

Kent County Council Coronavirus (Covid-19) Support

A simple guide to the national and local support available to help residents, businesses and voluntary, community and social enterprise (VCSE) sector organisations respond to the impact of the Coronavirus (Covid-19). This guide summarises what type of support is available, how it can be accessed and where you can find out more.

The information in this document is also not an exhaustive list of all the resources, funding and advice being issued and therefore it links to other sources of information where available. This will be updated regularly, based on the latest Government announcements, alongside information on KCC's website (kent.gov.uk).

Recent updates

Part 1: Individual residents

- All those over 65 years of age with coronavirus symptoms and those living with them, are also eligible for coronavirus testing. Further information is available [here](#) (page 3).

Part 2: Businesses

- *The Bounce Back Loans scheme* – a micro-loan scheme for businesses – has been set up to ensure that small businesses can access emergency funding within days. Further information is available [here](#) (page 10).
- *Coronavirus Job Retention Scheme (CJRS)* - The Government have announced furloughed workers planning to take paid parental or adoption leave will be entitled to pay based on their usual earnings rather than a furloughed pay rate. Further information is available [here](#) (page 11).

Part 3: Voluntary, community and social enterprise sector

- The £370 million allocated to smaller charities – part of the [£750m emergency support package](#) for front line charities - will be distributed by the National Lottery Community Fund (NLCF) and others. The NLCF has opened two applications streams, with no income restrictions and funding to be spent within the next 6 months for both ['Awards for All'](#) and ['Reaching Communities'](#).

“Normal” NLCF grant-making is suspended, but if organisations have an ongoing Lottery grant, NLCF may be able to offer flexibility regarding the grant's focus (page 15).

- *Coronavirus Business Interruption Loan Scheme (CBILS)* - Registered Charities are now exempt from the requirement that 50% of the applicant's income must be derived from its Trading Activity (page 16).

Part 1: Individual residents

This is a challenging time for everyone, especially those self-isolating, vulnerable and high risk people and people experiencing the impact of school and childcare closures and financial difficulties. This section sets out the advice and support available for individual residents.

Support for people who are social distancing and in self-isolation

Government advice and support

The Government has issued guidance on [social distancing](#) and [self-isolation](#) to help slow the spread of the coronavirus and reduce the impact on the NHS. The current advice is to stay at home in line with the Government guidelines and to minimise your contact with other people wherever possible. You can still go outdoors to exercise once a day whilst keeping a distance of up to 2m from others. The latest Government advice is updated daily on www.gov.uk/coronavirus.

Kent County Council (KCC) advice and support

As the public health authority, KCC is working closely with the NHS and Public Health England to provide the latest advice and guidance to help keep you and your loved ones safe. We update the position on KCC services daily, we continue to provide as many services as we can online for people spending more time at home and to support people to travel for essential needs such as shopping for food and medicine.

- To play our part in keeping you safe and healthy, we will be closing all KCC buildings to the public, unless there is an essential appointment. Our website is the best source of information during this time – we are providing the latest [service updates](#), answers to your [questions](#) and updating the [latest health advice](#).
- Our website [Live Well Kent](#) sets out ways to support your physical and mental wellbeing whilst we are all spending more time at home. The charity [Mind](#) also has wellbeing advice and the NHS's [Every Mind Matters](#) website provides advice and tips on how to manage anxiety during social distancing and isolation. There are free exercise, yoga and mindfulness classes available online and social media is streaming live fitness sessions for children and older people.
- KCC free travel passes can still be used for essential travel, such as bus journeys for food shopping, health appointments, to care for vulnerable people and for the children of key workers and vulnerable children travelling to school. The majority of bus services across Kent are accepting older or disabled person's bus passes before 9:30am at no charge. There is further information on refunds on the travel passes in the School and Childcare Closures section below.
- To support key workers to get to and from Kent hospitals, we have arranged for some of our funded bus services to run over the long Easter weekend. More details are available on our website or with bus operators.
- KCC [digital library](#) collections are always open, including e-books, e-newspapers, e-magazines and other learning resources. You can find virtual tours of

international galleries, museums and art exhibitions online and you can stream free music, concerts and performances.

- KCC [adult education](#) services are offering online content on our virtual learning environment Moodle and supporting people to continue to gain qualifications.
- KCC is developing more [online youth provision](#) to make a real impact for young people, with thousands of digital hits as young people explore new things to do.
- Currently, KCC Country Parks, Public Rights of Way and other green spaces are still open for those on foot, but please respect social distancing guidelines to keep yourself and others safe. Our car parks are now closed.

Community advice and support

At a local level, district councils, parish and town councils, charities and communities are pulling together to provide extra support and help to those that need it most, including support with essential tasks for people who are at home. Check your local [district council](#) website, local newsletters and community pages on social media to see what support is available in your area. The [Kent Association of Local Councils](#) and [parish](#) and town council websites are also good sources of local information.

