

Northumberland County Council

Covid-19 Discretionary Grant Fund Frequently asked questions

ELIGIBILITY

Q1 Which businesses are eligible?

The guidance notes outline which businesses are eligible for the grant. Some key criteria are:

- only businesses which operate from premises in Northumberland are eligible to apply for a grant from Northumberland County Council. Businesses based in areas covered by other local authorities may however be able to apply for a grant from the relevant local authority. To check which local authority area your business is in, please visit <https://www.gov.uk/find-local-council>
- Only businesses that were trading on 11 March 2020 are eligible for the scheme
- Companies that are in administration, are insolvent, or where a striking-off notice has been made are not eligible for funding under this scheme
- A de-minimis level will apply to this scheme. Applicants will need to be paying at least £250 on fixed premises costs per calendar month to qualify to apply for a grant.
- Businesses must be designated as 'small or micro' to be eligible for funding under this scheme. This means that turnover, balance sheet and number of employees must be below certain levels. More details can be found here www.northumberland.gov.uk/businesshub
- Businesses which have already received Covid-19 related funding (such as a Small Business Grant or Retail, Hospitality and Leisure Grant) are not eligible for funding under this scheme. However those who have received funding from the Self Employed Income Support Scheme or Coronavirus Job Retention Scheme may be eligible for funding under this scheme.

Q2 Will it be on a first come first served basis?

No. Whilst we have done some modelling we don't know exactly how many people may be entitled to this grant. Therefore, we are giving everyone a window of 10 days to apply.

However, we do ask that you submit your application for consideration as soon as possible.

Q3 My business has lots of properties, can I get a grant for each property?

The grant is awarded per business, not per hereditament (property). Businesses with more than one property will only be eligible for one grant. If a business received a grant under the Small Business Grant Scheme or the Retail, Hospitality and Leisure Grant Scheme for any other property they will not be eligible for a grant under this scheme.

Q4 I've had grant funding already, can I apply?

This will depend on the type of funding already claimed. Businesses that have received grants from any central government COVID-19 related scheme, or are eligible to claim a

grant under another scheme, cannot get grant funding from the Discretionary Grants Fund. The Government has defined such grant schemes as including but not limited to:

- Small Business Grant Fund
- Retail, Hospitality and Leisure Grant Fund
- The Fisheries Response Fund
- Domestic Seafood Supply Scheme (DSSS)
- The Zoos Support Fund
- The Dairy Hardship Fund

However, businesses that have applied for the Coronavirus Job Retention Scheme (furloughed staff) are eligible to apply for this scheme. Businesses that are eligible for the Self-Employed Income Support Scheme (SEISS) are eligible to apply for funding under this Discretionary Grant Funding scheme as well.

ELIGIBLE BUSINESS TYPES

Q5 Which business types are eligible to apply?

The following business types are invited to apply for this phase:

- Serviced B&Bs with 3 bed spaces and above and which pay Council Tax instead of business rates (not self-catering properties or Airbnb);
- Small charities in receipt of charitable rates relief which would otherwise have been eligible for Small Business Rates Relief or Rural Rate Relief;
- Hotels and pubs with a rateable value which is more than £51,000.

Q6 How have you decided which businesses you will support with the fund?

Government provided local authorities with guidance and eligibility criteria and asked local authorities like Northumberland to develop and implement schemes, within this guidance and criteria, which meet the needs of the local economy. They also identified priority areas local authorities should be supporting. We have used our knowledge of the local economic circumstances in the County, an understanding of those businesses which have previously not been able to access Government support in this area and balanced this with the relatively limited level of funding that is available in this fund. We are keen to support B&Bs, pubs and hotels who are key to our tourism sector which is so important to our local economy and are lobbying government for extra funding for these and other businesses.

Q7 Does my business have to be based in Northumberland?

Yes. Your business does need to have an address in the Northumberland County Council geographical area. If you are based in other council areas, then do contact the local council for that area who will have their own scheme.

Q8 Why is it only B&Bs with three or more bed spaces who can apply for this funding?

Given the relatively limited funding, it is not possible to support all the businesses in Northumberland. Larger properties will incur higher ongoing fixed premises costs and a greater reduction in income as a result of the impact of COVID-19, and these businesses are

more likely to have accommodation as their main source of income. We understand that this will be disappointing if you run a B&B with only two bedspaces. We continue to lobby for more funding to support more businesses, and as a Council are also developing a comprehensive package of measures to support tourism in the county.

Q9 What is defined as a bed and breakfast or guesthouse?

A bed and breakfast or guest house is a small serviced establishment that offers overnight accommodation and breakfast to paying guests, and are often licensed premises. Bed and breakfasts or guesthouses are sometimes private family homes and often have the hosts living in the house as well.

Q10 Are AirBnBs and self catering properties eligible for the grant?

The Government has said that it is up to Local Authorities to set their own criteria for their local schemes and what they would class as a B&B. The Council's criteria means that properties which are solely AirBnBs and self catering properties will not be included in this scheme.

Q11 What is meant by a hotel or pub?

