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New repayment options for Bounce Back Loans

The Chancellor has <u>announced a 'Pay as you Grow' initiative</u> to provide businesses with more flexibility for the repayment of Bounce Back Loans. Businesses can now:

- Extend the length of the loan from six years to ten
- Make interest-only payments for six months, with the option to use this up to three times throughout the loan
- Pause repayments entirely for up to six months

The <u>Bounce Back Loan Scheme</u> is currently open to applications until 31 March 2021. Those who have already had a Bounce Back Loan but borrowed less than you were entitled to, can top up an existing loan to your maximum amount before 31 March deadline.

VAT deferment payment scheme

The Government has updated its <u>guidance on VAT deferred due to coronavirus</u> to include information about how to join the VAT deferral payment scheme – the online service, which is open between 23 February and 21 June 2021.

Drive to increase mass workplace testing

The <u>Government is asking firms</u> with more that 50 employees to take part in workplace testing to help identify people who are Covid-19 positive but are not showing symptoms.

The Department for Business Energy & Industrial Strategy is inviting businesses to take part in a short <u>10-minute survey</u> to help them gather evidence around the blockers which are preventing some businesses from engaging with mass testing and whether there are any incentives which could encourage more employers to participate. The survey will remain open until Friday 12 February.

The BVRLA would like to hear feedback on this programme. If members are making use of mass workplace testing please email policy@bvrla.co.uk with their experiences.

Requirements for hauliers driving abroad

<u>Guidance for international hauliers</u> has been updated to include the requirement that hauliers now need a negative Covid-19 test result before travelling to Germany, as well as France, Denmark and the Netherlands.

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Almost a fifth of UK workforce on furlough

The Office for National Statistics has published its <u>latest indicators for the UK economy</u> showing that 12% of UK businesses who are currently trading say that turnover has decreased by more than 50% compared with what is normally expected for this time of year.

18% of the workforce of all UK businesses are currently furloughed and over a third (36%) of working adults in Great Britain worked exclusively from home in the week ending 24 January. UK online job adverts increased by 4 percentage points from the previous week to 78% of the level seen in the same week last year.

Guidance for renewing expired driving licenses

The Driver & Vehicle Licensing Agency has <u>updated guidance</u> to provide information for those whose driving licence expires on or after 1 January 2021. The DVLA is reminding customers that online services have not been impacted by the Covid-19 pandemic and are running as normal.

Transport usage figures published

The Department for Transport's latest <u>weekly transport usage figures</u> shows that during the past week motor vehicle usage has peaked at around two-thirds of pre-pandemic levels.

Public transport usage remains extremely low with national rail usage peaking at 16% and London Underground usage peaking at 13%.

Normality may take up to a year or more

According to the latest <u>social impacts of Covid-19</u> figures by the Office for National Statistics, people are reportedly feeling more pessimistic about the speed with which life will return to normal with two-thirds of adults thinking it will take up to a year or more for normality to resume.

A third of adults (33%) felt that it would take between seven months and a year for life to return to normal and 29% think it will take more than a year, up from 28% in the previous week. Meanwhile 17% believe it will return to normal in six months or less, down from 20%.

New report details characteristics of those with Covid-19

The Office for National Statistics has for the first time, published data about the <u>characteristics of people testing positive for Covid-19</u>.

In England, 47% of people who tested positive reported having symptoms. The figures were 55% in Wales, 38% in Northern Ireland and 47% in Scotland.

Cough, fatigue and headache were the most common symptoms. Muscle ache, fever, sore throat and loss of taste and smell were also regularly cited and least common was shortness of breath, nausea vomiting, diarrhoea and abdominal pain.

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Latest R-rate

The <u>latest R-rate for the UK</u> is between 0.7 and 1.0 meaning that, on average, every 10 people infected will infect between 7 and 10 other people. The growth rate is between -5% and -2% meaning that the number of new infections is shrinking by between 2% and 5% every day.

In England, London is reported to have the lowest R-rate (0.6-0.8) whilst North East and Yorkshire (0.8-1.0) and the North West (0.7-1.0) have the highest. <u>Local Authority data is</u> also available.

<u>Latest weekly ONS figures</u> show that during the last week of January, the number of people testing positive in England (1-in-65), Northern Ireland (1-in-65) and Scotland (1-in-115) was gradually declining, whilst figures in Wales (1-in-70) remained the same as the previous week.

Travel restrictions

From 15 February, anybody arriving in the UK from countries on the <u>travel ban list</u> will need to quarantine in a <u>government-approved hotel</u> for ten days.

Those travelling to <u>England</u>, <u>Scotland</u>, <u>Wales</u> or <u>Northern Ireland</u> from abroad, including UK nationals returning home, you must provide evidence of a negative Covid-19 test result taken up to 3 days before departure.

Mental health and wellbeing resources

The Government has published guidance complete with tips, advice and a list of useful resources that can be used to help individuals as well as employers who may be considering developing employee wellbeing tools.