Support for vulnerable and high risk people

Government advice and support for vulnerable and high risk people

The Government has issued [special guidance for those who are vulnerable](#) and high risk, including over 70's, those with underlying and complex health conditions and pregnant women. Over 1.5 million people have been contacted by the NHS if their medical conditions mean they are high risk and should stay at home for 12 weeks, you should receive detailed advice from your GP or specialist doctors. The advice on 'shielding' will help to protect people who are clinically extremely vulnerable by minimising all interaction between them and others. People living with vulnerable and high risk people should follow [social distancing](#) guidelines. There is also Government advice on how friends, family and carers can continue to support vulnerable people.

Visits from people who provide essential support such as healthcare, meal delivery, personal support with your daily needs or social care should continue, but carers and care workers must stay away if they have any of the symptoms of coronavirus.

The Government has provided further guidance on [home care provision](#), and they have published [COVID-19 Action Plan for Adult Social Care](#).

The Care Quality Commission (CQC) has written to all registered providers of adult social care to offer Covid-19 testing for staff and is to pilot home testing for social care workers.

Additionally, employers of essential workers can book a coronavirus test for their staff. Essential workers are also able to book a free of charge test themselves and this also applies for people in essential workers' households. All those over 65 years of age with coronavirus symptoms and those living with them, are also eligible for coronavirus testing. Further information is available [here](#).

Government has announced that an £8 million fund to support families whose adopted children may have suffered trauma or anxiety as a result of the Coronavirus. Further information is available [here](#).

The Government has launched a new public awareness raising campaign - #YouAreNotAlone – which is aimed at reassuring those affected by domestic abuse that support services remain available. Further information is available [here](#).

Vulnerable People and Communities Hubs

We understand this is a difficult and challenging time, but KCC are working closely together with the Government and local partners such as district councils, health, police, fire and rescue services and charities to provide the support, food and medicine vulnerable and high risk people need during self-isolation, especially those who live alone.

The Government has asked local areas to set up Vulnerable People and Community Hubs (also known as ‘Kent Together’, community ‘hubs’ or ‘cells’). These hubs are in place in every district across Kent, supported by district councils, getting in touch with those who are most isolated and distributing food parcels. This work is being led by the [Kent Resilience Forum](#) providing a joined up partnership response to emergencies, so we can get the right support out both across Kent and in your local area.

- Your first point of contact should be your district council who can tell you more on the approach in your local hub. The contact details for all local partners are [here](#).
- The [Kent Together](#) website and 24 hour helpline on 03000 41 92 92, is a 24 hour service. It has been set up to support vulnerable people in Kent who need urgent help, supplies or medication. This provides a single, convenient point of contact for anyone in the county who is in urgent need of help during the Coronavirus outbreak. It is also the place to report your concerns about the welfare of someone else. The Kent Together service has already supported over a thousand people across Kent to get the food and supplies they need.
- The Communities Hubs will make sure that people who need countywide support (such as social care) get the care they need and district councils are working closely with charities and community foundations at a local level to get the right support out in your local community and to your home.
- A new local support system being set up by partners to see how we can best work together and join up our efforts to support people self-isolating at home and who are without a support network of friends and family.
- Community pharmacies will support those who need help getting their medicines delivered.

Kent County Council (KCC) advice and support for vulnerable people

KCC services will continue to provide support and help for vulnerable adults, those who have been discharged from hospital and children who receive social care

services. You can find the latest information on how KCC social care and children's services are being provided during the coronavirus response [here](#).

- Our health visitors are only providing face to face visits at home for parents to new babies between 10 to 14 days. All other appointments will be on the phone.
- Birth registration services are on hold until further notice and death registrations are now being taken over the telephone – find out more [here](#).
- Special schools and residential homes remain open and will continue to provide support for vulnerable people in those settings.
- The KCC home library service is being provided to elderly and socially isolated people at home to provide contact and enjoyment during this difficult time.

Community advice and support

There is also support for vulnerable people in local communities being provided by local charities and community groups, such as [Kent Community Foundation](#), or local groups such as [Red Zebra](#) who are co-ordinating a community response to support vulnerable people at home. Residents are also coming together on social media to support vulnerable people where they live – community social media pages and local newsletters are a good source of information about what may be available in your area. We are talking to our partners about to join up the support as best we can.

School and childcare closures

Government advice on school, childcare, college and university closures

The Government has announced that all childcare and education settings are closed except to vulnerable children (those needing social care support and special educational needs and disabilities) and children of 'key workers'.

- The latest Government guidance on the list of key workers and details of closures, exams and free school meals is updated regularly [here](#).
- Examination boards and regulators have also produced detailed guidance for young people studying for exams and qualifications – Ofqual have summarised the latest advice [here](#).
- The Department for Education has created a coronavirus helpline on 0800 046 8687 (Monday to Friday 8am to 6pm, or weekends 10am to 4pm) or you can email on DfE.coronavirushelpline@education.gov.uk.
- Government has also provided [guidance on apprenticeships](#) for apprentices, employers and training providers, including a recommendation to continue training remotely where possible and provision to extend assessments or take breaks where needed.

