

# Small Business Support Grant: Frequently Asked Questions

## **ABOUT THE SCHEME**

### **Do I need to apply for the grant?**

Eligible businesses don't need to apply for the grant, but if LPS does not hold your bank details for the purposes of paying rates by Direct Debit then you need to fill in an online form to register for the scheme and provide your bank details for payment.

For rental properties, the scheme is being designed to benefit the small businesses and not the landlord or managing agent who is responsible for paying the rates. For this reason, no grant payments are being automatically issued to landlords or managing agents of properties with a rateable value of £1,590 or less. Landlords, managing agents and small businesses in this situation should not use the Small Business Grant Support online form to register for the scheme, but should wait until a new online form for rental properties is made available in the coming days.

### **On what basis did you decide who to pay the grant out to first?**

Payments have been made first in relation to the £10,000 grant as this will benefit more businesses in Northern Ireland, compared to the £25,000 grant. Payments of the £10,000 grant were issued first to businesses whose bank account details were held by LPS for the purposes of paying business rates. The remaining payments will be sent as soon as possible after bank account details are provided through the online form.

### **Why are other sectors not eligible for the cash grants – small businesses who aren't entitled to SBRR, leisure sector, community and voluntary sector (etc)? Is there an appeal process?**

These businesses are not currently eligible to receive the £10,000 small business support grant. If this changes, any new information will be updated on NI Business Info website.

There is no appeal process if you are not eligible for the grant scheme. Specific policy queries can be directed by email to: [dfemail@economy-ni.gov.uk](mailto:dfemail@economy-ni.gov.uk)

### **Are Industrial derated properties eligible for the cash grant?**

Some premises that are occupied and used for manufacturing purposes qualify for industrial derating, and are therefore not in receipt of Small Business Relief. Industrial Derated properties businesses are currently not eligible for the cash grant scheme.

The NI Executive is putting a range of support measures in place to support businesses during this challenging time. You can find further details about these measures at: <https://www.nibusinessinfo.co.uk/content/covid-19-managing-business-finance-tax-rates-and-insurance>

## **What about the £25,000 grant for business ratepayers in the hospitality, tourism and retail sectors?**

The NI Executive is providing a one-off grant of £25,000 to ratepayers in the hospitality, tourism and retail sectors who pay rates on a property with a rateable value between £15,000 and £51,000. Further details about how to access this grant will be announced as soon as this is possible.

## **I never received a rate bill for my property (for example because I recently moved into a property). What should I do?**

**OR**

## **My rate bill or valuation needs to be updated because some of the information is out of date, for example it is listed as vacant but is now occupied / it is recorded as domestic but is now being used for business purposes. What should I do?**

**\*\*This FAQ was updated on 3<sup>rd</sup> April 2020\*\***

**Whether or not you can access the £10,000 Small Business Grant in these circumstances is currently under review.**

To get your business rate account or property valuation set up or updated pending this decision, you should email [rating@lpsni.gov.uk](mailto:rating@lpsni.gov.uk) - even if you have contacted LPS about this previously. In your email please provide details of the property address, the occupier name and contact details and the date that you became liable for rates on the property and input as the email subject – Small Business Support Grant. Please note that you will be asked to provide proof of occupation.

Someone will contact you to confirm your rate account details and to provide further updates about whether you can access the grant.

## **I pay rent including rates to a landlord/managing agent and my business isn't registered on the rate account. Can I still access the grant?**

For rental properties, the scheme is being designed to benefit the small businesses and not the landlord or managing agent who is responsible for paying the rates.

Where you are the sole tenant, the property is eligible for Small Business Rates Relief and the landlord or managing agent is responsible for rates (meaning they receive the rate bill from LPS and they pay rates directly to LPS), no grant payments are being automatically issued. Landlords, managing agents and small businesses in this situation should **not** use the Small Business Grant Support online form to register for the scheme, but should wait until a new online form for rental properties is made available in the coming days.

## **I am behind in my rates payments. Will any outstanding rates be deducted from my grant?**

No, outstanding business rates will not be deducted from the grant payment.

