

Advice for the self-employed (COVID-19)

The government has announced the Self-employed Income Support Scheme (SEISS).

The scheme will pay cash grants worth 80% of total profits, up to £2,500 per month over a three-month period starting from March 2020.

HMRC has issued guidance on the grant scheme. Visit the website here:

<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

Recipients will need to have filed a tax return to be eligible and prove they have lost profit because of coronavirus.

The scheme will be open to those with a trading profit of less than £50,000 in 2018-19 or an average trading profit of less than £50,000 from 2016-17, 2017-18 and 2018-19.

In order to minimise fraud only those who are already in self-employment who have a tax return for 2019 will be able to apply.

HMRC will identify eligible taxpayers and contact them directly with guidance on how to apply¹.

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.

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-isolate².

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

If you are not eligible for Statutory Sick Pay (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.**

¹ <https://www.gov.uk/government/news/chancellor-gives-support-to-millions-of-self-employed-individuals>

² <https://www.gov.uk/government/publications/support-for-those-affected-by-covid-19/support-for-those-affected-by-covid-19>



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 stay at home.

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>.

Local authority hardship fund

If you think you may need financial support from your Local Authority in England, you may be entitled to support from the £500 million Hardship Fund:

- most of this funding will be used to provide more Council Tax relief, either through existing Local Council Tax Support schemes, or through similar measures.
- the Ministry for Housing, Communities and Local Government (MHCLG) will set out more detail on this funding, including allocations, shortly
- if you have any questions, please contact your Local Authority

Mortgage repayments

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. Contact your bank or mortgage provider to discuss your options.

Paying your rent³

The government has brought forward a package of measures to protect renters affected by coronavirus (COVID-19). With these in force, no renter in either social or private accommodation will be forced out of their home.

From 26 March 2020 landlords will have to give all renters 3 months' notice if they intend to seek possession (i.e. serve notice that they want to end the tenancy).

From 27 March 2020 following a decision by the Master of the Rolls with the Lord Chancellors agreement the court service will suspend all ongoing housing possession action – this means that neither cases currently in the or any about to go in the system can progress to the stage where someone could be evicted.

Tenants are still liable for their rent and should pay this as usual. If they face financial hardship and struggle to pay this, support is available. In the first instance they should speak to their landlord if they think they will have difficulty meeting a rental payment, and in this unique context we would encourage tenants and landlords to work together to put in place a rent payment scheme.

Paying your tax bills

HMRC has set up a tax helpline to support business affected by the coronavirus⁴.

³ <https://www.gov.uk/guidance/government-support-available-for-landlords-and-renters-reflecting-the-current-coronavirus-covid-19-outbreak>



The [helpline](#) allows any business or self-employed individual who is concerned about paying their tax due to coronavirus to get practical help and advice. Up to 2,000 experienced call handlers are available to support businesses and individuals when needed.

If you run a business or are self-employed and are concerned about paying your tax due to coronavirus, you can call HMRC's helpline for help and advice: **0800 024 1222**.

⁴ <https://www.gov.uk/government/news/tax-helpline-to-support-businesses-affected-by-coronavirus-covid-19>