

COVID-19 – Advice for BSDHT Members

We understand that this is a difficult and worrying time for members and the profession as a whole. Here at BSDHT we aim to provide you with the most up to date information we can and offer practical advice where possible.

Remember, we are at the end of the phone. If you need to someone to talk to, cry to, even rant to, we are here. If necessary, we can arrange a call/skype with one of our Executive Team should you need specific clinical advice or a listening ear. We really do understand that it is a frightening time and we want to be available to help you through the coming months.

Mortgages

Speak to your mortgage provider. Most will be able to allow you a 3 months payment holiday. On Tuesday 17th March 2020, banks agreed with the Chancellor that they will offer 'forbearance' (tolerance and help) on mortgages. What this essentially means is that, the 3 months that you don't pay will be added on to the end of your mortgage term. However, please speak directly to your provider. We would suggest that you do this straight away before your next payment is due if you are unable to meet your commitments.

Rent

The Prime Minister said on Wednesday 18th March 2020 that the Government is to bring forward emergency legislation to protect private renters from being evicted.

It's also worth checking whether you're receiving all the financial help with housing you're entitled to, which could be from benefits such as Universal Credit. You can also check whether you could apply for a housing payment from your local council.

Council Tax

As of today, Thursday 19th March 2020, there has been no official guidance on whether council tax will be frozen. However, there is a Council Tax Benefit Scheme/Reduction which you may be entitled to. You can contact your local council to apply.

Loans and Credit Card Providers

We strongly suggest that you contact your provider to discuss the above ahead of any difficulties you may have. [StepChange](#), a free money advice service has lots of very useful information in dealing with creditors, including template letters for you to use.

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IR35 tax reforms have been delayed a year. However, the Government has made it clear that they will still go ahead in April 2021.

The government **Business Support Helpline on 0300 456 3565** (Monday to Friday, 9am to 6pm) can give advice if you are self-employed.



Benevolent Fund

We understand there are potential financial issues for members, which is extremely concerning for all dental practices and team members. As a member benefit BSDHT introduced a benevolent fund in 2018. There is a small pot of money to help in times of hardship (subject to application and acceptance) but recognise that this may not be enough, individuals are encouraged to seek financial advice specific to their needs.

Money Advice

Below are some links that you may find useful in ascertaining if you are eligible to receive financial assistance from the Government.

- <https://www.entitledto.co.uk/>
- <https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/#selfemployed>
- <https://www.moneyadviceservice.org.uk/en/articles/universal-credit-for-the-self-employed>
- <https://www.moneyadviceservice.org.uk/en/articles/coronavirus-what-it-means-for-you>
- <https://www.gov.uk/government/news/tax-helpline-to-support-businesses-affected-by-coronavirus-covid-19>
- <https://www.gov.uk/employment-support-allowance>
- <https://www.stepchange.org/debt-info/debt-and-coronavirus.aspx>

Wellbeing

It is important to look after yourselves and your loved ones. If you need advice around mental health and stress, the link below can signpost you to organisations that may be able to help.

- <https://www.nhs.uk/conditions/stress-anxiety-depression/mental-health-helplines/>

Email us: enquiries@bsdht.org.uk

Call us: 01788 575050 (lines open Mon-Fri 9-5)

Check for updates on our website: <http://www.bsdht.org.uk/COVID-19>