Government support for free school meals

The Government has confirmed that children eligible for [free school meals](#) can continue to access meals whilst they stay at home. Schools can continue to provide meals for collection or delivery themselves, but where this is not possible, the Government has issued schools with electronic vouchers for families, or as a gift card for those without internet access. This provides every eligible child with a

weekly shopping voucher worth £15 to spend at supermarkets while schools are closed due to coronavirus. It is best to contact your [school](#) directly.

Kent County Council (KCC) advice and support

During this unprecedented challenge for schools, nurseries, colleges and universities, KCC is working closely with partners to provide support and advice, including helping schools to collaborate where they need to share staff and resources to stay open to support vulnerable children and key workers. For those children KCC Travel Saver Passes can still be used. Special schools remain open and home to school transport for children with special educational needs and disabilities will still be provided. Your questions about what this means for education in Kent are answered [here](#).

To support parents, as some KCC Travel Saver passes will not need to be used during school closures, KCC will make some [refunds](#) available to parents against the KCC Travel Saver fee. At the moment the details of this and how payments will be made need to be determined, but all parents will be contacted once this is established. For parents paying by instalments, the final payment due on 28 March will not be taken.

Individual education settings

This is an incredibly difficult time for education settings and they need our support and patience whilst they continue to provide services in challenging circumstances. Most education settings have a website with the latest information available and are making online learning resources available to support children and young people's continued learning. For information about free school meal provision and advice for arrangements for key workers in your area, it is best to contact your [education provider](#) directly. If you are a key worker who believes they have been denied a place at a nursery or school, contact us for help:

- Nurseries – call 03000 41 23 23 or email kentcfis@theeducationpeople.org
- Schools – call 03000 41 21 21 or email emergencyschoolplaces@kent.gov.uk

Employment and financial support

Government employment and benefits advice

The Government is providing [employment and benefits advice](#) on how the coronavirus impacts people's employment conditions, rights and benefits. This includes information on sick pay, Universal Credit and Employment and Support Allowance.

- People unable to work for more than seven days because of coronavirus (COVID-19) can obtain an isolation note through a new online service. The notes can be accessed through the [NHS website](#) and [NHS 111 online](#).
- The government has postponed all face-to-face benefits assessments or appointments at the Jobcentre Plus until at least 19 June 2020.

- For people who have already lost their jobs and those whose employers do not choose to keep them on, the Government has announced an increase in the standard allowance of Universal Credit and Tax Credits by £1,000 per year.
- You may be able to get the new-style Employment and Support Allowance (ESA) from day one of your self-isolation if you are a self-employed person self-isolating and not working, or if you are an employee self-isolating and not working and you usually earn less than £118 per week.
- You could get Universal Credit if you are self-isolating if you don't qualify for Statutory Sick Pay or Employment and Support Allowance (ESA) or you need additional help on top of Statutory Sick Pay or New-style ESA. You may be able to get help from day one through a Universal Credit Advance Payment.
- The latest advice on what to do, who is eligible and how to claim is available from the [Department for Work and Pensions](#), [Jobcentre Plus](#) and [Citizens Advice Bureau](#).

Government housing and financial advice

Emergency measures put in place by the Government mean that people in social or private accommodation will not be forced out of their home during this difficult time.

- The Government has announced that if you can't pay your mortgage because of coronavirus you might be able to have a 3 month mortgage payment holiday – it is best to contact your mortgage provider directly. Many providers have set up special information pages on their websites due to high call volumes.
- The government has also announced a [ban on evictions](#) - your landlord can't start court action for at least 3 months. You should talk to your landlord if you are in difficulty.
- The Government has announced an increase in the maximum amount of help through Housing Benefit or Universal Credit that will be given with rent in the private rented sector, called Local Housing Allowance. An extra £1 billion over one year across the UK is to be allocated help private renters.
- Homeowners who are struggling to pay interest fees on their Help to Buy equity loans will also be offered payment holidays. People in this situation should contact 0345 848 0236 or contact Target.HCA@targetgroup.com.
- The Government has also extended the 3-month mortgage payment holiday to landlords whose tenants are experiencing financial difficulties due to coronavirus.
- Government will provide funding through [The Hardship Fund](#) to allow councils to reduce council tax payments for 2020 to 2021 for vulnerable households. This will be for those already in receipt of Local Council Tax Support schemes. District and Borough Councils in Kent will arrange this.

Local housing and financial advice

District councils and housing associations are providing advice for individuals. Most front desks and face-to-face offices are now closed to all but the most urgent enquiries. For people in need of help or assistance it is best to access information online via [district council](#) or housing association websites or by phone. They will also be signposting people to the new Vulnerable Family and Community Hubs for further support, as this is set up in the coming days.

Kent support and assistance service

KCC's [Kent Support and Assistance Service \(KSAS\)](#) may be able to help you if you are having serious difficulties managing your income due to a crisis or if you are facing exceptional pressures because of an emergency. We are currently prioritising food and utilities. If your application is successful, the support offered will be goods and/or services - we do not give money. We've put extra capacity in place to support more people in this difficult time.

KCC's Public Protection team have published a list of the key scams to be aware of during the coronavirus period. This is available [here](#).

