



2 November 2020

NEW LOCKDOWN MEASURES FOR ENGLAND ANNOUNCED

Prime Minister Boris Johnson has announced a second national lockdown for England to prevent a "medical and moral disaster" for the NHS.



Pubs, restaurants, gyms and non-essential shops will close for four weeks from Thursday 4 November, he said. Schools, colleges and universities will stay open.

The new measures:

- People should stay at home unless they have a specific reason to leave, such as work which cannot be done from home and education
- People are allowed to leave home for exercise, medical reasons, food and other essential shopping
- Providing care for vulnerable people or for volunteering is permitted
- Meeting indoors or in private gardens is not allowed
- Construction sites and manufacturing workplaces can remain open
- Leisure and entertainment venues, including gyms, will close
- Individuals can meet one other person from another household outside in a public place
- Pubs, bars, restaurants and non-essential retail across the nation will close takeaways and click-and-collect shopping remain open
- People are still allowed to form support bubbles single adults living alone or single parents whose children are under 18 - can form a support bubble with one other household
- Children can move between homes if their parents are separated
- Clinically vulnerable people are asked to be "especially careful" and people are not being asked to resume shielding



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BUSINESS SUPPORTS ALSO ANNOUNCED



The coronavirus job retention scheme (CJRS) has been extended until December. This was due to end 31 October.

The Grant will ensure employees receive 80% of their current salary for hours not worked, up to a maximum of £2,500.

Businesses will have flexibility to bring furloughed employees back to work on a part time basis or furlough them full-time, employers will be asked to cover National Insurance and employer pension contributions.

As with the current CJRS, employers are still able to choose to top up employee wages above the scheme grant at their own expense if they wish.

The Government will confirm shortly when claims can first be made in respect of employee wage costs during November, but there will be no gap in eligibility for support between the previously announced end-date of CJRS and this extension.

The Job Support Scheme (JSS), which was scheduled to come in on Sunday 1st November, has been postponed until the furlough scheme ends.

Mortgage payment holidays

Mortgage payment holidays will no longer end 31 October. Borrowers who have been impacted by coronavirus and have not yet had a mortgage payment holiday will be entitled to a six month holiday, and those that have already started a mortgage payment holiday will be able to top up to six months without this being recorded on their credit file.

The FCA will announce further information today and we will update you when we have seen it.

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Business Grants

Businesses required to close in England due to local or national restrictions will be eligible for the following:

- For properties with a rateable value of £15k or under, grants to be £1,334 per month, or £667 per two weeks;
- For properties with a rateable value of between £15k-£51k grants to be £2,000 per month, or £1,000 per two weeks;
- For properties with a rateable value of £51k or over grants to be £3,000 per month, or £1,500 per two weeks.

Business grant policy is fully devolved. Devolved Administrations will receive UK Government financial support which they could use to establish similar schemes.

Stay safe and rest assured we will keep all our clients fully informed of the new measures and how to claim as we get further details.