## **I don't have premises but I am still a business with significant overheads – e.g operating from home or from a vehicle. Can I get this grant?**

You would not be eligible for this grant, but there is other support available for the self-employed. See <https://www.nibusinessinfo.co.uk/content/coronavirus-support-and-advice-self-employed>

## **What do you mean by State Aid?**

State aid is any advantage granted by public authorities through state resources on a selective basis to any organisations that could potentially distort competition and trade in the European Union. In simple terms, any grants or other forms of help given by the government to a business could be a State Aid.

Further information can be found at: <https://www.economy-ni.gov.uk/articles/introduction-state-aid>

*The grant is State aid that complies with the European Commission's Temporary Framework to support the economy in the context of the COVID-19 outbreak and is conditional on eligible businesses confirming they were not in difficulty on 31.12.19 (as defined in Article 2 (18) of the Commission Regulation (EU) No 651/2014)*

## **Can I receive my payment by cheque?**

To avoid unnecessary social contact payments are being made directly into bank accounts. Issuing payment by cheque would require people to go to banks to make lodgements, as well as slowing down the payment process for everyone. Therefore, cheques will not be issued unless absolutely necessary.

## **I pay my business and domestic rates on one single bill. Will I still be eligible to the grant?**

As long as you are eligible for the non-domestic part of your bill, you will still receive the grant even if your business rates are shown on the same bill as your domestic rates.

## **My rateable value is changing on 1<sup>st</sup> April 2020 due to Reval2020. How does this affect entitlement to the grant?**

This is not a normal rating year because the new non-domestic Valuation List is coming into effect on 1 April 2020, following the **non-domestic Revaluation (Reval2020)**.

Ministers want to be as inclusive and supportive of business as possible to ensure that no individual business is disadvantaged by the change, so each business affected by the Reval2020 will get the grant on the basis of whichever valuation list would benefit them the most – ie the rateable value recorded on the 7th valuation list on 15<sup>th</sup> March 2020 or the rateable value recorded on the 8th valuation list on 1 April 2020.

LPS will undertake a special exercise to identify these cases. This means that:

- businesses (other than retail, hospitality and tourism) that will become eligible for SBRR from 1 April will be entitled to £10,000. There are no more than 325 businesses like this and LPS know who they are. They don't need to apply, but they do need to use the online form to provide their bank account details.
- retail, hospitality and tourism premises whose rateable falls will decrease to £51,000 or less on 1 April 2020 will be eligible for the £25,000 grant. The Department for the Economy and LPS are working on identifying these businesses. Again, the businesses don't need to apply, but they do need to use the online form to provide their bank account details.
- retail, hospitality and tourism premises whose rateable value will fall to £15,000 or below on 1 April will still get the £25,000 grant.
- retail, hospitality and tourism premises whose rateable value will increase to over £15,000 will get the £25,000 rather than £10,000.

## **ABOUT GRANT PAYMENTS**

### **When can I expect to receive the £10,000 grant payment?**

6,775 eligible businesses who paid their business rates by Direct Debit were the first to receive payment (around 27<sup>th</sup> March 2020), because their bank details were already held by Land & Property Services.

*(Note that if details of more than one bank account were held by LPS, for example where there are multiple business rate accounts using different bank accounts, LPS has not made an assumption on which bank account to use. In this case you need to use the online form to provide your bank details)*

The remaining payments will be sent as soon as possible after bank account details are provided through the online form.

- **Already completed an online form?** If you have already registered for the scheme and provided details using the online form, your details are currently being checked. If everything is in order, you will receive an email confirming that the grant payment has been issued. If you are not eligible to receive the grant or if there has been a problem with your registration, you will receive an email explaining why. We will aim to issue these emails within a week of receiving your online form but we cannot guarantee this as it takes time to consider all of the relevant information. Be assured that we are working through these as quickly as possible.
- **Rental property where the landlord pays the rates?** Please wait for further information. A new online form for rental properties will be made available in the coming days.

- **Not yet completed an online form?** If you are a business that is currently receiving Small Business Rate Relief and you don't fall into one of the exclusions that have been applied (properties that are vacant, MP/MLA Constituency offices, properties that are not deemed to be businesses such as sports halls and car parking spaces and rental properties where the landlord is the ratepayer (see point above)), you should fill in the online form to register for the scheme and provide your bank details.

