

How to access financial support if you or your business has been affected by COVID-19

Last updated: 21/10/2020

The Chancellor has set out a package of measures to help and support public services, people and businesses as much as we can through this period of disruption caused by COVID-19.

This includes a package of measures to support individuals and businesses which are listed below:

Individuals:

1. [Support for businesses through the Coronavirus Job Support Scheme](#)
2. [Support for businesses through the Coronavirus Job Retention Scheme](#)
3. [Support on Statutory Sick Pay \(SSP\) and Universal Credit](#)
4. [Other Changes to Welfare Benefits](#)
5. [Help with rent and council tax](#)
6. [Support on Mortgage, loans, credit cards](#)

Please note we will always update the relevant resident's benefit entitlement automatically once we receive guidance from the government, this means you do not need to contact us.

Businesses:

1. [a Statutory Sick Pay relief package for small and medium sized businesses \(SMEs\)](#)
2. [a 12-month business rates holiday for all retail, hospitality, leisure and nursery businesses in England](#)
3. [Business Support Grant](#)
4. [Support for zoos and aquariums](#)
5. [Apply for a coronavirus Bounce Back Loan](#)
6. [Support Business with Cashflow issues](#)
7. [Supporting Large Businesses with Cashflow issues](#)
8. [Coronavirus Job Retention Scheme](#)
9. [Assistance for the self-employed](#)
10. [Support for Pubs & Restaurants](#)
11. [Contracting your services to large- or medium-sized organisations outside of the public sector](#)
12. [Business Insurance](#)
13. [deferring VAT and Income Tax payments](#)
14. [the Coronavirus Business Interruption Loan Scheme offering loans of up to £5 million for SMEs through the British Business Bank](#)
15. [a new lending facility from the Bank of England to help support liquidity among larger firms, helping them bridge coronavirus disruption to their cash flows through loans](#)
16. [the HMRC Time To Pay Scheme](#)
17. [Business Improvement Districts \(BID\) Ballots](#)

This document sets out important information on how you or your business can access support if you are experiencing financial difficulties because of COVID-19.

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INFORMATION FOR INDIVIDUALS

1. Support for businesses through the Coronavirus **Job Support Scheme**

The Job Support Scheme is designed to protect viable jobs in businesses who are facing lower demand over the winter months due to Covid-19, to help keep their employees attached to the workforce. The scheme will open on 1 November 2020 and run for 6 months.

The company will continue to pay its employee for time worked, but the cost of hours not worked will be split between the employer, the Government (through wage support) and the employee (through a wage reduction), and the employee will keep their job.

The Government will pay a third of hours not worked up to a cap, with the employer also contributing a third. This will ensure employees earn a minimum of 77% of their normal wages, where the Government contribution has not been capped.

Employers using the Job Support Scheme will also be able to claim the Job Retention Bonus if they meet the eligibility criteria.

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/921389/Job_Support_Scheme_Factsheet.pdf

The scheme will be open from 1 November 2020 to the end of April 2021. Employers will be able to make a claim online through Gov.uk from December 2020. They will be paid on a monthly basis.

Grants will be payable in arrears meaning that a claim can only be submitted in respect of a given pay period, after payment to the employee has been made and that payment has been reported to HMRC via an RTI return.

All small and medium sized businesses with a UK bank account and UK PAYE schemes are eligible. Larger businesses will be required to demonstrate that their business has been adversely affected by COVID-19, and the Government expects that large employers will not be making capital distributions (such as dividends), while using the scheme. Employees who were on the employer's PAYE payroll on or before 23 September 2020 can be claimed for (so an RTI submission must have been made on or before that date).

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2. Support for businesses through the Coronavirus Job Retention Scheme

Under the Coronavirus Job Retention Scheme, all UK employers will be able to access support to continue paying part of their employees' salary for those employees that would otherwise have been laid off during this crisis.

Eligibility: All UK businesses are eligible and must be processed by business not individuals.

To access the scheme, your employer will need to:

- designate affected employees as 'furloughed workers,' and notify employees of this change - changing the status of employees remains subject to existing employment law and, depending on the employment contract, may be subject to negotiation;
- submit information to HMRC about the employees that have been furloughed and their earnings through a new online portal (HMRC will set out further details on the information required).

