



COVID-19

An Employer's Guide to Income & Business Supports



Contents

Contents.....	
Introduction	1
1. Employment Wage Subsidy Scheme	2
2. Pandemic Unemployment Payment	4
3. Illness Benefit for COVID-19 Absences	6
4. Short-Time Work Support	7
5. Recruitment Supports	8
6. Workers who need to take time off work to care for a person affected by COVID-19.....	9
7. Supports for Business.....	10

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Introduction

On July 23rd, the Government announced a €7.4 billion July Jobs Stimulus Package. Its aim is to provide financial support to Irish workers and companies affected by the crisis.

This document is intended to consolidate practical guidance that is available at the time of writing on what supports employers can implement and inform their employees of during the COVID-19 pandemic. The document will be updated regularly in line with the latest Government advice.

These supports are designed to assist employers in managing their workplaces and as such this guide can be read in conjunction with [Working through COVID-19: Guidance for Employers](#).

This guide addresses the following areas:

- Employment Wage Subsidy Scheme
- Pandemic Unemployment Payment
- Illness Benefit for COVID-19 Absences
- Short-Time Work Support
- Recruitment Supports
- Business Supports

Disclaimer: This document does not address every possible situation for all organisations and sizes. The information provided relates to a new, untested area of law arising out of extraordinary circumstances. The guidance is being updated regularly and it is important that you speak to our expert HR advisors on the subject. Reliance on any views expressed is specifically excluded.

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1. Employment Wage Subsidy Scheme

Introduction

The Government announced the Employment Wage Subsidy Scheme (EWSS) as part of its July Jobs Stimulus plan. EWSS will be available to businesses that can satisfy certain eligibility criteria. Qualifying businesses will be entitled to receive a flat-rate subsidy for each paid and eligible employee on payroll.

EWSS replaced the Temporary Wage Subsidy Scheme (TWSS) on September 1st, 2020. The EWSS is currently set to continue until March 31st, 2021, however, a similar type scheme will be needed out to the end of 2021 to provide businesses with greater levels of certainty, in the most uncertain of times. There will be no cliff edge to this vital scheme. It will continue during 2021 and the Government will decide on the form of its extension when economic conditions are clearer.

Qualifying criteria

To qualify for the scheme, you must be able to demonstrate that:

- your business will experience a 30% reduction in turnover or orders between July 1st and December 31st, 2020
- and
- this disruption is caused by COVID-19.

For 2020 paydates, this reduction in turnover or orders will be compared against:

- the same period in 2019 where the business was in existence prior to July 1st, 2019
- the date of commencement to December 31st, 2019
- or
- where a business commenced after November 1st, 2019, the projected turnover or orders.

For 2021 paydates, this reduction in turnover or orders will be compared against:

- the same period in 2019 where the business was in existence prior to 1 January 2019
- where the business commenced trading between 1 January and 1 May 2019, the date of commencement to 30 June 2019, or
- where a business commenced after 1 May 2019, the projected turnover or orders for 1 January 2021 to 30 June 2021.

You must make the 2021 calculation by **December 31, 2020** and compare it to the corresponding period in 2019 to demonstrate to Revenue's satisfaction that your business will still qualify for the EWSS support into 2021.

You will need to undertake a review on the last day of every month to ensure the turnover decline continues to meet the above eligibility criteria. If turnover increases and no longer qualifies, you should deregister for EWSS with effect from the following day (that being the 1st of the month).

Revenue administration

EWSS will be administered by Revenue on the usual 'self-assessment' basis. The EWSS will re-establish the normal requirement to operate PAYE on all payments. This includes the regular deduction and remittance of income tax, USC and employee PRSI.

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From July 31st:

- Businesses availing of TWSS can claim for non-TWSS employees (new hires) under the new EWSS.
- Non-TWSS businesses, who have not previously availed of TWSS, will only be eligible to apply for the EWSS.

Subsidy amount

The EWSS was amended to align with the amendment to PUP that was triggered by the move to Level 5 in October. This means there will be 5 payment rates/bands as follows based on previous earnings:

- 0 - €151 = €0
- >€151 < €203 = €203
- >€203 < €300 = €250
- >€300 < €400 = €300
- >€400 < €1,462 = €350

Timing of payments

Revenue have confirmed that employers will have to wait for up to six weeks to receive payments under EWSS. This is a significant change from the position under TWSS where payments were made within 48 hours of payroll data being submitted to the Revenue.

Tax clearance

If you intend to avail of EWSS, you should apply for tax clearance immediately. This is a new condition as there was no requirement for employers to have tax clearance under TWSS. A tax clearance certificate is confirmation from Revenue that the tax affairs of an organisation are in order.

