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We know that most of us have been affected by Coronavirus somehow and in some way.

If you're finding things hard right now, you're not alone.

We've listened to our residents and the same key areas of concern keep coming up, that's why we've produced this booklet. It gives you information* and tips to help you cope during the pandemic.

The main concerns we've covered are:



*Information correct at time of print - December 2020.

Useful websites and Tier system 3 Self isolation Mental health Anxiety and depression Mental health in young people Grief and loss Mental health crisis Isolation and Ioneliness 11 Support for carers 12 Domestic abuse 13-14 Your local NHS 15 Food and fuel poverty 16 Finances and bill support Benefits and job search support 18 Statutory sick pay 18 Self employed income support scheme 19 Furlough scheme and business support 20

Introduction

Nobody wants this pandemic, we all want it to go away and we all want to get our lives back on track.

Until it does, and before we start, here are a few reminders of what you can do to keep yourselves, your family and your community safe.

Protect yourself, protect others







Wash your hands regularly, cover your face in public spaces and maintain a 2 metre distance from those outside your household.

Don't forget, services are #StillHereToHelp and there are lots of things in place to support those who need it.

The Covid basics

The main symptoms of Coronavirus are a high temperature, a new persistent cough, or a loss or change in your sense of taste or smell. Find out how to get a test on the NHS website at hhs.uk/coronavirus









If you experience any of these symptoms, yourself and others in your household must not leave home. See page four for information on self-isolation.

Here are some things you can do to protect your wellbeing:
Make sure you have your flu jab if you are eligible for one or
have been invited to have one by your NHS.

Try to stay as active as possible, there are activities you can do at home if you find it difficult to get out.

Stay connected, this could be by text, video calls or even sending a letter or a 'thinking of you' card.

Get involved by volunteering, from your own home e.g. making befriending calls or out in the community helping others.



Useful websites

Places you can go to get support with Covid and self-isolation are:



www.bradford.gov.uk/coronavirus www.gov.uk/coronavirus www.nhs.uk/coronavirus

If you're stuck, contact the Bradford Council Contact Centre on 01274 431000

The Race Equality Network have a Covid helpline to support communities with guidance in a range of languages:

- Grange Interlink (English, Urdu, Punjabi) 01274 423194
- BEAP (English, Bangla, Sylheti) 01274 731020
- Connecting Roma (Roma, Polish, Czech, Slovak) 07907 125037 or 07907 125036
- New Libya Society (Arabic) 07425 482658
- Muslim Women's Council (English, Punjabi, Arabic, Urdu, Bengali) 07592 889364 or 07792 946689

Tier system

Tier 1 - Medium Risk

- Maximum of 6 people meeting indoors or outdoors
- Pubs and restaurants to shut at 11pm
- · Minimise travel and work from home if possible
- Limited spectators allowed at sporting events
- Personal care including hairdressing allowed

Tier 2 - High Risk

- No household mixing indoors, max of 6 outdoors
- Pubs and restaurants to shut at 11pm
- Alcohol only served as part of a substantial meal
- Limited spectators allowed at sporting events
- Personal care including hairdressing allowed

Tier 3 - Very High Risk

- No household mixing indoors or private gardens
- Maximum of 6 if meeting outdoors in public spaces
- Pubs/restaurants closed except for takeaways
- Indoor entertainment venues closed
- Personal care including hairdressing allowed

*Bradford is in Tier 3 at time of print (December 2020)

Self-isolation

What is self-isolation?

Self-isolation is when you do not leave your home because you have Coronavirus symptoms or you have been in close contact with a positive case. Self-isolation helps stop the virus spreading to others.

When should you self-isolate and for how long?

- · As soon as you have symptoms of Coronavirus 10 days
- You test positive for Coronavirus 10 days
- · You live with somebody who has symptoms or who has tested positive - 10 days
- · Someone in your support bubble has symptoms or has tested positive - 10 days
- · You're told to self-isolate by NHS Test and Trace 10 days

If a school has told your child to self-isolate as part of a bubble then you should follow school guidance.

How do you self-isolate?

You must not go to work, school or other public places - work from home if you can

Do not use any form of public transport, including buses, taxis and trains Order food, medicines or shopping online, by phone or ask somebody to bring it to you at home

Do not have visitors to your home including friends and family, try to stay at least 3 steps away from others in your household if possible You should exercise from home rather than leave the house

For support, call the Bradford Council Contact Centre on 01274 431000 or visit www.bradford.gov.uk.