National charities and support organisations

If you are worried about finances and paying mortgage, rent or energy bills because of the coronavirus, the [Citizens Advice Bureau](#) website has helpful advice and sources of support, which are being updated regularly to reflect the latest Government announcements. Other regulated sources of information include the [Money Advice Service](#) and [Money Saving Expert](#). National charities such as [Turn2us](#) are providing advice to people who are financially struggling on their websites.

Part 2: Businesses

Businesses across Kent are facing unprecedented challenges. The section below summarises the latest national and local guidance, support and advice, including financial support, grants and loans.

National guidance and advice for businesses

Government guidance for all businesses and employers

All non-essential businesses and premises were ordered by the Government to close from close of trade on 23 March 2020, which will be reviewed after three weeks. Premises such as take-aways and delivery facilities should remain open and ensure a distance of two metres between customers, only allow customers to enter in small groups and control queues. Government guidance on business closures and social distancing in businesses is available [here](#).

The Government has provided [guidance for all employers and businesses](#) on what they need to do as a result of Coronavirus. This covers the need to support employees to work from home, what to do if someone becomes unwell at work, how to certify absence from work, how to limit the spread of the virus in the workplace and handling post and packages. Businesses and employers are advised to keep up to date with Government announcements and anyone can sign up for [email alerts](#).

Government guidance for UK businesses trading internationally

The Government has provided [advice for UK businesses that export or deliver goods and services abroad](#) and have been impacted by the spread of coronavirus. It sets out how the Department for International Trade (DIT) can support businesses trading

internationally, including assistance with customs authorities to ensure smooth clearance of their products. The guidance also explains how DIT can assist businesses whose supply chains are being affected to find alternatives and some specific sources of financial support for exporters.

Government guidance for businesses in specific sectors

There is some [specific guidance](#) from the Government for businesses in certain sectors. So far this includes guidance for staff in the transport sector and the freight industry.

Guidance for businesses and employers from other sources

The Government recommends that businesses also search for guidance from Business Representative Organisations appropriate to them, many of whom are publishing their own support, guidance and advice, including sector-specific advice. The Government's Coronavirus [Business Support page](#) provides some links to these organisations as a starting point, with major sources of information available below.

- The [Confederation of British Industry \(CBI\)](#) are providing information for businesses on their website about Coronavirus and running free daily webinars on issues like sick pay and benefits and accessing finance. Businesses can also ask questions by emailing coronavirussupport@cbi.org.uk.
- The [Federation of Small Businesses \(FSB\)](#) are providing information aimed at small businesses and people who are self-employed. This includes cash flow issues, businesses premises and business rates.
- The [Institute of Directors \(IOD\)](#) are providing advice and support for directors of businesses.
- The [British Chambers of Commerce](#) has set up a Coronavirus Support Hub for businesses, including the latest support and frequently asked questions.
- [ACAS](#) have produced guidance for employers and employees on Coronavirus. This covers issues like self-isolation and sick pay, if the workplace needs to close temporarily and if an employee needs time off work to look after someone.
- Mental Health at Work (provided by the mental health charity MIND) have produced a [toolkit](#) to help employers and employees deal with Coronavirus and isolation, including staff working at home.

Local guidance and advice for businesses

Guidance and support for businesses in Kent and Medway

Across Kent and Medway, partners are working together to make available immediate support and advice for businesses. Kent County Council is working with local business organisations and the South East Local Enterprise Partnership (SELEP) to identify what further guidance and support businesses in Kent need and how we can provide this. We are progressing this work urgently and will announce additional offers of support as they become available.

Businesses in Kent and Medway can help us put in place the right support by [completing a short survey](#) to tell us how Coronavirus is affecting your business and what you need to help.

- Kent County Council, in collaboration with all the local authorities in Kent, has launched a dedicated business support line for coronavirus-related issues, delivered by the [Kent and Medway Growth Hub](#). The number to call is 03333 602300 and it will be open between Monday to Friday 08:30 to 18:30. The helpline can advise businesses on how to access Government support and can also arrange a call back from a Business Adviser who can provide guidance on issues like crisis management, cash flow and debt management and staff retention strategies. Businesses can sign up to be informed of the latest offers of support and guidance from Government and other sources. Over 500 businesses have benefited from discussions with the advisers since last week's launch.
- The [South East Business Hub](#), provided by the South East Local Enterprise Partnership (SELEP), is providing information and guidance for businesses and free webinars on topics like managing teams remotely. Business Navigators are available for free discussions via phone or email to answer questions and concerns.
- [Kent Invicta Chamber of Commerce](#) are providing sources of advice and support on their website, linked to the national offer of support across the UK.
- [Locate in Kent](#) are offering advice and support to businesses based in Kent and are responding to emails at enquiries@locateinkent.com.
- [Visit Kent](#) are updating information on their website aimed at the tourism, travel and hospitality sectors in Kent and email enquiries can be emailed to enquiries@visitkent.co.uk. Also see the website for information about a new LinkedIn Forum for Kent tourism and hospitality businesses to share updates, ask questions and support each other.