HMRC will reimburse 80% of furloughed workers wage costs, up to a cap of £2,500 per month. HMRC are working urgently to set up a system for reimbursement. Existing systems are not set up to facilitate payments to employers.

If the business needs short term cash flow support, it may be eligible for a Coronavirus Business Interruption Loan.

3. Statutory Sick Pay (SSP) and Universal Credit (UC)

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:

From 13 March, 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.

Further relaxation of the Minimum Income Floor for all self-employed claimants affected by the economic impact of COVID-19, ensuring their UC award will increase to reflect their lower earnings.

To check your sick pay entitlement, you should **talk to your employer**, you can also visit <https://www.gov.uk/statutory-sick-pay> for more information.

- When does SSP apply?

The 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.

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- Do I need a sick note?

From Friday 20 March onwards, those who have COVID-19 or are advised to self-isolate will be able to obtain an “isolation note” by visiting NHS 111 online and completing an online form, 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 also be accepted by Jobcentre Plus as evidence of your inability to attend.

Extension of Statutory Sick Pay to self-isolaters and those in the same household caring for self-isolaters - payable from day 1 not day 4.

Contributory Employment and Support Allowance will now be available from day 1 not day 8 for eligible people unable to work because they are directly affected by COVID-19 or self-isolating.

WHO TO CONTACT: your employer or Jobcentre Plus

- What if I am self-employed or not eligible for SSP?

If you are not eligible for SSP – for example if you are self-employed or earning below the Lower Earnings Limit of £118 per week – and you have COVID-19 or are advised to self-isolate, 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>.

- What if I am self-employed and receiving Universal Credit?

If you are self-employed and receiving Universal Credit and you have COVID-19 or are advised to self-isolate, the requirements of the Minimum Income Floor will be temporarily relaxed. This change took effect on 13 March and will last for the duration of the outbreak, to ensure that self-employed UC claimants will receive support.

WHO TO CONTACT: the DWP - If you need to claim Universal Credit but have COVID-19 or are self-isolating, you will now be able to claim and to access advance payments upfront without needing to attend a Jobcentre Plus. Please visit <https://www.gov.uk/universal-credit> for more information.

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.

WHO TO CONTACT: The DWP – Please visit <https://www.gov.uk/guidance/new-style-employment-and-support-allowance>

4. Other Changes to Welfare Benefits

From 6 April 2020, there will be an increase to the Universal Credit standard allowance and Working Tax Credit basic element of £86.67 per month (equal to £20 a week) for one year. This measure will apply to all new and existing Universal Credit claimants and is in addition to the planned annual uprating in benefits in line with CPI of 1.7%. Universal Credit is administered by the DWP and Working Tax Credit by HMRC.

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5. Help with rent and council tax

Assistance with Rents

Local Housing Allowance rates that are used to decide Universal Credit and housing benefit for private renters increase from 1 April 2020. In most of the country, the rates will be set at the 30th percentile of market rents. In Westminster, the rates are capped but the cap amount will increase as follow:

- £295.49 for self-contained one-bedroom accommodation;
- £365.92 for two-bedroom accommodation;
- £441.86 for three-bedroom accommodation;
- £593.75 for four-bedroom and larger accommodation.

The local housing allowance rate is set according to the number of bedrooms your household needs.

This increase is in addition to any support provided by local authorities through Discretionary Housing Payments.

Please note that you will not need to contact the council as we will update the relevant resident's benefit entitlement automatically once more detailed government guidance is received.

- If you wish to claim assistance with your rent or general living expenses, please contact the DWP on <https://www.gov.uk/universal-credit> for more information.
- If you are of working age, help with rent is part of Universal Credit. You need to claim Universal Credit from the Department for Work and Pensions rather than from the Council. Rules have been temporarily relaxed for anyone making a new claim and advance payments are available whilst a claim is being decided.

More information on universal credit can be found here www.gov.uk/universal-credit/what-youll-get

- If you are in Supported Accommodation, Temporary Accommodation or are a pensioner and you require help with rent via Housing Benefit (general living expenses are still dealt with by the DWP), please visit <https://www.westminster.gov.uk/benefits> or contact our Benefits Service on 0800 072 0042.

WHO TO CONTACT: You can find out more and claim online by visiting www.westminster.gov.uk/housing-benefit-and-council-tax-support-service. If you can't claim online, phone us on 0800 072 0042 to register a claim.

- *If you* already receive either housing costs in your universal credit or housing benefit, you can request extra help with rent called discretionary housing payment.