You might be selfisolating but you're not alone.

If you need support to self-isolate:

Call 01274 431000 (Monday to Friday 8am to 6pm). The Bradford Council Contact Centre can put you in touch with a local food bank, arrange priority supermarket delivery slots, help with loneliness or get somebody to give you a call and refer you for welfare support or debt advice

NHS Volunteer Responders

The Volunteer Responders are also there to help people stay safe during Coronavirus:

- · To collect shopping, medicines and other important items
- · By having regular chats with people through friendly phone calls

If you need support visit nhsvolunteerresponder.org.uk



£500 financial support

If you are self-isolating and unable to work, you may be entitled to a new test and trace support payment of up to £500.

You can apply online by completing a form on the Bradford Council website.



For all sorts of support and information visit www nhs uk/coronavirus

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Mental Health

it's okay not to be okay.

We all have mental health, and just like our physical health, it needs looking after. One in four of us will experience a mental health issue in any given year.

The Coronavirus pandemic is affecting all of our lives. Even more of us are struggling with more people at home, in isolation, feeling secluded and cut off from friends, family, peers and support services.

On this page, and the following pages, you will find some ideas of things you can do to encourage positive mental health and wellbeing.

Useful tips



Talk to someone Eat healthy and drink water

Walk outside or do somethina vou eniov

Try to keep to a daily routine

Where can I get support?

The below services could be an option to help you regain control of your mental health.

Kooth - online only

Website: kooth com

Kooth is a free anonymous online platform offering mental health support for 11 to 24 year olds. You can keep a daily journal of your feelings and chat to their friendly team about what is on your mind.

Mind in Bradford: Guideline

Telephone: 08001 884 884 Website: mindinbradford.org.uk

Guideline is a confidential telephone (12pm to 12am) or webchat (3pm to 8pm) service which provides mental health

support and information.

Qwell - online only

Website: gwell.io

QWell is a safe and confidential space to share experiences and gain support from the online community and qualified professionals.

Healthy Minds

Website: healthyminds.services

Healthy Minds exists to encourage us all to look after our mental health. They are still here to help and their mental health and wellbeing directory offers lots of places to go to get support.

Anxiety and depression one day at a time.

Anxiety is what we feel when we are worried, unsure or afraid - particularly about things that are about to happen or which we think could happen in the future.

We all feel anxious from time to time, it happens. It can become a problem when you feel anxious for an extended period of time or it doesn't go away.

Depression. We all feel low at some point in our lives but if you're still feeling down or no longer get pleasure from things for most of each day and this lasts for several weeks, you may be experiencing depression.

What can I do from home?



to do and make it manageable

Find good things Find a positive to think about and focus on it.

Be kind to yourself, give vourself credit

Eat healthy. stay active and reduce alcohol

Signs of anxiety & depression may include, but are not limited to:

- Tiredness or loss of energy, sometimes a change in appetite or sex drive
- Sadness that doesn't go away
- Difficulty concentrating or not enjoying things that you usually find interesting or enjoyable
- Restlessness or feeling on edge
- Irritability or mood swings
- Physical symptoms such as tiredness, headaches. insomnia or aches and pains

Where can I get support?

If you need help, it is out there. Connect with the friendly teams at the below services who can support you.

MyWellbeing College

Telephone: 0300 555 5551

Website: bmywellbeingcollege.nhs.uk

MyWellbeing College is a free NHS service to help people manage their everyday problems such as low mood, stress or anxiety. Self referral or GP referrals accepted.

Healthy Minds

Website: www.healthyminds.services

Healthy Minds offers a directory of mental health support and can signpost you to services to help you.

Mental Health in young people

one foot in front of the other.

The pandemic has put a huge strain on many young peoples mental health. Some have had to cope with grief, loss and traumatic experiences and almost every young person has had to adjust to dramatic changes in their education or employment.

There is help though for those dealing with the impact of the virus on their mental health. Here are some great services which specialise in supporting young people.

What can I do from home?