Income tax deductions

If your business qualifies for EWSS, you will be a paid a flat-rate subsidy based on the numbers of paid and eligible employees on their payroll as set out above.

Unlike TWSS, there is a requirement under EWSS to make PAYE deductions on all payments including income tax, USC and employee PRSI. A 0.5% rate of employer's PRSI will apply.

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2. Pandemic Unemployment Payment

The COVID-19 Pandemic Unemployment Payment is available to employees and the self-employed who have lost their job on (or after) March 13th due to the COVID-19 (Coronavirus) pandemic. The Payment will be in place until April 2021 and will be available to new applicants until the end of 2020.

Employees temporarily placed on a shorter working week, may qualify for Short-Time Work Support.

How to qualify

Employees can apply for the new COVID-19 Pandemic Unemployment Payment if they:

- are aged between 18 and 66 years old **and**
- currently living in the Republic of Ireland **and**
- have lost your job due to the COVID-19 pandemic **or**
- have been temporarily laid off due to the COVID-19 pandemic **and**
- worked in the Republic of Ireland or were a cross border frontier worker **and**
- are not in receipt of any employment income

Confirmation of Eligibility

Where employees are currently in receipt of the COVID-19 Pandemic Unemployment Payment they now need to confirm their continued entitlement to this payment. If they don't confirm, their payment may be affected.

To continue receiving this payment they must be:

- Fully unemployed - permanently or temporarily as a result of COVID-19
- Living in the Republic of Ireland

Eligibility must be confirmed by the employee and the quickest and easiest way to do this is online at www.mywelfare.ie

The payment also applies to

- Self-employed and your trading income is below €480 per month due to COVID-19.
- A non-EU/EEA worker who has lost employment due to the COVID-19 pandemic.
- A student (or a non-EU/EEA student) who has lost employment due to the COVID-19 pandemic.
- Part-time worker.

If staff voluntarily left your employment or self-employment or do not meet the above criteria, they cannot claim the COVID-19 Pandemic Unemployment Payment.

Rate of payment

The COVID-19 Pandemic Unemployment Payment was paid at a flat rate of €350 per week until the beginning of Phase 3 of the Roadmap (June 29th). From June 29th to September 16th the COVID-19 Pandemic Unemployment Payment was paid at two rates, €203 or €350, depending on the employee's weekly salary.

The following amendments to the PUP payments were made to coincide with the move to Level 5 on 21st October.

Amendments to PUP

The new payment structure for the PUP is as follows, with the rate of €350 restored to those who were earning in excess of €400 per week:

Prior Weekly Earnings (Gross)	PUP Payment
less than €200	€203
€200 – €299.99	€250
€300 – €399.99	€300
more than €400	€350

This change to payment rates will apply to payments issued from Tuesday 27th October (PUP is paid weekly on a Tuesday) in respect of all existing and new applicants.

No person on the lower rate of payment will receive less on PUP than they were previously paid by their employer.

Payment is made by electronic transfer (for example, into your bank or credit union account) and only into accounts held in Irish financial institutions. Those applying on or after April 8th can also choose to collect their payment in a post office. They can nominate their local post office when applying online and they will need to bring a form of ID with them when collecting their payment at the post office. Payments will be made into a bank/credit union account or to a nominated post office every Tuesday once an application is processed.

There will be further changes to rates on February 1st, 2021 and on April 1st, 2021.

From February 1st, 2021 until March 31st, 2021 the Pandemic Unemployment Payment will be paid at 2 rates. The rate received will depend on the amount of prior employment earnings.

- For those whose prior employment earnings were less than €200 – the rate of the COVID-19 Pandemic Unemployment Payment will be €203 per week
- For those whose prior employment earnings were between €200 and €300 per week – the rate of the COVID-19 Pandemic Unemployment Payment will be €250 per week
- For those whose prior employment earnings were over €300 per week – the rate of the COVID-19 Pandemic Unemployment Payment will be €300 per week

From April 1st, 2021 until March 31st, 2021, those receiving a Pandemic Unemployment Payment will need to apply for Jobseeker's Benefit, Jobseeker's Allowance or Jobseeker's Benefit for the Self-Employed.

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3. Illness Benefit for COVID-19 Absences

What Illness Benefit for COVID-19 absences is

When a worker is told to self-isolate by a doctor or has been diagnosed with COVID-19 (Coronavirus) by a doctor, they can apply for an enhanced Illness Benefit payment of €350 per week.

To be eligible for this payment a person **must** be confined to their home or a medical facility.

Phone your GP. Do not go to a GP surgery, pharmacy or hospital. The GP will assess you over the phone.