WHO TO CONTACT: You can find out more about discretionary housing payment on our website: www.westminster.gov.uk/discretionary-housing-payment-dhp where you will find a claim form to download.

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Assistance with Council Tax

Everyone that is liable to pay Council Tax can apply for help to reduce their bill. The help is called council tax support.

WHO TO CONTACT: You can find out more about council tax support on our website www.westminster.gov.uk/housing-benefit-and-council-tax-support-service and either claim online or phone us on 0800 072 0042 to register a claim.

Government £500M Hardship Fund

In addition to the above, central government has just issued guidance and funding allocations relating to the £500M Hardship Fund. Most of this funding is meant to be used to provide additional Council Tax relief for working age Council Tax Support claimants. The support will be for claimants who after receipt of their current Council Tax Support entitlement have a balance to pay on their Council Tax for 2020/21. The government require local authorities to allocate up to £150 to reduce the balance on these Council Taxpayers Council Tax accounts.

WHO TO CONTACT: There is no need to contact us, as we are able to work out who qualifies for the extra assistance and will be issuing revised bills in due course.

6. Mortgage, loans, credit cards

If you are experiencing financial difficulties meeting your mortgage repayments because of COVID-19, you may be entitled to a mortgage or rental holiday for 3 months. This includes if you are a landlord whose tenants are experiencing financial difficulties because of COVID-19.

If you are a tenant experiencing financial difficulties because of COVID-19, the government will ensure you do not face the threat of eviction for at least 3 months:

- The 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.

WHO TO CONTACT: 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.

- Emergency legislation will be taken forward so that landlords will not be able to start proceedings to evict tenants for at least a 3-month period. This applies to private and social renters.

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- At the end of this period, landlords and tenants will be expected to work together to establish an affordable repayment plan, considering tenants' individual circumstances.

WHO TO CONTACT: If your landlord is not abiding by the new rules, you can contact our Housing Team for support, you can email them via hsscuserservices@wchss.org.uk or call them on 020 7641 1000.

If you are experiencing difficulties paying back personal loans or credit card bills as a result of COVID-19, you should read the following information:

- The Financial Conduct Authority (FCA) called on lenders to use flexibility built into their rules to support consumers, considering customers' individual circumstances. Many major lenders have already made statements to this effect.
- 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.

WHO TO CONTACT: If you are experiencing difficulties paying back loans or credit card bills because of COVID19, you should **talk to your lender**.

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INFORMATION FOR BUSINESSES

Please note that we are fully aware as to who qualifies for the new grants and you don't need under no circumstances to make a payment to a third party to obtain the grant.

1. Statutory Sick Pay (SSP)

If you are a small- or medium-sized business, you may be entitled to reclaim the costs of Statutory Sick Pay (SSP) for sickness absence due to COVID-19:

- 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.
- 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 eligible period for the scheme began on 13 March.
- The 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.

2. NNDR (Business Rates) – Relief

- Some businesses, including nurseries, in England will be eligible for a Business Rates holiday for 1 year from 1 April 2020:

If your business occupies a property in the retail sector, or in the leisure or hospitality sectors you will be eligible for the 100% discount on your business rates bill.

If you are a nursery, you will be entitled to the 100% relief for 2020/21.

WHO TO CONTACT: There is no need to contact the council as we will be amending your account and will issue a communication confirming the position in due course.

3. Business Support Grants

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If your business is eligible for small business rate relief, you are entitled to a one-off cash grant of £10,000:

If your business is in the retail, hospitality or leisure sector in England, then you may also be entitled to a cash grant. If you have a property with a rateable value of less than £15,000 then you will be entitled to a grant of £10,000.

If you have a property with a rateable value of between £15,000 and £50,999 then you will be entitled to a cash grant of £25,000.

Business Guidance Link: <https://www.gov.uk/government/publications/coronavirus-covid-19-business-support-grant-funding-guidance-for-businesses>

WHO TO CONTACT: We are awaiting The Department for Business, Energy and Industrial Strategy (BEIS) to finalise the guidance for local authorities on how to administer these grants. If your business is eligible, we will seek to make payment asap. There is no need to contact us, as we believe, subject to final clarification within the government guidance, that we have the relevant data to make the payments, either by BACS or by cheque.