Eat healthily and try to stay active



Reduce time on social media and online

Signs of mental health in young people may include but are not limited to:

- Sadness that doesn't go away
- Difficulty concentrating or not enjoying things that you usually find interesting or enjoyable
- Feeling restless or unusually on edge
- Irritability or mood swings
- Withdrawing from family or friends, becoming isolated

Where can I get support?

If you feel you need help, there is always somebody who can and will listen. The below services may be a starting point:

Kooth - online only

Website: kooth.com

Kooth is a free anonymous online platform offering mental health support for 11 to 24 year olds where young people can chat to friendly professionals about their feelings.

Youth in Mind

Website: youth-in-mind.org

Youth in Mind support 11 to 19 year olds in the Bradford District who are struggling with their social, emotional or mental wellbeing. For young people with special educational needs or disabilities, they accept referrals up to the age of 25.

If you are in crisis and require urgent support please contact First Response on 01274 221181.

Grief and loss

Grief never ends, but it changes.

Feelings of grief and loss can happen when someone close to us dies, at the end of a relationship, losing a job or watching the physical or mental health decline in someone we care about.

We know you might need a friend right now, someone to listen to you or to be there for support. We're sorry this can't be in person at the moment, but help is out there.

What can I do from home?



Connect with others who are feeling the same your feelings

Try not to bottle it up, let out

Continue your daily routine, eat healthy

Take up a new hobby from home e.a. readina

Signs of grief may include but are not limited to:

- Denial of the situation or problem
- Anger and/or irritability
- Sleeping more or less than usual
- Feeling helpless or hopeless

Where can I get support?

If you are struggling with your grief, there are services out there that can listen, advise and support you.

Cruse Bereavement Care

Telephone: 0808 808 1677 Email: helpline@cruse.org.uk Website: cruse.org.uk

West Yorkshire and Harrogate Health and Care Partnership

Telephone: 0808 1963 833 Website: griefandlosswyh.co.uk

The Bereavement Advice Centre

Telephone: 0800 634 9494

Website: www.bereavementadvice.org

Mental Health crisis

ponit struggle in silence.

You may experience increased stress during this pandemic, fear and anxiety can be overwhelming and cause strong emotions. If you have a mental health condition, this can feel worse during this time. People may think that suicide is the only way for them to escape their pain and suffering but it doesn't have to be that way.

Thinking about suicide does not mean that you will do it. It means that you are struggling and especially in these times it is absolutely understandable why.

There are so many ways to feel better and stronger - the key thing to remember is you are not alone. You can do **two big things** to help prevent suicide. Firstly you need to find help for your mental health struggles and secondly it is important to build connections with others.

If you need help for a mental health crisis or emergency then you should get immediate expert advice and assessment.

It's important to know that support is available even if services seem busy because of Coronavirus.

Signs of a mental health crisis or suicidal feelings in yourself or others may include but are not limited to:

- Feeling extremely anxious, possibly having panic attacks or flashbacks
- Episodes of mania (extreme high) or severe depression (extreme low)
- Impulsive or reckless behaviour that could put the person at risk of harm e.g. substance misuse or self-harming
- Saying, writing or thinking about killing yourself, and/or about death
- Withdrawing from society, friends and family, and daily tasks
- · Significant unexplained changes in behaviour or personality



Where can I get support?

First Response

Telephone: 01274 221181
The First Response crisis service offer support 24 hours a day, 7 days a week to people of all ages living in the Bradford District.

Childline

Telephone: 0800 1111
Childline offers a freephone
service run by trained counsellors
who listen and support children
and young people under 19.

Safe space - Haven

The Haven service offers mental health crisis support to people of all ages, living in Bradford, Airedale, Wharfedale or Craven. Referrals are made through First Response.

Samaritans

094 5717 Website: samaritans.org Samaritans offer a free helpline, all day, every day of the year.

Telephone: 116 123 (free) or 0330

SANFline

Telephone: 0300 304 7000 SANE offers an out-of-hours (4:30 to 10:30pm) helpline offering support and guidance to those suffering with mental health.

Safe space - Sanctuary

The Sanctuary is a calm, safe space for people experiencing mental distress. It is open from 7pm to 1am. Referrals here also come through First Response.

Papyrus

Telephone: 0800 068 4141 Website: www.papyrus-uk.org Papyrus is the Young Suicide Prevention Society and their phoneline is there to help you.