Financial support for businesses

Financial support from Government for businesses

The Government has announced a package of support for businesses to deal with the effects of Coronavirus (Covid-19). The financial support schemes available and how to access them is explained on the Government's Coronavirus (Covid-19) [business support information website](#). The website includes a list of Frequently Asked Questions. There is also a helpline for businesses to ask questions about the financial support available. Call 0300 456 3565 between 9am and 6pm Monday to Friday. Many Business Representative Organisations including CBI, FSB and Institute of Directors have produced their own explanations of these schemes (see links above). The Government schemes are:

- *Coronavirus Business Interruption Loan Scheme (CBILS)* - Supports small and medium-sized businesses with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to six years. To be eligible businesses must be based in the UK, have a turnover of no more than £45 million per year and meet British Business Bank's eligibility criteria. This is open to all small businesses affected by COVID-19, not just those unable to secure regular commercial financing.
- *The Coronavirus Large Business Interruption Loan Scheme (CLBILS)* has been set up to help firms who do not qualify for the existing Coronavirus Business Interruption Loan Scheme (CBILS), for small and medium sized businesses, and the Bank of England Covid Corporate Financing Facility (CCFF), for investment grade companies. Businesses with turnover of more than £45 million will be able

to apply for up to £25 million. Businesses with turnover of more than £250 million will be able to borrow up to £50 million. The Government will provide lenders with a guarantee of 80% on each loan. The scheme launched on Monday, 20 April and be available through a series of accredited lenders, which will be listed on the British Business Bank website, which is available [here](#).

- *The Bounce Back Loans scheme* – a micro-loan scheme for businesses – has been set up to ensure that small businesses can access emergency funding within days. Businesses will be able to obtain loans between £2,000 to a maximum of £50,000. Businesses will be able to access these loans through a network of accredited lenders. Government will provide lenders with a 100% guarantee for the loan and pay any fees and interest for the first 12 months. No repayments will be due during the first 12 months. There will be no forward-looking tests of business viability, or eligibility criteria. Business will just be required to complete a short, standardised online application. Businesses will be able to apply from Monday, 4 May. Further information is available [here](#).
- *Coronavirus Job Retention Scheme (CJRS)* - HMRC will reimburse employers 80% of the salary of staff who would otherwise have been laid off during the crisis, up to £2,500 a month. This is for UK employers with PAYE. The eligibility start date runs from 19 March 2020, with the scheme running until the end of June 2020. The scheme launched on Monday, 20 April and further information is available [here](#). The Government have announced furloughed workers planning to take paid parental or adoption leave will be entitled to pay based on their usual earnings rather than a furloughed pay rate. Further information is available [here](#).
- *Future Fund* – this £500 million loan scheme, called the [Future Fund](#), is targeted at high-growth companies focussed on innovation and development. The Government will provide UK-based companies with between £125,000 and £5 million in support. These loans will automatically convert into equity on a business's next qualifying funding round, or at the end of the loan if they are not repaid. To be eligible, a business must be an unlisted UK registered company that has previously raised at least £250,000 in equity investment from third party investors in the last five years. The fund will launch in May 2020 and will be open until the end of September 2020. Full eligibility criteria will be published shortly. Further information is available [here](#).
- *Research and Development (R&D) support* - £750 million of targeted support is available for Research and Development (R&D) intensive small and medium size businesses. The funding will be available through Innovate UK's grants and loan scheme. Innovate UK will accelerate up to £200 million of grant and loan payments for its 2,500 existing Innovate UK customers on an opt-in basis. An extra £550 million will also be made available to increase support for existing customers and £175,000 of support will be offered to around 1,200 businesses not currently in receipt of Innovate UK funding. The first payments will be made by mid-May 2020. Further information is available [here](#).
- *Business support finder tool* – Government has launched a business support finder tool support finder. Business owners are asked to fill out a simple online questionnaire which then signposts to a list of all the financial support they may be eligible for. Further information is available [here](#).
- *Statutory Sick Pay Rebate* – The Government will allow small and medium-sized businesses (employing fewer than 250 employees) to reclaim up to two weeks'

Statutory Sick Pay paid for staff sickness absence due to coronavirus. This will be paid from day 1 of illness due to Coronavirus and for those self-isolating.