If you have questions about your business's rateable value, please contact VOA via this website: <https://www.gov.uk/government/organisations/valuation-office-agency>

4. Support for zoos and aquariums

If you run a licensed zoo or aquarium in England and are experiencing severe financial difficulties because of lost revenue, you can apply for a grant of up to £100,000.

For more information please see link below:

<https://www.gov.uk/guidance/coronavirus-covid-19-support-for-zoos-and-aquariums>

5. Apply for a coronavirus Bounce Back Loan

The Bounce Back Loan scheme helps small and medium-sized businesses to borrow between £2,000 and £50,000. The government guarantees 100% of the loan and there won't be any fees or interest to pay for the first 12 months. Loan terms will be up to 6 years. No repayments will be due during the first 12 months. The government will work with lenders to agree a low rate of interest for the remaining period of the loan.

The scheme will be delivered through a network of accredited lenders.

For more information please see link:

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

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6. Business Cashflow Issues

If your small-or medium-sized business in England is facing cash flow issues as a result of COVID-19, please read the following information:

- A new temporary Coronavirus Business Interruption Loan Scheme, delivered by the British Business Bank, will launch at the start of next week to support businesses to access bank lending and overdrafts.
- The government will provide lenders with a partial guarantee of 80% on each loan to give lenders further confidence in continuing to provide finance to SMEs.
- The government will not charge businesses or banks for this guarantee, and the Scheme will support loans of up to £5 million in value. The first 12 months of these loans will be interest free, as the government will cover these payments.
- Businesses will be able to get finance under the scheme from many providers, including the main high street banks, as of next week.
- Businesses will remain responsible for repaying any facility they take out.

WHO TO CONTACT: For further information, please visit <https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/>

7. Large Business Cash Flow Issues

If you are a large business facing cash flow issues as a result of COVID-19, you may want to read the following information:

- Companies commonly sell short term debt ('commercial paper') to the market. This is a quick and cost effective to raise working capital.
- The new COVID-19 Corporate Financing Facility means that the Bank of England will 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.

WHO TO CONTACT: Further details can be found in the exchange of letters between the Governor of the Bank of England and the Chancellor, here <https://www.gov.uk/government/publications/launch-of-covid-19-corporate-financing-facility-cdff>

8. Support for businesses through the Coronavirus Job Retention Scheme

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Please refer to the first section under 'information for individuals' [here](#).

9. Assistance for the Self Employed

If you are self-employed or own a business and you are concerned about not being able to pay your tax bills because of COVID-19, you may be eligible for support through Her Majesty's Revenue and Customs' (HMRC) Time to Pay service:

- These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities.

WHO TO CONTACT: If you think you or your business is eligible for support through Time to Pay, you can **call the following helpline number** to get practical help and advice: 0800 0159 559. For more information, please **check the HMRC site** here <https://www.gov.uk/government/news/tax-helpline-to-support-businesses-affected-by-coronavirus-covid-19>

Self Employed Income Support Grant Extension

The grant extension is for self-employed individuals who are currently eligible for the Self-Employment Income Support Scheme and are actively continuing to trade, but are facing reduced demand due to coronavirus (COVID-19). Please visit the link below for further information.

<https://www.gov.uk/government/publications/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension>

10. Pubs & Restaurants

If you own a pub that serves food or a restaurant in England, you will be able to operate a hot food takeaway to serve people staying at home, without going through the usual planning process:

- The Ministry for Housing, Communities and Local Government (MHCLG) will shortly legislate to bring forward a temporary (12 months) Permitted Development Right to allow for change of use from A3 (Restaurant) and A4 (Pub) to A5 (Hot Food Takeaway).
- The intention is that once the legislation has come into force a pub or restaurant will be able to notify their Local Authority that they are now operating as a takeaway without any prior approval

WHO TO CONTACT: Please visit <https://www.westminster.gov.uk/planning> or **contact** our Planning service planningenforcementteam@westminster.gov.uk

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11. Contracting your services to large- or medium-sized organisations outside of the public sector

The government announced on 17 March that the reform to the off-payroll working rules (commonly 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.

WHO TO CONTACT: Business and individuals do not need to take any action.