Shout - crisis text line

Text phone: 85258
Website: giveusashout.org
Text "SHOUT" to contact the crisis
team, or text "YM" if you are
under 19.

If your life or someone else's life is at immediate risk, you need to contact 999.

Isolation and Ioneliness We all feel it at some point.

The experience of loneliness is different for everyone. Someone can be alone without feeling lonely or even feel lonely when they are with other people.

During the pandemic however, we know that for many people who have been in isolation, shielding and staying at home, they miss the face to face contact they may once have had. This could have been with friends and family or going to local community or faith groups.

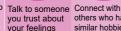
It isn't the same but there is support you can access that may help you feel less lonely and meet like-minded people.

What can I do from home?











others who have

similar hobbies

Say "Hi",

long way

kindness goes a

Signs of loneliness may include but are not limited to:

- No close or 'best' friends, maybe you have more casual friends or acquaintances
- Overwhelming feeling of isolation regardless of where you are or who is around
- Negative feelings of self-doubt or self-worth
- Restless or disturbed sleep, or feeling persistently tired
- Nobody to talk to about your interests or hobbies

Where can I get support?

The below services can signpost, refer or support you with finding groups locally that can help you.

Bradford Council Contact Centre

Telephone: 01274 431000 Website: www.bradford.gov.uk

Bradford and District Befriending Network

Telephone: 01274 522231

Email: info@bradforddistrictbefriending.org Website: https://bradforddistrictbefriending.org/

Support for carers

Who's caring for you?

Throughout the Covid-19 pandemic, the majority of unpaid carers have had to provide more support to family or friends who are elderly, disabled or who have a long term health condition. The need for self-isolation or shielding, the closure of local services and reduced support from social care providers have all had a particularly powerful knock on effect for carers.

Information, advice and support is available for carers in the Bradford District. Whether you're grappling with Carers Allowance, trying to find practical help, looking to meet other carers in a group setting, or looking for advice to make caring easier, there are organisations who can help.

What can I do from home?



Ask for help see support services Find time for Try to maintain Reach out to yourself - you're a balanced diet friends and family important too

Carers' Resource can provide:

- · Someone to listen who understands
- Help with form-filling
- · Advice about getting a break and who can help
- Advice about employment and training
- Planning advice for emergencies
- · A carer identification card
- Advice about maintaining your own wellbeing and looking after yourself
- Groups and events for carers to socialise and support one another in a relaxed setting
- Advice on hospital, GP and social care services

Where can I get support?

There are services who can listen, advise and support you.

Carers' Resource, Bradford, Harrogate and Craven

Telephone: 0808 501 5939 Email: info@carersresource.org Website: www.carersresource.org

Carers UK

Telephone: 020 7378 4999 Email: info@carersuk.org Website: www.carersuk.org



Domestic abuse

it is never okay.

Domestic abuse is a crime and there is help available.

Domestic abuse is usually about one person's desire to control their partner, even if they are not aware of this themselves

There are different forms of abuse, but if your relationship leaves you feeling scared, intimidated or controlled then it's possible you're in an abusive relationship. Sadly, if it has happened once in your relationship, it is likely to happen again. Domestic abuse can be one or more of the following:

- Physical Abuse
- Sexual Abuse
- Emotional Abuse
- Financial Abuse
- Psychological Abuse
- · Cultural or Identity Abuse

*All leading web browsers have a "private browsing" or "incognito window" mode that, once enabled, hides all your activity in that browsing window Bear in mind that abusers can use other methods to monitor your online activity so the safest option may be to use a library, work or friends device

It won't happen again You made me

Coercive control is an act or pattern of acts of assault, threats, humiliation and intimidation or other abuse that is used to harm, punish or frighten a victim.

Examples include:

- Keeping the victim away from sources of support like friends or family
- · Humiliating, degrading or dehumanising the victim
- Depriving the victim of their independence, resistance or escape
- · Regulating their everyday behaviour
- · Honour based violence
- Forced marriage

It's not you...

You're not to blame...

What can I do?

Recognise that this is happening to you domestic abuse is a pattern of behaviour

Abusers may say sorry and persuade their partners that it won't happen again, but the abuse often gets worse.

Accept that you are not to blame - it can be hard to accept that a loved one can behave aggressively. Not being able to explain their behaviour doesn't make it your fault.

There is no excuse.

