end of the financial year to repay those bills.

### **Your business may be entitled to reclaim the costs of Statutory Sick Pay (SSP) for sickness absence:**

- **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. Guidance on self-isolation can be found here: [www.nhs.uk/conditions/coronavirus-covid-19](http://www.nhs.uk/conditions/coronavirus-covid-19).
- 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 UK Government will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible. Existing systems are not designed to facilitate employer refunds for SSP.
- The eligible period for the scheme began on 13 March.

### **Your business may be eligible for rates relief and grants:**

- **If your business occupies a property in the retail, hospitality or tourism sectors you will be eligible for a 100 per cent discount on your rates bill for 1 year from 1 April 2020.** This will be regardless of the rateable value of the property. The property must be occupied in order to be eligible.
- **You may be eligible for a grant of up to £25,000** if your business is in the hospitality, leisure and retail sector and occupies a property with a rateable value of between £18,001 and £51,000.
- **You may be eligible for a grant of up to £10,000** if your business is eligible for the Small Business Bonus Scheme or Rural Rate Relief.
- **Your business will be eligible for a 1.6 per cent relief regardless of rateable value.** This measure effectively freezes the poundage rate for the coming year. This will not need to be applied for – it will automatically be applied to your bill.
- You will be eligible for these reliefs even if you are already in receipt of another form of relief.
- **You should now be able to apply for reliefs and grants via your local authority.** The Scottish Government have said they are working urgently with Scotland's 32 local authorities to ensure these reliefs are administered in the most effective way. Information on how to apply is available at: <https://www.mygov.scot/non-domestic-rates-coronavirus/>.

- Further information for businesses in Scotland is available at <https://findbusinesssupport.gov.scot/coronavirus-advice> or by calling 0300 303 0660.

**If you own a small or medium-sized business that is facing cash flow issues, please read the following information:**

- **The new Coronavirus Business Interruption Loan Scheme (CBILS), delivered by the British Business Bank, is now operational and is ready to support businesses to access bank lending and overdrafts.**
- The scheme is working to provide funding for business through term loans, overdrafts, asset finance and invoice finance.
- The UK Government is providing lenders with a guarantee of 80 per cent on each loan to give them greater confidence in providing loans to small and medium sized businesses.
- If you obtain a loan as part of this scheme, you will not be charged for this guarantee and nor will your lender.
- You will be able to apply for loans worth up to £5 million, from over 40 lenders, interest free for the first twelve months as the UK Government will be covering the cost of the repayments.
- You will be able to access lending as part of this scheme from a large number of lenders, including the high street banks. The British Business Bank is working with over 40 lenders to support British business in this time of crisis.
- While the British Business Bank has set up CBILS you should approach your lender via their website in the first instance to see if you are eligible for funding, before looking at other lenders.
- The latest information is available at <https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/for-businesses-and-advisors/>
- You can confirm whether or not you are eligible by reading this check list: <https://www.british-business-bank.co.uk/wp-content/uploads/2020/03/CBILS-SME-Eligibility-Check-FINAL.pdf>

**If you own a large business that is facing cash flow issues, please read the following information:**

- Companies commonly sell short term debt, known as ‘commercial paper’, to the market. This is a quick and cost-effective way to raise working capital.
- The UK Government is working with the Bank of England to set up a new Corporate Financing Facility, that will allow the Bank to 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 information is available from the Bank of England here: <https://www.gov.uk/government/publications/launch-of-covid-19-corporate-financing-facility-ccff>
- The UK Government have said that they will announce further measures in the coming weeks to ensure that large businesses access credit.

**If you are concerned about facing insolvency, please read the following information:**

- Scotland's insolvency service, Accountant in Bankruptcy (AiB), has suspended sale and eviction from property in ongoing bankruptcy administrations until further notice.
- The evidential requirements for individuals seeking debt relief through bankruptcy have been amended to allow faster access, providing protection from debt enforcement.
- AiB is reducing the need for face to face contact, allowing access to debt relief to be maintained by accepting electronic signatures on protected trust deeds and other documentation.
- If you have an ongoing debt payment plan but are worried about how you will be able to pay, AiB will not be revoking these programmes.
- The latest information is available from Accountant in Bankruptcy here: <https://www.aib.gov.uk/aib-covid-19-business-continuity>.

**If you are concerned about water fees, please read the following information:**

- A package worth £60 million has been agreed with water companies to help businesses that are facing difficulties with their water charges.
- Scottish Water has agreed to suspend pre-payment charges for licensed providers for two months, beginning with the April payment. This means water suppliers can now be flexible with their customers.
- The Central Market Authority (CMA) has also agreed to suspend all 'performance standard charges' to allow licensed providers to focus on supporting customers.