12. Business Insurance

If the only barrier to your business making an insurance claim was a lack of clarity on whether the government advising people to stay away from businesses, rather than ordering businesses to shut down, was enough to make a claim on business interruption insurance:

- The government's medical advice of 16 March is enough 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 and contact their providers if in doubt.
- However, most businesses have not purchased insurance that covers pandemic related losses. As such, any affected businesses should note the government's full package of support, including the Coronavirus Business Interruption Loan Scheme and business rates holiday.

WHO TO CONTACT: Please **liaise with your insurance provider**.

13. Support for businesses through deferring VAT and Income Tax payments

We will support businesses by deferring Valued Added Tax (VAT) payments for 3 months. If you're self-employed, Income Tax payments due in July 2020 under the Self-Assessment system will be deferred to January 2021.

- For VAT, the deferral will apply from 20 March 2020 until 30 June 2020.

All UK businesses are eligible.

This is an automatic offer with no applications required. Businesses will not need to make a VAT payment during this period. Taxpayers will be given until the end of the 2020 to 2021 tax year to pay

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any liabilities that have accumulated during the deferral period. VAT refunds and reclaims will be paid by the government as normal.

- For Income Tax Self-Assessment, payments due on the 31 July 2020 will be deferred until the 31 January 2021.

If you are self-employed you are eligible. This is an automatic offer with no applications required.

No penalties or interest for late payment will be charged in the deferral period.

HMRC have also scaled up their Time to Pay offer to all firms and individuals who are in temporary financial distress as a result of Covid-19 and have outstanding tax liabilities.

14. Coronavirus Business Interruption Loan Scheme

The temporary Coronavirus Business Interruption Loan Scheme will support SMEs with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to 6 years.

The government will also make a Business Interruption Payment to cover the first 12 months of interest payments and any lender-levied fees, so smaller businesses will benefit from no upfront costs and lower initial repayments.

The government will provide lenders with a guarantee of 80% on each loan (subject to pre-lender cap on claims) to give lenders further confidence in continuing to provide finance to SMEs. The scheme will be delivered through commercial lenders, backed by the government-owned British Business Bank.

There are 40 accredited lenders able to offer the scheme, including all the major banks.

You are eligible for the scheme if:

- your business is UK based, with turnover of no more than £45 million per year,
- your business meets the other British Business Bank eligibility criteria.

The scheme is now open for applications and all major banks are offering this scheme.

To apply, you should talk to your bank or one of the 40 accredited finance providers (not the British Business Bank) as soon as possible, to discuss your business plan. You can find out the latest on the best ways to contact them via their websites. Please note that branches may currently be shut down to enable social distancing.

The full rules of the scheme and the list of accredited lenders are available on the British Business Bank website.

If you have an existing loan with monthly repayments, you may want to ask for a repayment holiday to help with cash flow.

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15. COVID-19 Corporate Financing Facility

Under the new Covid-19 Corporate Financing Facility, the Bank of England will buy short term debt from larger companies.

This will support your company if it has been affected by a short-term funding squeeze and allow you to finance your short-term liabilities. It will also support corporate finance markets overall and ease the supply of credit to all firms.

All non-financial companies that meet the criteria set out on the Bank of England's website are eligible.

The scheme is now available for applications. More information is available from the Bank of England.

16. Support for businesses paying tax: Time to Pay service

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.

You are eligible if your business:

- pays tax to the UK government,
- has outstanding tax liabilities.

How to access the scheme: If you have missed a tax payment or you might miss your next payment due to COVID-19, please call HMRC's dedicated helpline for support: 0800 0159 559.

17. Business Improvement Districts (BID) Ballots

The government would like to ensure that Business Improvement Districts (BIDs) are equipped to continue their role in managing the impact of the crisis on local economies and helping town centres and high streets recover. To ensure that no area loses its BID at this critical time, government emergency legislation will allow a delay to ballots between now and 31 December 2020 until March 2021.

If you want the latest information on the government's COVID-19 Action Plan you can go here:

<https://www.gov.uk/government/publications/coronavirus-action-plan>

If you want more information about the situation in the UK, along with guidance for what to do if you think you're at risk:

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Visit <https://www.nhs.uk/conditions/coronavirus-covid-19/> for information about the virus and how to protect yourself.

Use the NHS 111 online coronavirus service <https://111.nhs.uk/covid-19> to check if you need medical help.

Guidance on self-isolation can be found here: www.nhs.uk/conditions/coronaviruscovid-19

Visit <https://www.gov.uk/guidance/coronavirus-covid-19-information-for-the-public> for more information.