Get help and support - the most important thing you can do is tell someone you trust

Never be afraid to ask for help and remember in an emergency, always call 999

For support, call the Bradford Council Contact Centre on 01274 431000 or visit www.bradford.gov.uk.

Where can I get support?

West Yorkshire Police

Telephone: 999 for emergencies, 101 for non-emergencies If you are at immediate risk in an emergency, always call 999. To report domestic abuse that has already occurred you can call 101.

Bradford Rape Crisis

Telephone: 01274 308 270
Email: contactus@brcg.org.uk
If you have experienced rape or sexual
assault, then advice and support is
available

Anah Project

Telephone: 0808 2800 999
Email: help@anahproject.org
Website: www.anahproject.org
Confidential service for women fleeing
any form of abuse.

Survive and Thrive

Telephone: 0808 2800 999 Email: enquiries@stayingput.uk.net Website: www.stayingput.uk.net

Staying Put, Family Action and WomenCentre are transforming the lives of women, men and children affected by domestic abuse and sexual violence.

Ben's Place

Telephone: 07393 140 250
Ben's Place offers specialist support for male sexual abuse survivors, offering both online and offline services.

Men Standing Up

Telephone: 0300 3030 167 Confidential helpline for all men experiencing domestic abuse from their current or former partners or other family members.

Bright Sky - app

Website: hestia.org/brightsky
The Bright Sky app, available on both
Android and iPhone, and in multiple
languages, provides support for those
experiencing domestic abuse

Forced Marriage Unit

Telephone: 020 7008 0151 Email: fmu@fcdo.gov.uk The Forced Marriage Unit can act to prevent forced marriages from taking place as well as supporting victims of forced marriage.

Your local NHS

still here to help.

If you are worried about your health, please continue to get in touch with local NHS services - they are still here to help!

- You must continue to seek medical care if you are seriously ill or injured. You will be seen in a safe, low risk environment.
- GP practices remain open and referrals into hospital services are still happening. It may take longer for you to receive treatment while the hospital manages caring for people with Covid and urgent and life threatening illnesses like cancer.

Your Local NHS is working hard to keep services running in a safely managed way. Priority will be given based on need. If you are booked in for any treatment or an operation, your local NHS will contact you to explain the next steps, including any delays you may experience. They are sorry if this means you have to wait longer for your treatment; services will do their best to see you as soon as possible.

• It's a worrying time for everyone and thank you all for patience, but please be kind to NHS staff as they do their best to help you.

How to get help:

- For help from a GP, use your GP's website, app or call them. If you *can* go online, please do.
- For non-urgent medical help, use the NHS 111 online service or call 111 if you're unable to go online.
- For advice about common illnesses, talk to your pharmacist.
 Pharmacists are trained medical professionals that can advise you on the best treatment for conditions such as colds, sore throats or tummy trouble. There are lots of pharmacies across Bradford District and many have private consulting rooms.

Accidents and Emergencies:

You should call 999 or go straight to your local accident and emergency department if you or a loved one has a life threatening or serious illness or injury. You should call 999 or attend A&E if you experience:

- Chest pain or breathing difficulties
- · Blackouts, unconsciousness or fitting
- · Severe bleeding
- · Severe burns or scalds
- · A serious injury
- · Symptoms of a stroke

g calling 999 or visiting ts unless it is absolutely

Please help other people by avoiding calling 999 or visiting Accident and Emergency departments unless it is absolutely necessary.

Food and fuel poverty

Food poverty means when you may be struggling to put food on the table for either yourself or your family.

To find out where support can be found in your area. please visit www.bradfordfoodbanks.org.uk or call 01274 431000 You can find information on how to:

- · Get emergency food by accessing a list of local food banks
- Find 'pay as you feel' or low cost food in your area
- · Access food because of lockdown, if you are shielding or can't get to the supermarket
- Access meals if you are sleeping rough. Further information of places offering food can be found at: www.wellspringstogether.org.uk
- · Donate food there's a list of drop off points
- Volunteer to help



Ask loves ones

for help if you

need it







Choose the cheaper alternatives Call vour provider to ask for help

Apply for fuel grants to help pay your bills

Turn vour heating on low and for longer

Turn off pluas and switches when not in use

Fuel poverty is simply not being able to afford to keep vour home warm.