- *Small Business Grant Funding* - This will provide a one-off grant of £10,000 to eligible businesses to help meet their ongoing business costs. It is for small businesses that own property and already pay little or no business rates because of small business rate relief (SBRR), rural rate relief (RRR) and tapered relief. This will be administered by Local Authorities (district and borough councils in Kent or Medway Council) and yours will contact you if you are eligible.
- *Business Rates Holiday for Retail, Hospitality and Leisure* - Businesses in the retail, hospitality and leisure sectors in England will not have to pay business rates for the 2020-21 tax year. Local Authorities will apply the business rates holiday to the business rates bills of eligible businesses in these sectors.
- *Cash Grant for Retail, Hospitality and Leisure* - Businesses in the retail, hospitality or leisure sector that pay business rates will receive a cash grant. Businesses in these sectors with a property that has a rateable value of up to £15,000 will receive a grant of £10,000. Businesses in these sectors with a property that has a rateable value of over £15,000 and less than £51,000 will receive a grant of £25,000.
- *Business Rates Holiday for Nurseries* - Nurseries will not have to pay business rates for the 2020-21 tax year. Local Authorities will apply the business rates holiday to the business rates bills of eligible businesses.
- *Time to Pay (tax)* - All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time to Pay service. These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities.
- *VAT deferral* - VAT payments will be automatically deferred for 3 months for all VAT-registered UK businesses. Businesses will not need to make VAT payments normally due with VAT returns during this period. Taxpayers will be given until the end of the 2020-21 tax year to pay any liabilities that have accumulated during the deferral period. Direct Debits that would take VAT payments for this period should be cancelled in good time.
- *Covid-19 Corporate Financing Facility (for larger businesses)* – The Bank of England will buy short-term debt from larger companies. This will support companies which are fundamentally strong but have been affected by a short-term funding squeeze. It will also support corporate finance markets overall and ease the supply of credit to all firms.
- *Help with rentals* - The Government will temporarily ban the use of statutory demands and winding up orders where a company cannot pay their bills due to coronavirus. The measures will be included in the Corporate Insolvency and Governance Bill, which the Government set out earlier this month. The new legislation to protect tenants will be in force until 30 June and can be extended in line with the moratorium on commercial lease forfeiture. Government is also laying secondary legislation to prevent landlords using Commercial Rent Arrears Recovery (CRAR) unless they are owed 90 days of unpaid rent. Further information is available [here](#).
- The Government has made £300 million available for community pharmacies. Further information is available [here](#).

- Destination Management Organisations (DMOs) at risk of closure due to the coronavirus pandemic will receive a share of a new £1.3 million scheme. Further information is available [here](#).
- The Government has made £9 million in grant funding available for fishing and aquaculture businesses. A further £1 million will be made available to support projects to assist fishermen to sell their catch in their local communities. The support scheme will run for up to three months. Further information is available [here](#).

Financial support from Government for self-employed people

The Government have announced new support for self-employed people. Information is available on Government's Coronavirus (Covid-19) [business support information website](#), initiatives includes:

- *Coronavirus Self-employment Income Support Scheme* - Self-employed people facing financial difficulties will be able to access a taxable *grant*, paid directly into their bank account, to have 80% of their monthly wages covered by the Government. This will be calculated using average monthly profits over last 3 financial years, capped at £2,500 per month and will initially last 3 months. The scheme will be open to those with a trading profit of less than £50,000 and HM Revenue and Customs (HMRC) will contact eligible people directly to complete an online application. The money will be paid as a lump sum, available from June 2020.
- *Income Tax Deferral for the Self-Employed* – The Government has announced a 6 month delay for tax payments through the self-assessment system. The Self-Assessment payment on account, that is ordinarily due to be paid by 31 July 2020 may now be deferred until January 2021.
- *Time to pay (tax)* - As explained above, HMRC have scaled up their Time to Pay offer to all firms and individuals who are in temporary financial distress as a result of coronavirus and have outstanding tax liabilities.
- *Universal credit and/or Employment and Support Allowance* - Self-employed people who are not eligible to receive sick pay can now apply for Universal Credit and/or 'New Style' Employment and Support Allowance. Information about how to apply can be found [here](#). For self-employed people claiming Universal Credit, the Government have announced the suspension of the minimum income floor so self-employed people can now access Universal Credit at a rate equivalent to Statutory Sick Pay for employees. Advance benefits payments can be made, rather than the usual 5 week delay.

Financial support for businesses in Kent and Medway

Kent businesses that have taken advantage of the Kent County Council [loans](#) scheme will be given a 12-month interest-free repayment holiday from 28 March. If you are in receipt of one of our business loans, we will be in contact with you directly by letter over the next few days with more information. The new dedicated business support helpline by the [Kent and Medway Growth Hub](#) can provide guidance on issues like cash flow and debt management. Kent County Council is working urgently with our partners to identify what further support can be provided to businesses in Kent and announcements will be made as additional support becomes available.

Financial support for providers of KCC services

Businesses that provide services to Kent County Council and are experiencing difficulties continuing to do so due to the financial distress caused by Coronavirus (Covid-19) should contact us. Send your contact details to one of the following email addresses and we will be in touch to discuss the help that may be available as soon as possible.

- children's services, email supplierdistress.childrengovernmentservices@kent.gov.uk
- adult social services, email supplierdistress.adultsocialservices@kent.gov.uk
- any other services, email supplierdistress.otherservices@kent.gov.uk

Other sources of financial support

Many banks are offering support for businesses experiencing financial difficulties. This may include loan repayment holidays, temporary loans and access to overdrafts. For example, Natwest have produced a Coronavirus [guide](#) explaining practical steps businesses can take and how they can help.

Government has confirmed that businesses which have an [insurance policy](#) that covers government ordered closure and pandemics or government ordered closure and unspecified notifiable disease should be able to make a claim. However insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.

