



02<sup>nd</sup> November 2020

## Summary of announcements for UK wide lockdown between 05<sup>th</sup> November and 02<sup>nd</sup> December 2020

As you will all be aware, the UK will be placed in another lockdown for 4 weeks from this Thursday 05<sup>th</sup> November, through to 02<sup>nd</sup> December. Below is a list of

### key restrictions

- Stay at home except for specific reasons e.g. education, work (if you cannot effectively work from home), exercise, medical reasons, shop for food and essentials, and provide care for vulnerable people, or for volunteering.
- No mixing of households inside homes (except for childcare and other support) or outside (including in gardens and public places).
- All pubs, bars and restaurants to close - takeaways and deliveries allowed.
- All non-essential retail to close but supermarkets can still sell non-essential goods - click and collect can continue.
- Leisure and entertainment venues to close, including gyms, hairdressers, beauty salons etc.
- Travel within the UK or internationally discouraged, except for work.
- Work places should stay open where people cannot work from home.
- Outdoor exercise and recreation encouraged and is unlimited - only with your household/bubble.
- Services in places of worship banned but private prayer permitted.
- Funerals allowed with close family members only.


### Financial Support announced: these are headlines only details and eligibility will be made available after Parliamentary vote on Wednesday

- The furlough (CJRS) scheme has been continued for one more month; reimbursement raising back to 80% of usual wages, but allowing flexible working. NEW employees on the payroll at 30<sup>th</sup> October will also be eligible as long as they were included on a submitted RTI by 23:59 on 30<sup>th</sup> October 2020 - which we have done for all our client employers whose payroll dates ended in October).

Employer's will still have to pay National Insurance and Pension Contributions and may top up the other 20% of their employees' usual pay if they wish.

**We will be in touch again with each of our clients, as we have been since the furlough scheme began, from week commencing 09<sup>th</sup> November 2020.**

- The Job Support Scheme (JSS), which was to replace the Furlough Scheme from 01<sup>st</sup> November, will be delayed until after the furlough scheme comes to an end.

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- Businesses premises that are forced to close in England will be able to claim grants based on their property's rateable value
    - Less than £15,001 grants available of £1,334 per month or £667 per two weeks;
    - Between £15,000 and £51,000 grants available of £2,000 per month or £1,000 per 2 weeks;
    - Over £51,000 grants available of £3,000 per month or £1,500 per 2 weeks;

Each Local Authority have their own method of administering these grants.

**Please check your Local Authority website for specific details on how to claim.**

- Local Authorities have also been provided an additional £1.1 bn to support businesses generally if they have any hardships specific to them, or are not able to access or ineligible to other help. Again contact your Local Authority for further details.
- Third and fourth tranches of Self-Employment Income Support grant was already announced at 20% of the average earnings. For the third grant this has been increased to 80% and will be available for claim from 30<sup>th</sup> November 2020.
- For individuals, the Mortgage Holiday (or deferral) will continue to be available without affecting your credit file. Deferral for up to a total of 6 months can be asked for from your lenders, if it has not already been requested.
- Enhanced Universal Credit is still available for individuals where their incomes have been affected.

We will keep our clients updated with any new schemes, as well as specific details of [existing schemes](#) as they are released and what you may need to do to access them.

Kind regards,

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