**If you are a business owner, or are self-employed and you are concerned about your tax bill, you may be eligible for support through HMRC's Time to Pay service:**

- HMRC may agree, on a case by case basis, to assist with your business' tax bill through the Time to Pay Service.
- These arrangements are tailor made and based on individual circumstances and liabilities.
- More information can be found here: <https://www.gov.uk/government/news/tax-helpline-to-support-businesses-affected-by-coronavirus-covid-19>.

**If you own a restaurant or a pub that serves food, you may be able to operate a hot food takeaway without the usual planning process:**

- The Scottish Chief Planner has made clear that planning authorities should not restrict pubs or restaurants operating a takeaway service temporarily.
- These measures will be reviewed in three months.
- More information is available here: <https://www.gov.scot/publications/corona-virus-covid-19---relaxation-of-enforcement-where-public-houses-and-restaurants-offer-a-takeaway-service-during-the-current-outbreak-chief-planner-letter-march-2020/>

**If you contract your services to large or medium sized organisations outside of the public sector, you should read the following information:**

- The UK Government announced on 17 March that the reform to the off-payroll working rules, 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.
- You, as a business or an individual, do not need to take any action.

**If you are concerned about the impact of the deposit return scheme or tourist tax on your business, you should read the following information:**

- The go-live date for the **deposit return scheme** has been delayed until July 2022 to ensure that businesses are not burdened with this policy during a time of crisis.
- The legislation to introduce the **Transient Visitor Levy** ('tourist tax') has been halted.

**If you are concerned about whether your business can make a claim on business interruption insurance, you should read the following information:**

- The UK and Scottish 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 carefully and contact their providers if in doubt.
- However, most businesses have not purchased insurance that covers pandemic related losses. This means they cannot claim regardless of whether government orders businesses to close. As such they should make use of the government support available to them.

**If you are concerned about filing your accounts with Companies House, please read the following information:**

- From 25 March 2020, businesses will be able to apply for a 3 month extension for filing their accounts. Those citing issues around COVI-19 will be immediately granted this extension, thereby avoiding an automatic penalty for late accounts.
- Applications can be made online at [https://beta.companieshouse.gov.uk/extensions?\\_ga=2.254751115.245877806.1584965312-275548448.1583932966](https://beta.companieshouse.gov.uk/extensions?_ga=2.254751115.245877806.1584965312-275548448.1583932966).

**If your business is in the fishing industry, please read the following information:**

- Over £5 million in financial support has been designated for the Scottish fishing industry. Funding has been offered to over 650 seafood fishing companies to help with the collapse of export and hospitality markets for Scottish delicacies like langoustine, prawns and crab.
- You will be able to access a grant if you are the owner of full time Scottish registered fishing vessel of up to 12 metres length. The initial payment will be 50 per cent of two months' average earnings.
- Full time registered vessels are defined by the scheme as a vessel which has recorded landings of £20,000 or more, and earnings are defined as recorded landing income from 2019 sales notes which were submitted to Marine Scotland by buyers.
- The Scottish Government have said further support is being developed for the onshore processing industry, as well as companies in the shellfish growing sector.
- Marine Scotland will be writing to all vessels and relevant representative Associations with more details. Queries can be emailed to [seafisheriesintervention@gov.scot](mailto:seafisheriesintervention@gov.scot).

## INFORMATION FOR CHARITIES

### **If you are a third sector organisation under financial pressure, please read the following information:**

- The Scottish Government have pledged a £50 million ‘Welfare Fund’ to support their third sector partners, as well as other organisations, who will require additional capacity to deal with challenges as a result of COVID-19. This fund will be targeted at organisations who specifically assist those who are already vulnerable, for example people experiencing homelessness, fuel poverty or difficult living circumstances.
- The Scottish Government have also pledged a £20 million ‘Third Sector Resilience Fund’ to help organisations with cash flow problems. Guidance for applicants can be found here: <https://scvo.org/support/coronavirus/funding/for-organisations/third-sector-resilience-fund/guidance-for-applicants>
- Interested organisations will need to complete an eligibility tracker to determine their suitability for the scheme. Based on the answers provided, interested applicants will be directed to the correct application form depending on their needs. Please follow this link to find out your eligibility and to be signposted to the support available for your organisation: <https://scvo.org/support/coronavirus/funding/for-organisations/third-sector-resilience-fund/eligibility-checker>.

### **If your charity wishes to help the government tackle COVID-19, please read the following information:**

- Businesses, third sector or voluntary organisations who wish to offer support should email the Scottish Government at [covid19response@gov.scot](mailto:covid19response@gov.scot) with details such as your organisation’s key contact and their role, what you are offering and how it might be best applied, how quickly your support could be available and whether you are offering this as a donation or a chargeable service.