A new [Technology Challenge](#) is making available up to £25,000 of funding for technology companies who come up with digital support solutions for people who need to stay at home because of coronavirus. This could include providing remote social care, optimising the volunteer sector or improving mental health support.

Facebook have announced that they will be providing \$100M in cash grants and advertising credits to help small businesses. They aim to help up to 30,000 eligible small businesses in over 30 countries. More information on the scheme is available [here](#).

Innovate UK is investing up to £20 million in business projects to develop ideas to address the needs of society or industry resulting from the coronavirus outbreak. Businesses can bid up to £50,000 as an upfront grant payment to cover the full costs of a project lasting up to 6 months. Ideas should aim to help key industries and services disrupted by the pandemic and its aftermath. The competition opened on Friday, 3 April 2020, and the closing date is at midday on Friday, 17 April 2020. Further information is available [here](#).

Part 3: Voluntary, community and social enterprise sector

We appreciate that this is an extremely challenging time for charities and community groups, that are playing a vital role in supporting people in their communities, particularly those that are vulnerable. We will constantly review how the support offer we were intending to put in place following the launch of KCC's Civil Society Strategy, should be diverted to respond in the short term to the immediate challenges that might be facing the sector. We are liaising with sector bodies to get a better understanding of the sector's needs as this situation evolves.

The information below is not intended to deal with providers facing difficulties where they are delivering KCC services please see the *Financial support for Businesses in Kent and Medway* section above for advice.

National guidance for Charities and Social Enterprises

The [National Council for Voluntary Organisations \(NCVO\)](#) has produced [guidance on Coronavirus](#), which is being updated routinely. The [Charity Commission coronavirus guidance for charities](#) sets out a range of information including helpful advice on the use of reserves and restricted funds during the coronavirus emergency. The [Sport and Recreation Alliance](#) have also provided some useful guidance on the Chancellors announcements specifically aimed at sports organisations and clubs at this difficult time.

Financial support for Charities and Social Enterprises

Financial support from Government

There are several initiatives that have been announced by government to support organisations facing financial challenges at this time.

- *The Chancellor announced (8 April) [£750m emergency support package](#) for front line charities affected by the Coronavirus crisis. This funding is to support the sector over the next quarter (12 weeks).*

£360m will be distributed as direct government grants to charities providing “essential services and supporting vulnerable people”, while £370m will be distributed to smaller community charities. He also pledged that the government would match “pound for pound” donations made through the [BBC’s Big Night In event](#), with a donation for the [National Emergencies Trust](#) appeal, with a minimum government contribution of £20m.

A proportion of the £360m to be allocated by government will be given directly through government departments to:

- hospices to help increase capacity and give stability to the sector
- St Johns Ambulance to support the NHS
- victims’ charities, including domestic abuse, to help with potential increase in demand for charities providing these services
- vulnerable children charities, so they can continue delivering services on behalf of local authorities
- Citizens Advice to increase the number of staff providing advice during this difficult time

The £370 million allocated to smaller charities will be distributed by the National Lottery Community Fund (NLCF) and others. The NLCF has now opened up two applications streams, with no income restrictions and funding to be spent within the next 6 months for both:

- ['Awards for All'](#) for voluntary and community organisations with projects supporting people affected by the crisis. £300 - £10,000.
- ['Reaching Communities'](#) for organisations with activities supporting people affected by the crisis and those organisations who are struggling financially because of the impact of COVID-19. £10,000+

“Normal” grant-making is suspended from National Lottery Community Fund, but if organisations have an ongoing Lottery grant, they may be able to offer you flexibility regarding the grant's focus.

Aside from the specific funding made available for charities, some charities will also be able to access other support measures put in place by the Government. Full details of all the Government's measures as they are announced can be found [here](#).

- *Coronavirus Business Interruption Loan Scheme (CBILS)* - charities and social enterprises are able to access [Coronavirus Business Interruption Loans](#) to overcome short-term cash flow issues. Details of how to apply are available at [British Business Bank](#). Registered Charities are now exempt from the requirement that 50% of the applicant's income must be derived from its Trading Activity.
- *Small Business Grant Fund and Retail, Hospitality and Leisure Grant Fund*
 - Charities and social enterprises that pay little or no business rates and are eligible for small business rate relief (SBBR) or rural rate relief can also access a [£10,000 cash grant](#). This will be distributed by local government and organisations will be contacted by their local authority – they do not need to apply. The funding will be provided to local authorities in early April.
 - Charitable organisations who fall within the hospitality, leisure and retail sectors (including charity shops) with a rateable value of less than £51,000 will be able to apply for a [cash grant of £25,000 per business and all businesses in this sector](#) (regardless of its rateable value) they will also pay no business rates in 2020-21. Organisations eligible within the leisure and hospitality measures include Sports grounds and clubs; Museums and art galleries; Sport and leisure facilities; Stately homes and historic houses; public halls, Theatres; and Tourist attractions. This funding will be distributed by local councils and organisations will be contacted by their local authority – they do not need to apply.
- [The Coronavirus Job Retention Scheme](#) announced by the Government means charities can access support to continue paying part of their employee's salary *if* they would otherwise have been made redundant. These grants will cover 80% of the salaries of these retained workers, up to £2,500 per month. The scheme will be open initially for 3 months and it will be extended if necessary. There is no limit to this scheme. HM Treasury will pay as many grants as is necessary. However, it is important to note that the grant will only be used to cover most of the wages of people who are not working but are furloughed and kept on payroll, rather than being laid off. For charities that need to keep the 'doors open' during this time or receive funding for public service delivery, this funding may not prove

so useful and national sector representatives are lobbying government on this issue. Organisations should contact [HMRC](#) for a grant. The scheme will be up and running within weeks and payments hope to be issued by April.

