

The Treasury

Advice on COVID-19 Response - Tranche Two Information Release

September 2022

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Treasury Report: Future of COVID support: Further advice and oral item

| | | | |
|--------------|-----------------|---------------------|--------------|
| Date: | 15 October 2021 | Report No: | T2021/2576 |
| | | File Number: | SH-1-6-1-3-3 |

Action sought

| | Action sought | Deadline |
|---|---|-----------------|
| Hon Grant Robertson Minister of Finance | <p>Discuss with officials at the WAM on Monday 18 October</p> <p>Provide feedback on areas you would like further work</p> <p>Provide comment following your engagement with Ministerial colleagues at Cabinet</p> <p>Return the signed report with your decisions on actions</p> | 18 October 2021 |

Contact for telephone discussion (if required)

| Name | Position | Telephone | 1st Contact |
|------------------|--------------------------|-----------|----------------|
| Ken Tsang | Analyst, Economic Policy | [39] | N/A (mob) ✓ |
| Alastair Cameron | Manager, Economic Policy | | N/A (mob) |

Minister's Office actions (if required)

Return the signed report to Treasury.

Note any feedback on the quality of the report

Enclosure: Yes (annex)

Treasury Report: Future of COVID support: Further advice and oral item

Executive Summary

This report is provided to support a further discussion with officials at the Weekly Agency Meeting (WAM) on 18 October to refine the package of COVID-19 economic supports under the new Red, Amber, Green (RAG) public health framework.

This report provides further advice on what business support could look like under the new framework, including on:

1. Adapting the Resurgence Support Payment for use under the RAG framework,
2. Design options for a new Business Resumption Payment,
3. Whether to continue exploring credit-based schemes.

As outlined previously, the public health trajectory remains highly uncertain, and more analysis is needed to develop and evaluate what business support is needed both during the transitional period and once we have reached a steady state under the new framework.

This report also provides you with talking points to support your oral update to Cabinet on 18 October (Annex 1). This oral update provides an overview of the proposed direction of COVID support under the new RAG framework (being considered at this Cabinet meeting).

Annex 2 sets out an initial view of the role of economic supports in the transition period across a range of possible scenarios. This will be further refined as more detail on future public health restrictions becomes available. You may wish to provide this to your colleagues as part of the oral item to help illustrate the direction of new support.

Recommended Action

We recommend that you:

- a **discuss** the contents of this report at the Weekly Agency Meeting on 18 October
- b **provide** officials with any further comment following the Cabinet meeting on 18 October
- c **note** that the Treasury will provide you with draft Cabinet paper material on the future of economic support in advice next week (22 October).

Remaining Resurgence Support Payments and Business Emergence Payment in the transitional period to the new RAG framework

- d **note** that by continuing the pattern of three-weekly intervals, the next RSP or the Business Emergence Payment (previously the “Exit Payment”) could be made on 19 November or 10 December.
- e **note** that you previously indicated support for a payment rate of \$2,000 base payment plus \$500 per FTE for the Business Emergence Payment.
- f **note** that joint advice from Treasury and Inland Revenue is being provided in parallel seeking decisions on the Resurgence Support Payment and Business Emergence Payment and should be read alongside this report [T2021/2608 refers].

Business support under the new RAG framework – steady state

- g **note** that more analysis is needed to develop and evaluate what business support is needed under the steady state in the new RAG framework.
- h **note** that you will receive further advice next week on business support under the new RAG framework.
- i **indicate** if you would like further work to assess the potential for a ‘COVID Loan’-type scheme.
Yes/No
- j **indicate** if you want a further update on short-term business credit conditions and whether future government intervention is needed
Yes/No

Alastair Cameron
Manager, Economic Policy

Hon Grant Robertson
Minister of Finance

Treasury Report: Future of COVID support: Further advice and oral item

Purpose of Report

1. This report provides further advice on a package of COVID economic supports suited to the new Red Amber Green (RAG) public health framework being considered by Cabinet on Monday 18 October. The Annex includes:
 - a Suggested talking points for your oral item at Cabinet on 18 October to outline your current thinking about the new economic support package (Annex 1).
 - b As requested, an indicative overview of the economic support that would be available as we transition through the new RAG framework over the next four months (Annex 2).