You may be experiencing fuel poverty if you:

- · Only put your heating on for short periods of time, if at all
- Heat your home to a lower level than is good for your wellbeing
- · Can not keep up with your current energy costs

You can access support from Citizens Advice by visiting www.citizensadvice.org. They can help by:

- · Assisting with registering on the Priority Services Register to get support with emergencies or paying bills.
- · Referring you to energy efficiency projects such as Warm Homes. Healthy People
- · Supporting applications for fuel energy grants
- · Giving advice on switching energy suppliers

You can also call 01274 431000 for support and advice.









For support, call the Bradford Council Contact Centre on 01274 431000 or visit www.bradford.gov.uk

Finances and bill support

Many people are worrying about paying their mortgage or rent, never mind keeping up with payments towards other debts such as loans, insurance and credit cards.

To help you, we advise you to contact your lenders in the first instance. Many of these are offering payment 'holidays' and 'deferrals' which will allow you to pause your monthly payments for a temporary period.

You should contact them directly to discuss your circumstances.

What can I do from home?



Go online to find Do a family budget Think "What can advice and with incomings and I cut back on?" support services outgoings

Speak to your loved ones about issues

For support, call the Bradford Council Contact Centre on 01274 431000 or visit www.bradford.gov.uk.

Money Saving Expert (MSE):

www.moneysavingexpert.com

For up to date advice on finances and bill support, check out the accessible and easy to understand information on MSE.

Money Adviser Network:

www.adviser.moneyadviceservice.org.uk

Free telephone and online debt advice from qualified and regulated money advice providers.

StepChange Debt Charity:

www.stepchange.org.uk

0800 138 1111

Free, confidential advice and practical solutions to help you deal with your debts.

Citizens Advice Bureau:

www.citizensadvice.org.uk

03442 451282

Citizens Advice are only providing telephone support at the moment but anybody can call for advice around finances.

Bradford District Credit Union:

www.bdcu.co.uk 01274 434100

credit.union@bdcu.co.uk

Credit Union is an alternative to high street banks and loan sharks, offering financial advice, savings accounts and loans. You could be eligible to apply for Universal Credit if: you're unemployed; working reduced hours; you've been made redundant or furloughed; you're off work due to sickness; had a reduction in wages: or on a low income. You could be

Universal Credit can offer extra help for:

• Rent costs (mortgage holders can apply for a loan)

employed, unemployed or self-employed and still apply.

- · Those caring for children
- · Those with a sickness or disability that stops you from working
- · Those who have other caring responsibilities

The easiest way to check if you can claim Universal Credit is to go to www.gov.uk/how-to-claim-universal-credit or call 0800 328 5644 (text phone 0800 328 1344).

How much could I get?*

Your circumstances	Monthly standard allowance
Single and under 25	£342.72
Single and 25 or over	£409.89
Couple - both under 25	£488.59 per couple
Couple - either of you 25+	£594.04 per couple

For support, call the Bradford Council Contact Centre on 01274 431000 or visit www.bradford.gov.uk.

Job search support



We know the job market is tough right now. Bradford Council has a number of free services to help you get back into work.

SkillsHouse has a team of employment advisers to support you to get back into work.
01274 437373

www.skillshouse.co.uk skillshouse@bradford.gov.uk

Bradford Employment Hub supports people into work, apprenticeships and other learning and training opportunities. 01535 618330

employment.hub@bradford.gov.uk

Stronger Families helps unemployed parents get into work, education or training. It is open to single parents, parents with multiple children or only one child, and parents whose children don't live with them.

07894 708337

strongerfamiliesbradford@barnardos.org.uk

If you are struggling with your mental health and need support to find work or move towards employment, or you are off sick with your mental health and need support to retain your job, please call the Pathways to Employment team at Cellar Trust on 01274 588002 or visit www.cellartrust.org.

*accurate at time of print (December 2020). These figures may change.

Statutory Sick Pay

If you need to take time off work due to becoming unwell from Coronavirus, you'll be entitled to your usual sick leave and sick pay. If you need to self-isolate but don't have symptoms, you may be able to continue working if you are one of the many employees working from home in line with Government guidance.

If you're expected to go into work, you are entitled to Statutory Sick Pay if you're self-isolating on Government advice (as long as you would usually qualify for it).

Statutory Sick Pay is £95.85 a week. NOTE: your employer may also offer sick pay which is worth more if this is outlined in your contract.