How to qualify

- The enhanced Illness Benefit payment is not available to employees entitled to full sick pay.
- Must be self-isolating on the instruction of a doctor or diagnosed with COVID-19 (Coronavirus).
- Must be absent from work and confined to your home or a medical facility.
- Where they are claiming be it self-employed/employed they are not allowed work, must follow medical advice and follow relevant guidelines on infectious diseases.
- A person can be disqualified from receiving the benefit if they “engage in employment, self-employment or training.

An IB claim form must be submitted (online or by post) and medical certification must be provided by your GP or relevant HSE documentation provided.

Rate of payment

The personal rate for this payment is €350, as compared with the normal Illness Benefit rate of €203. It was originally set at a rate of €305 but it was increased by Government on March 24th. You may have received the €203 rate, however, if you are entitled to the payment of €350, you will receive the balance.

It will be paid for a maximum of two weeks where a person is self-isolating due to being a possible source of infection, and for a maximum of 10 weeks if a person has been diagnosed with COVID-19 (Coronavirus). If a person has been certified for less than 10 weeks, they will be paid for the duration of their certificate.

The Government has extended the payment of enhanced Illness Benefit until March 31st, 2021.

4. Short-Time Work Support

What is the Short-Time Work Support?

Short-Time Work Support is a form of Jobseeker's Benefit and is an income support payment if you have been temporarily placed on a shorter working week.

The payment is made in respect of your regular salary for the days that you are no longer working. For example, if your working week has been reduced from a five-day work pattern to a three-day work pattern, you can receive support for the other two days.

Short-Time Work Support is paid for a maximum of 234 days. Your entitlement will depend on the number of social insurance contributions you have.

To qualify for Short-Time Work Support, you must satisfy the two main PRSI Conditions for Jobseeker's Benefit.

Employees must work three days per week or less to qualify, having previously been employed on a full-time basis.

How to qualify

To qualify for Short-Time Work Support, you must be:

- Temporarily working a standard reduced weekly work pattern.
- Working three days or less per week having previously worked full-time.
- Be under 66 years of age.
- Be capable of work and be available for full-time work.
- Have enough paid or credited social insurance (PRSI) contributions at class A, H, S or P.

Rates of payment

Your rate of payment will depend on your average weekly earnings in the governing contribution year and the change in your work pattern. For example, if you are placed on a three-day work pattern having previously worked five-days, you may be entitled to up to €81.20 for the two days you are no longer working.

This represents two fifths of the maximum weekly rate of Jobseeker's Benefit of €203.

You may also get an increased rate of payment for a qualified adult and qualified children.

Short-Time Work Support is not taxable.

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5. Recruitment Supports

The Employer Relations National Team continues to help employers in recruiting campaigns during the COVID-19 pandemic by direct matching of customers to their staffing requirements in order to assist their recruitment needs and help employers fill vacancies.

The sectors being focused on for support are those providing critical services during this crisis. They will prioritise filling vacancies across:

- Medical/pharma sectors
- Healthcare
- Retail/general operatives
- Agri-food
- Logistics/driving

[Jobsireland](https://www.jobsireland.ie) provides expert guidance and resources for both employers and jobseekers; to finding a job, providing a downloadable CV, advertising employer vacancies and using the very latest technology, we also offer a job-matching service. This service is fully available at www.jobsireland.ie

If employ in a critical business sector and you have any questions please contact employer@welfare.ie

July Jobs Stimulus Plan

The Government announced a €200 million investment in training and education, skills development, work placement schemes, recruitment subsidies, and job search and assistance measures to help stimulate employment.

Your business may be in a position to avail of the following recruitment supports:

- 10,000 additional places on work placement and experience schemes available for those unemployed for over six months.
- 12,500 additional places funded through the Training Support Grant for short term skills training.
- The Apprenticeship Incentivisation Scheme will provide up to €3,000 to support employers to take on new apprenticeships in 2020.
- A Retrofit Skills Training Initiative will support future expansion of the National Retrofitting Programme.
- 8,000 recruitment subsidies under the JobsPlus scheme. Subsidies of up to €7,500 over two years will be available for employers to hire someone under the age of 30 who is on the Live Register or the Pandemic Unemployment Payment.
- The Back to Work Enterprise Allowance and Back to Education Allowance will be extended to people currently in receipt of the Pandemic Unemployment Payment.
- 3,000 additional places will be funded on State Employment schemes such as Community Employment and Tús.

6. Workers who need to take time off work to care for a person affected by COVID-19

If employee's need to take time off work to care for somebody with COVID-19, they can apply for Illness Benefit for COVID-19 absences. If they lose their job, they can apply for the COVID-19 Pandemic Unemployment Payment.

Where it is not possible to make appropriate compassionate leave arrangements, employees can call on some statutory entitlements.

