

Coronavirus emergency

Available support



Here we have tried to summarise the support that you may be able to access.

Available to all:

1. **Mortgage holiday:** All mortgage providers are currently obliged to provide a three months holiday on mortgage payments if it is requested. If you wish to take advantage of this, get in touch with your mortgage provider.
2. **Rent:** Landlords are not allowed to evict tenants for three months even if they cannot pay the rent. You should get in touch with your landlord if you cannot pay the rent. Landlords can themselves get relief from mortgage payments if they have a mortgage on the property, or possibly through other schemes such as the self-employed support being offered or business interruption schemes.
3. **Universal credit** is available to all, whether self-employed, employed or out of work subject to criteria. It may be available to cover our rent. You may also be able to get an advance payment.
<https://www.understandinguniversalcredit.gov.uk/coronavirus/>
4. **Statutory Sick Pay** will be available if you are in work and have Coronavirus or are self-isolating on government advice.
<https://www.understandinguniversalcredit.gov.uk/coronavirus/>
5. **Council Tax:** If you have difficulty paying your Council Tax, contact your local council. You may be eligible for Council Tax Relief, or your council may be able to offer help in other ways.

Status:

6. If someone is **employed**, the government will give their employer 80% of that person's income under the **Coronavirus Job Retention Scheme** up to £2,500 per month. It is up to the employer whether they contribute further to this. Employers will not receive the money from the government for a little while, so some may be unable to pay this to employees immediately.
7. If someone is **self-employed**, the government will pay them 80% of their average income for the last three years, or for whatever period for which they have made tax returns if less than three years, provided that their average profit is less than £50,000. HMRC will contact eligible people in June, and this will be paid as a lump sum. The self-employed can continue to work without affecting this.

<https://www.gov.uk/coronavirus>

Research companies and interviewers:

8. Interviewers

A few interviewers may be classified as self-employed. For this they will have to be submitting a tax return each year and be responsible for paying their own income tax. Most interviewers, though, whether face to face or telephone, will be paying income tax via PAYE, with the tax deducted by their employer. They do not generally, though, have contracts of employment. This leaves open the possibility that some companies will treat them as employees, making them eligible for the Coronavirus Job Retention Scheme, but others won't. We know of some that definitely are, but also of others who by Tuesday 30th March had not reached a decision on this.

9. Eligibility period

If interviewers are treated as employees, there is a question regarding what they will receive. The government position appears to be that employees will be eligible for 80% of what they were paid in February 2020. Interviewer income can vary considerably month on month, so February may not be typical for individual interviewers. We understand that some companies have agreed to pay an average of what the interviewer has earned over a specified period. This will vary between companies, but could be the last three months ending February, 12 months or even longer.

The MRBA will try to help people who get into financial difficulty. We expect that applicants will have contacted their mortgage company or landlord to take advantage of the holidays on mortgage or rent before coming to us and contacted their local council if they are having difficulty paying their council tax.

31st March 2020