What can I do from home?











Speak to bill suppliers about payment plans

Take time to look after vourself

How do I qualify?

To qualify, you must be employed and earn an average of at least £120 a week

If you earn under £120 per week and you already claim Universal Credit, log into your online journal, update your details and your Universal Credit award should be boosted in line with your drop in earnings. If you are not already claiming, apply for Universal Credit, and if you need money urgently you can request an 'advance payment'.



How do I claim?

Statutory Sick Pay is paid through your employer so you must notify them if you require time off due to sickness. You can claim from day one of self-isolation - though if your work normally offers more generous sick pay, you may be able to get that.

If you then proceed to develop Coronavirus symptoms, or if you're unwell with another illness, you can continue to claim Statutory Sick Pay for 28 weeks.

For support, call the Bradford Council Contact Centre on 01274 431000 or visit www.bradford.gov.uk.

Self-employed income support scheme

If you are self-employed and you have lost out on income or had to stop working to look after someone because of the Coronavirus, you might be able to get money from the Government

To be eligible for the grant extention, self-employed people, including members of partnerships must:

- Have been previously eligible for the Self-employed Income Support Scheme first and second grant (although you don't have to have claimed the previous grants)
- Declare that they intend to continue to trade, are either currently actively trading but are impacted by reduced demand due to Coronavirus; or were previously trading but are temporarily unable to do so due to Coronavirus

The Government will provide a taxable grant calculated at 80% of 3 months average monthly trading profits, paid out in a single instalment and capped at £7500 in total.

How to claim:

The online service for the next Self-employed Income Support scheme grant is available from 30th November 2020 but it will cover the period from 1st November 2020 until 31st January 2021.

Please note - this is accurate at the time of print - December 2020. The scheme can change quite regularly so please check the GOV website at www.gov.uk

HMRC will provide full details about claims and application details on this website.

What can I do?



Could your business go digital?

Could you do online courses to improve skills?

Update your marketing tools and material

Start your tax return now to save you time Page 21

Furlough scheme

For employees, the Furlough or Coronavirus Job Retention scheme may be available to pay some of your wages if you can't do your job because your workplace is closed, or there is no longer enough work because of the pandemic.

You may also be unable to work because someone in your household has to shield, or you have caring responsibilities due to Coronavirus, such as looking after your children.

You can be furloughed whether you are on a full time, part time, agency, flexible or zero hour contract. Foreign nationals are also eligible to be furloughed.

Until March 2021, employers can claim 80% of an employee's usual salary for hours not worked, up to a maximum of £2,500 per month.

All employees with a UK bank account and UK Pay as You Earn (PAYE) scheme can claim the grant.

You must have been on the payroll by 30th October 2020. It is not necessary to have been furloughed before and you keep your working rights, including annual and parental leave.

If you believe you qualify, you need to speak to your employer who will arrange this for you.

For support, call the Bradford Council Contact Centre on 01274 431000 or visit www.bradford.gov.uk.

Business advice

This information is about grants available to businesses. For a full list of financial support for businesses during the Covid-19 pandemic, please visit www.gov.uk

Grants will be available to businesses who:

- Are required to close under national lockdown restrictions from 5th November
- Have changed from providing a mainly 'in person' service to offering only take-away, delivery or click and collect services
- Are not required to close under national lockdown restrictions but are affected by the closure of other businesses such as suppliers
- Were open but severely impacted by restrictions on socialising during lockdown from 1st August

What can I do?



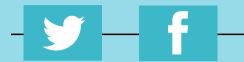
Keep up to date with the news for updates Expand your online presence for reopening

Look at relevant online forums for businesses

Research marketing tips for advertising ... And finally to everyone playing their part in adhering to the current guidance and keeping their families, friends and communities safe...



And to every organisation and individual who continue to support the residents in the Bradford District, thank you too.



Follow @wearecabad and @bradfordmdc on Twitter

Like "VCSE Covid Hub - Bradford District" and Bradford Council Follow @communityactionbfd and @bradfordmdc on Instagram

For more information and support, visit the social media sites above.

Useful websites include: www.gov.uk, www.bradford.gov.uk and

www.nhs.uk/Coronavirus

The wording in this publication can be made available in large print, Braille or other languages. Please call 01274 431000.

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