- [Sport England have announced £195m](#) to support the sport and physical activity sector through the ongoing coronavirus crisis. The funding is made up of National Lottery and government funding and will include the following:
 - A £20 million Community Emergency Fund, which will be opened immediately for clubs and community organisations to bid into. Grants between £300 and £10,000 are available
 - A £5 million pot for existing partners to bid into if they're facing specific financial difficulty
 - An additional £55 million to support the sector during an ongoing period of restrictions, to fund new and innovative ways to keep people active and, when the period of restrictions is over, to help organisations get back to business and adjust to a different environment
 - A £115 million rollover of current funding into 2021/22 to give long term certainty to over 100 well established partners who play a vital role in the delivery of sport and physical activity in England.
 - Alongside this, given cashflow concerns in the sector they have also agreed to consider requests to release six months of the coming year's funding (50% of awards) to partners, meaning additional funding will be available sooner.

In addition, many organisations have funding and grants available for the social sector. These constantly change and the following is just a snapshot of what is available:

- **Big Society Capital** – have a new Resilience and Recovery Loan Fund. Big Society Capital will provide an initial investment of £25 million, with loans backed by the Government's existing Coronavirus Business Interruption Loan Scheme (CBILS) and issued through SIB working initially with Charity Bank, Social and Sustainable Capital and Big Issue Invest. Further information is available [here](#).
- [National Lottery](#) – have announced that all the funding decisions for next 6 months (up to £300 million) will be devoted to coronavirus.
- [Princes Trust](#) – a £5million fund for entrepreneurs aged 18 to 30, grants and tailored support to maintain core business operations, as well as meet any existing financial commitments.
- [Tesco](#) - £30 million support for local communities, including £25 million food donations programme. Bags of Help COVID-19 Community Fund grants of £500, including women's refuges, food banks, hospices, homeless charities, social isolation groups, schools, charities supporting the elderly.
- [Barclays COVID-19 Community Aid Package](#) - the newly launched Barclays Foundation will initially provide a COVID-19 Community Aid Package of £100 million to charities working to support vulnerable people impacted by COVID-19.
- [Thomas Pocklington Trust](#) – funding is available to sight loss sector organisations which are providing critical services for the physical and emotional well-being of blind and partially sighted people.

Financial support for charitable organisations in Kent

- KCC's [Inside Track newsletter](#) provides a comprehensive list of all funding and specific announcements made by sector leaders regarding Covid 19.
- KCC has contributed £200K to a new *Coronavirus Emergency Fund* set up by Kent Community Foundation to support charities in Kent and Medway. We will continue to review the need for additional funds. Organisations who are facing difficulties as their fundraising activities are affected by the government measures to reduce the spread of the Coronavirus are able to apply. The emergency fund will accept applications for grants of up to £10,000, from charities with an annual income of £200,000 or less and will initially give priority to those from organisations supporting the elderly and vulnerable. However, they will also consider applications from organisations working with other affected communities – e.g. families on low incomes, those affected by food poverty, children & young people adversely impacted by Coronavirus. The fund can be accessed via this [weblink](#) and by completing an application form.
- The National Emergencies Trust (NET) - set up in response to Grenfell, has launched a [fundraising appeal](#) to help people most affected by the coronavirus emergency. Organisations are not to apply directly to NET, funding will be co-ordinated across the Community Foundations, so will be received and co-ordinated by Kent Community Foundation (KCF) locally. The total amount allocated to Kent is c.£400K currently. Kent Community Foundation will provide further details of the NET fund as it develops, please check their [website](#) for the latest. The broad criteria for applications will include:
 - Groups that support the ongoing needs of vulnerable people to ensure that their health and wellbeing is maintained
 - Groups and activities that support vulnerable people self-isolating (the elderly, people with pre-existing medical conditions etc)
 - Support for foodbanks and organisations working to combat hardship caused by the pandemic including child hunger
 - Community response coordination
 - Volunteer costs for new and existing organisations responding to the effect of the pandemic
 - Additional costs of working remotely and adapting services delivered in the wider community
 - Additional support as required for emotional support, mental health and bereavement support
 - And if funds allow: To support to counter the loss of contract income and fundraising for organisations providing support for vulnerable groups

Part 4: Latest information

This is a fast moving issue, with new information and support becoming available on a daily basis. The following sources are useful for finding factual advice and

information about coronavirus you can trust and to keep up with the latest announcements.

[Kent County Council](#)

[Gov.uk](#)

[NHS](#)

[Public Health England](#)