Covid-19 Bulletin 3 November 2020



Findings from the BVRLA's latest Covid-19 Survey

The BVRLA has been regularly canvassing the views of members to assess the impact of the Covid pandemic on members' businesses. A summary of main findings from the latest survey, carried out between 26 and 30 October 2020, has now been <u>published on the BVRLA website</u>.

This latest survey was conducted before the Government's recent announcement, imposing new national restrictions across England. It follows <u>Wave 2</u>, which took place in August, and <u>Wave 1</u>, which was carried out in June.

MOTs to continue when new national restrictions take effect

The Government has confirmed that MOT garages can remain open when the new national restrictions take effect on 5 November. The Driver and Vehicle Standards Agency is reminding motorists that a vehicle needs to have a valid MOT if it is being used, except for the journey to a pre-booked MOT.

DVSA confirms that HGV vehicle testing to continue

The Driver and Vehicle Standards Agency has confirmed that they can continue to provide the vehicle standards assessors needed to test heavy goods vehicles (HGVs) and public service vehicles (PSVs) safely whilst the new national Covid restrictions are in place.

They are advising that:

- you should only book your vehicle or trailer in for its test close to its MOT due date. This will make sure vehicles and trailers which legally need a test can get one.
- you should continue to manage the regular maintenance and inspection schedule for your vehicles and trailers. This is a legal requirement under your operator's licence.

FCA to announce further proposals for those in financial difficulty

The Financial Conduct Authority has <u>issued a statement</u> confirming that it will soon announce further proposals to support consumer credit borrowers impacted by the Covid pandemic.

The regulator is set to propose that consumer credit customers who have not yet had a payment deferral under their July guidance can request one. This could last for up to 6 months unless it is obviously not in the customer's interests.

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The FCA says it will work with trade bodies and lenders on how to implement these proposals as quickly as possible and will make another announcement shortly. In the meantime, consumer credit customers should not contact their lender just yet and those who have already benefitted from payment deferrals and are still experiencing payment difficulties should speak to their lender to agree tailored support.

Government is yet to update furlough guidance

The Government has issued an information notice to flag that guidance on the <u>Coronavirus Job Retention</u> <u>Scheme</u> on the Gov.uk website will be updated in the coming week to reflect the recently announced extension of the furlough scheme. The guidance currently published reflects the rules for the period until 31 October 2020.

Guidance updated on support for self-employed

The Government has <u>updated its guidance</u> to reflect the 6-month extension of the Self-Employment Income Support Scheme Grant and the increase in the amount payable during November.

<u>Guidance</u> has also been updated on what to do if you are self-employed and are getting no work or less work because of the Covid pandemic.

Deadline for government loans extended

The Government has extended its application deadline for the following coronavirus loan schemes to 31 January 2021:

- Coronavirus Bounce Back Loan
- Coronavirus <u>Business Interruption Loan</u>
- Coronavirus Large Business Interruption Loan Scheme
- Coronavirus <u>Future Fund</u>

Liverpool to pilot mass testing for everybody in the city

The Government has <u>announced a new pilot</u> to see how mass testing can be achieved and how fast and reliable Covid-19 testing can be delivered at scale.

The pilot will see everyone living or working in Liverpool being offered Covid-19 testing, whether they have symptoms or not in the first pilot of whole city testing in England.



New guidance for those who have lost their job

The Government has <u>updated its guidance</u> on what to do if you were employed and have lost your job to clarify eligibility conditions for Universal Credit and New Style Jobseeker's Allowance and to add Pension Credit as a benefit that can be claimed if you've lost your job.