### **How do I know if I am currently in receipt of Small Business Rate Relief on my rate bill?**

SBRR is automatically applied to your rate bill based on the rateable value of your property, so you won't have applied for SBRR. You can check your business rates bill - on the second page of the bill, if you are in receipt of SBRR it will be listed under the Help with Rates section.

If you can't check your rate bill, you can look at the details of the scheme to see whether you fit the criteria. Most properties with a rateable value below £15,000 will be in receipt of SBRR, though some exclusions apply.

- <https://www.nibusinessinfo.co.uk/content/small-business-rate-relief>

### **How can I check what bank account details are already held by LPS in relation to business rates? I can't remember if I paid by Direct Debit or which bank account I used for payment.**

If your payment was sent automatically using bank details held by LPS for the purposes of paying business rates, you would already have received payment so please check your emails and your bank account.

If you think you are eligible for this grant and you haven't received the grant payment yet you should use the online form to register for the scheme and provide your bank account details (if you have not already done so). After your details have been checked, your grant payment will be issued to your bank account as soon as possible.

### **What if I pay rates by cheque or Quickpay card?**

If you do not pay your rates by Direct Debit, for example paying by cheque, Quickpay card or bank transfer, LPS will not hold your bank details. If you think you are eligible for this grant, you should use the online form to register for the scheme and provide your bank account details. After your details have been checked, your grant payment will be issued to your bank account as soon as possible.

### **If I haven't previously paid by business rates by Direct Debit, do I need to set up a Direct Debit for rates now to get my grant?**

No, if you haven't already set up your Direct Debit for rates you don't have to do this for the purposes of this grant scheme.

If you think you are eligible for this grant and you have not received the grant payment by 1<sup>st</sup> April 2020, you should use the online form to register for the scheme and provide your bank account details. After your details have been checked, your grant payment will be issued to your bank account as soon as possible.

### **Does the business need to provide any proof to receive the grant?**

Eligibility for the scheme is generally based on information that is already held about the property in relation to business rates, so no further proof is required to receive the grant. Eligibility for the grant will be checked before the payment is issued, so if any further details are required you will be contacted directly about this.

## **ABOUT USING THE ONLINE FORM TO REGISTER AND PROVIDE BANK DETAILS**

### **What details will I need to upload to the online form and how long will this take?**

This is a short online form asking for Ratepayer ID, Occupancy ID, your bank or building society sort code and account number and your email address.

### **I don't have my Ratepayer ID or Occupancy ID. Where can I find this?**

First of all, you only need to complete the online form if you have not already received the grant payment.

You can find your Ratepayer ID and Occupancy ID at the top right hand corner of your rate bill. Alternatively, these may also be found on other letters and correspondence that you receive from Land & Property Services (LPS) in relation to your business rates.

If you don't have any rate bills or correspondence from LPS with these details, you will have to contact the helpline to request your rate account details. Because of the impact of COVID-19, bear in mind that phone lines will be very busy and you may need to wait in a queue to speak to an operator. You will be asked to answer a number of security questions about your rate account and rate payment history before your rate account details can be released.

### **The online form says that my Ratepayer or Occupancy ID should be 8 digits, but mine is only 6 digits. What should I do?**

Sometimes letters and correspondence from LPS will display your Ratepayer ID or Occupancy ID with less than 8 digits because the zeros at the start of the ID are not

displayed. For example, if your letter refers to your Ratepayer ID as 12345 you should use zeros at the beginning of your ID to bring this up to 8 digits – for example 00012345.

### **I made an error when I submitted the online form. What should I do?**

The online form was previously designed to accept one submission for each Ratepayer ID, but this has now been changed to allow you to resubmit the form if required. Note that mechanisms are in place to ensure that multiple grant payments are not made to the same ratepayer.

## **HELPLINE**

### **Who can I speak to about the grant?**

A helpline has been set up to deal with enquiries about the Small Business Grant Support Schemes, including enquiries from ratepayers about their rate account IDs. The helpline is 0300 200 7809, open from 9-5 Monday to Friday.