An employee is entitled to paid leave, known as '**force majeure leave**', to provide urgent care for an immediate family relative such as a child, spouse, brother, sister, parent, or grandparent. It is also available to a partner who is living with the employee. Force majeure is limited to a total of three days in a 12-month period or five days in a 36-month period. In the exceptional circumstances of COVID-19 it is expected that employers will, if at all possible, facilitate people by allowing them to take the full five days entitlement in one block, as required.

Parents are entitled, with six weeks' notice, to take up to 26 weeks unpaid **parental leave** to care for each child up to 12 years of age (16 years of age in the case of a child with a disability).

Parents are also entitled, with six weeks' notice, to take **parent's leave** of five weeks for each child under two years of age born on or after November 1st, 2019. Parent's leave was increased from two weeks to five weeks in Budget 2021. This change will not come into effect until April 2021. Parents taking parents leave are eligible to apply for Parent's Benefit from the Department of Employment Affairs and Social Protection. Applications can be made online at www.mywelfare.ie or by post.

Employers are free to waive notice periods for parental/parent's leave or to agree to provide paid leave as an alternative to parental/parent's leave. Employers can also agree alternative leave/absence arrangements.

7. Supports for Business

The Department of Business, Enterprise and Innovation has published measures and supports to assist affected enterprises which are facing acute liquidity pressures as a result of the pandemic with a brief summary contained in the table below.

Further details of key supports and resources available and the relevant contact details for ease of access to these supports can be accessed [HERE](#).

COVID-19 Business Supports			
Name of Support	Provider	Objective of Support	Amount of Support
COVID Restrictions Support Scheme (CRSS)	Revenue	Provides targeted sector specific support for businesses that have temporarily closed because of the pandemic.	Maximum weekly payment up to €5,000
COVID-19 Working Capital Scheme	SBCI	Provides working capital loans to COVID-19-impacted businesses.	Loans from €25,000 up to €1.5m
Credit Guarantee Scheme	SBCI	Provides guarantees to participating lenders on loans.	Loans from €10,000 up to €1m
COVID-19 Funding for Future Growth Loan Scheme	SBCI	Provides longer-term loans to COVID-19 impacted businesses.	Loans from €100,000 to a maximum of €3,000,000
Pandemic Stabilisation and Recovery Fund (PSRF)	ISIF	Investment in large and medium enterprises employing more than 250 employees or with annual turnover in excess of €50 million.	€2 billion in total capital
Restart Grant	Local Authorities	Available to businesses with a turnover of less than €5m and employing 50 people or less, which were closed or impacted by at least a 25% reduction in turnover out to 30th June 2020.	The grants will be equivalent to the rates bill of the business in 2019, or a minimum grant of €2,000, whichever is the higher, with a maximum grant of €25,000. Also extended to more businesses such as B&B's.
COVID-19 loan	MFI	Provides loans to microenterprises that do not meet the conventional risk criteria of banks.	Loans between €5,000 & €50k
Sustaining Enterprise Fund	Enterprise Ireland & IDA	Sustain companies who have been impacted by a 15% or greater reduction in actual or projected turnover or profit, and/or have a significant increase in costs as a result of the COVID-19 outbreak.	Up to €800k repayable advance

COVID-19 Business Supports			
Name of Support	Provider	Objective of Support	Amount of Support
Sustaining Enterprise Fund Small Enterprise	Enterprise Ireland	To provide short-term working capital injection to eligible smaller companies to support business continuity and strengthen their ability to return to growth and be trading strongly in three years' time.	€25,000 to €50,000
The Businesses Continuity Voucher	LEOs	Provide support to firms who need assistance with business continuity and preparedness arising from the COVID-19 outbreak.	
Trading Online Voucher Scheme	LEOs	Offers financial assistance of up to €2,500 along with training and advice to help your business trade online. Businesses that have already received a Trading Online Voucher can now apply for a second voucher, where upgrades are required.	
Online Retail Scheme	Enterprise Ireland	The objective of the Scheme is to support companies in the indigenous retail sector with a pre-existing online presence to respond to both the domestic and international consumer demand for a competitive online offer.	Up to €40k grant aid
COVID-19 Business Financial Planning Grant	Enterprise Ireland	Grant to provide a strategic intervention to clients to work with third party consultants to prepare a detailed financial plan with forecasts and assumptions.	€5000 grant aid
LEAN Business Continuity Offer	Enterprise Ireland	The Lean Business Continuity Voucher will support enterprises to access up to €2,500 in training or advisory services support related to the continued operation of their business during the current pandemic.	€2,500 grant aid
E-merge	Intertrade Ireland	Consultancy support & advice to help businesses develop online sales & ecommerce solutions.	£2500/€2800
Emergency Business Solutions	Intertrade Ireland	Fully funded consultancy support & advice to address key business challenges in areas such as emergency cashflow, loan applications and HR/People	£2000/€2250

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