To qualify under this scheme a hotel or pub must be a self-contained business operating solely as a hotel or public house. Some businesses may also have a bar facility that is ancillary to the main purpose or function of the business; such bar facilities would not qualify as a hotel or pub for the purposes of this grant scheme.

APPLICATION PROCESS

Q12 What should I do before applying?

We recommend that before you apply that you read the full guidance document (available on our website here: www.northumberland.gov.uk/businesshub and these FAQs. Incomplete applications may mean that your application is delayed or rejected.

Q13 How do I apply?

Complete the application form as fully as you can. This is used to record information about your business and allow you to submit any supporting documentation.

The Council is required to verify that the information you provide in support of your application is correct. This is why it is so important to answer every question on the form, and to upload information where indicated on the form. The form contains prompts to help identify the type of documentation which we can accept to verify the information contained within your claim.

Q14 I don't have a computer, how do I apply?

Please contact the Council's Business Hub at businesshub@northumberland.gov.uk, or contact the Council's Customer Services Centre on 0345 600 6400 who will pass your details to the Business Hub and an adviser will contact you.

Q15 When will I get a reply?

You will receive an acknowledgement email once your application has been submitted. This will include a unique reference number in case you need to make any queries. We are allowing a 10 day period for people to submit their applications and we will aim to get back to you within ten working days of the application process closing. If we have any queries with your application or require further information we will contact you using the contact details provided in your application.

Q16 Why do I have to give copies of all my details? What documents do I need?

We have tried to make the application process as easy as possible. However, the Government expects us to make some pre-payment checks before paying the grant to ensure you are eligible and to counter any fraudulent applications. The information required and examples are included as prompts within the online application form. All information provided in support of your application will only be used to determine eligibility and will be processed in accordance with our privacy notices (available on our website [here](#)).

You will need to supply a copy of your bank statement, clearly showing the account holder details, which matches the payment bank account details you include in the application. In addition to providing evidence of trading and turnover, this is required to enable the Council to verify payment details and carry out counter fraud checks.

Q17 How can I upload documents?

You will be able to upload the documents as part of the application process using the online form. Please use a standard file naming process. We recommend 'BusinessNameDocumentType'

Q18 You mention a letter from my accountants. I don't have one. What should I do?

Please provide details of your accounts which shows the information required.

Q19 I can't show loss of income from 23 March 2020 when the Covid-19 restrictions were introduced.

It is at the business's discretion what form this evidence takes but it must clearly show the turnover of the business for these periods. This could be in a letter from your accountant or copies of your business bank statements for March, April and May 2020 should be able to demonstrate a loss in income brought about by the Covid-19 restrictions.

Q20 Can the annual council tax bill, utility costs and insurance be used as evidence of ongoing fixed property-related costs of over £250 per month?

The £250 per month minimum relates to ongoing fixed premises costs, such as rents, rates, council tax, leases, licence fees and mortgages. The Council would expect to see evidence of these from your latest rent demands, leasing agreements/invoices or mortgage statements.

PAYMENT & GRANT VALUES

Q21 How much money is available in total?

We have around £4.6 million in total from the Government. We want as many businesses in Northumberland that meet the eligibility criteria to benefit from the grant.

Q22 Will I get the full £10,000?

We have a limited amount of money provided by the Government and it is not possible to determine exactly how many businesses may be entitled to this grant. Therefore we will consider all of the applications submitted. We want as many businesses in Northumberland that meet the eligibility criteria to benefit from the grant.

Q23 In the other grant scheme businesses got £10,000 and £25,000. Why are the amounts less for this?

We would really like to provide as much help as possible. However, the amount of money we have available from the Government is limited and we want to ensure that we help as many businesses as possible.

Q24 When will I get the money?

The application window will be open for 10 days. The Council wishes to make grant funding available to as many eligible businesses and will make payments as soon as possible.

Q25 Why are specific amounts not mentioned in the guidance note - other than a maximum of £10,000? How much will I get paid?

We have a limited amount of money provided by the Government and it is not possible to determine exactly how many businesses may be entitled to this grant. Therefore once the 10 day window is closed, we will consider how many applications we have received which are eligible. We want as many businesses in Northumberland to benefit from the grant.

OTHER

Q26 Is the grant taxable?

Yes, the Government has confirmed that these grants will be taxable as income.

Q27 If I don't get the grant for whatever reason will I be able to appeal?

There is no right to appeal and the decision of the Council is final, however the Council will work with businesses who believe the wrong decision has been made due to missing information.

The Council's interpretation of this document is at its own discretion and it will be the final arbiter of the definitions contained within it.

Q28 Where can I find more information from the government on this grant?

More info is available at

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/887310/local-authority-discretionary-fund-la-guidance-v2.pdf

Q29 I work for a charity and the rateable value of the property we use/own exceeds £15000. Can the Charity claim this grant?

Unfortunately not. Charitable properties with a rateable value of less than £15000 would have been eligible for Small Business Rates Relief if not for their charitable status. This grant, albeit smaller in value than the Small Business Grant is an acknowledgement that had the property not been occupied by a charity then the grant would have been awarded.