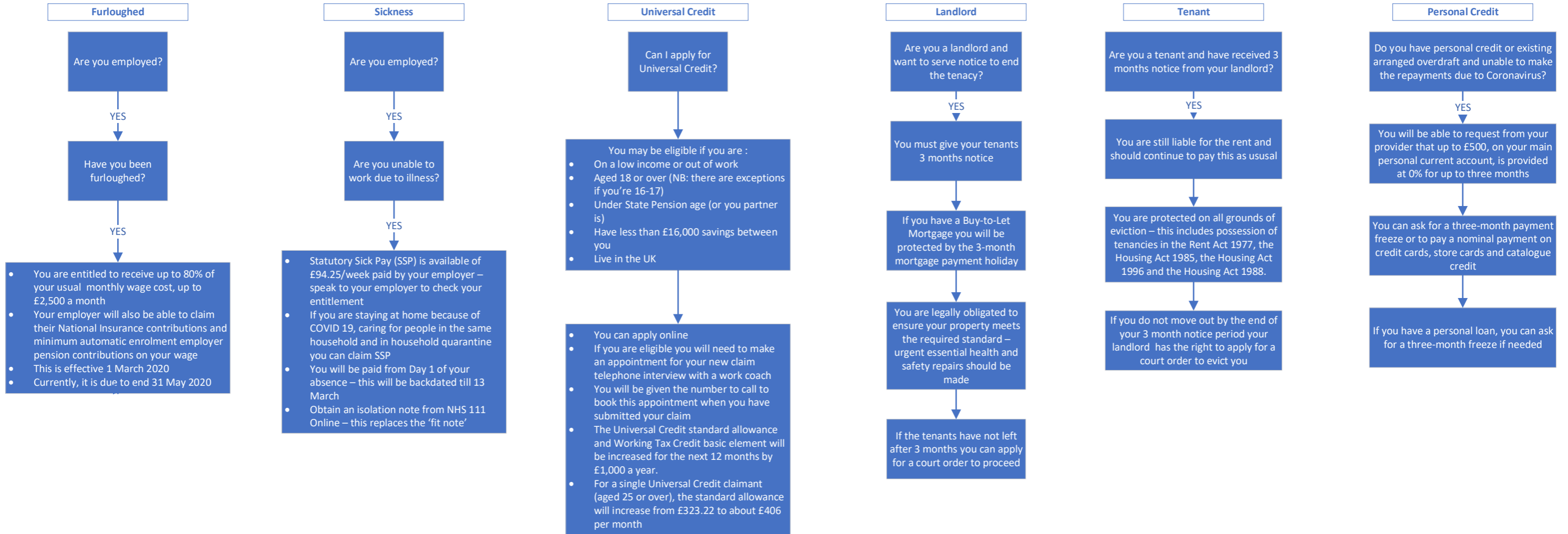


Employees – UK Government Financial Support Packages – April 2020



Furloughed

Are you employed?

YES

Have you been furloughed?

YES

- You are entitled to receive up to 80% of your usual monthly wage cost, up to £2,500 a month
- Your employer will also be able to claim their National Insurance contributions and minimum automatic enrolment employer pension contributions on your wage
- This is effective 1 March 2020
- Currently, it is due to end 31 May 2020

Sickness

Are you employed?

YES

Are you unable to work due to illness?

YES

- Statutory Sick Pay (SSP) is available of £94.25/week paid by your employer – speak to your employer to check your entitlement
- If you are staying at home because of COVID 19, caring for people in the same household and in household quarantine you can claim SSP
- You will be paid from Day 1 of your absence – this will be backdated till 13 March
- Obtain an isolation note from NHS 111 Online – this replaces the 'fit note'

Universal Credit

Can I apply for Universal Credit?

You may be eligible if you are :

- On a low income or out of work
- Aged 18 or over (NB: there are exceptions if you're 16-17)
- Under State Pension age (or you partner is)
- Have less than £16,000 savings between you
- Live in the UK

- You can apply online
- If you are eligible you will need to make an appointment for your new claim telephone interview with a work coach
- You will be given the number to call to book this appointment when you have submitted your claim
- The Universal Credit standard allowance and Working Tax Credit basic element will be increased for the next 12 months by £1,000 a year.
- For a single Universal Credit claimant (aged 25 or over), the standard allowance will increase from £323.22 to about £406 per month

Landlord

Are you a landlord and want to serve notice to end the tenancy?

YES

You must give your tenants 3 months notice

If you have a Buy-to-Let Mortgage you will be protected by the 3-month mortgage payment holiday

You are legally obligated to ensure your property meets the required standard – urgent essential health and safety repairs should be made

If the tenants have not left after 3 months you can apply for a court order to proceed

Tenant

Are you a tenant and have received 3 months notice from your landlord?

YES

You are still liable for the rent and should continue to pay this as usual

You are protected on all grounds of eviction – this includes possession of tenancies in the Rent Act 1977, the Housing Act 1985, the Housing Act 1996 and the Housing Act 1988.

If you do not move out by the end of your 3 month notice period your landlord has the right to apply for a court order to evict you

Personal Credit

Do you have personal credit or existing arranged overdraft and unable to make the repayments due to Coronavirus?

YES

You will be able to request from your provider that up to £500, on your main personal current account, is provided at 0% for up to three months

You can ask for a three-month payment freeze or to pay a nominal payment on credit cards, store cards and catalogue credit

If you have a personal loan, you can ask for a three-month freeze if needed