Further advice following your comments to officials

2. You have signalled that over the long-term, COVID economic measures will become more targeted to support the new RAG framework, shifting away from large broad-based economic support toward more targeted and individual-based support.
3. Following your comments at the WAM on 12 October, this report advises on support in the transitional phase to the new RAG framework – namely the remaining rounds of the RSPAUG21 Resurgence Support Payment (RSP), including the increased payment that would be provided at the start of the new RAG framework (proposed as the “Business Emergence Payment”, previously referred to as the “Exit Payment”).
4. This advice also discusses what longer-term business support may be needed under the new RAG framework. More work is still needed to consider the full set of potential options (eg. the potential for more loan-based support). To inform future advice, we would like to know which options you would like work to progress on. As requested, in this report we have provided initial advice on:
 - a what the RSP could look like under the new RAG framework, and
 - b the objectives and potential design of a new Business Resumption Payment (BRP) under the new RAG framework.
5. Other advice has been (or will soon be) provided, including:
 - a A Joint Report from the Treasury and Inland Revenue (IR) on the detailed implementation of changes to the RSP [T2021/2608 refers], to be considered alongside this report.
 - b Advice on the future of business support will be provided next week. This will advise on the RSP and the BRP under the new framework, as well as on any other options you would like to consider.
 - c Advice on the Leave Support Scheme (LSS) and Short-term Absence Payment (STAP) will be provided next week. This will focus on ensuring the schemes are fit for purpose for local or regional lockdowns. This will also discuss options for providing more individualised support with a view to removing barriers to compliance with public health rules. As the Government’s plans for self-isolation rules become clearer, we will also factor that and any necessary changes to the LSS and STAP into our advice.

- d We understand that MBIE will provide separate advice on the following matters, which Treasury and MSD are being consulted on:
 - i a legislative entitlement to reasonable time off for vaccination.
 - ii clarifying guidance on pass-through rules for the Wage Subsidy (WSS), LSS, and STAP for casual workers, who often work more hours than contracted.
6. Where possible we have provided estimates of the fiscal cost of schemes. We note that it is difficult to provide estimates of fiscal costs at this stage given the uncertainty in the public health landscape and early stage of design of some of the schemes being advised on. Fiscal costs for the LSS and STAP will be provided as part of the Treasury's advice next week.¹

Transitional phase: Remaining RSP rounds and Business Emergence Payment

- 7. The public health trajectory remains highly uncertain and there is a trade-off between providing maximum certainty about the economic support available under the new RAG framework now and the risk of committing to providing too much support in the future that could delay firms' transition to COVID resilience and exacerbate supply pressures in the economy.
- 8. One option to manage this is to decide on the next tranche of support only, while tasking officials to continue work on what support could be made available if conditions require it (see proposals below).
- 9. In practice, this would mean signalling now further RSP payments, a higher RSP payment as the country or any part of it shift to Red under the new RAG Framework, and a "Business Resumption Payment" (BRP) as it moves to Amber (see paragraphs 35-39 on BRP). You could also signal that you are considering the need for further support if parts of the country then move back to Red.

Resurgence support Payment and Business Emergence Payment

- 10. A further payment of the RSP under the August RSP (RSPAUG21) scheme is to open for applications on 29 October, with a further payment being prepared for 19 November. A further payment is possible in December.
- 11. You previously indicated support for a one-off payment of the RSPAUG21 issued around the implementation of the new RAG public health framework and the application of Red settings. We refer to this as the "Business Emergence Payment" (BE Payment).² You also indicated support to increase the payment rate to a \$2,000 base payment plus \$500 per FTE for a single payment.
- 12. The decision on whether the revenue drop threshold should be increased to 40% or remain at 30% remains outstanding – you have the option to take this decision through the Joint Report being received in parallel [T2021/2608 refers], or take the decision to Cabinet through your Oral item on 18 October.
- 13. The increased payment rate, and higher revenue threshold (subject to Cabinet decision, and discussed in the Joint Report) is intended to provide increased support to industries and regions most impacted to date, who are likely to experience ongoing reductions in activity under Red settings and benefit less from pent-up demand. A

¹ LSS costs in the new health framework are likely to be higher than to-date, driven by higher numbers of baseline community infection and possible use of LSS in case of local lockdowns. Our advice will include options to limit fiscal costs.

² This was referred to in previous advice as the "RSP exit payment".

higher (40%) revenue drop threshold would mean some firms previously receiving support at the 30% threshold will no longer be eligible for support.

Timing of a Business Emergence Payment

14. Uncertainty around the timing of the new RAG public health framework means there are different possibilities for the timing of the proposed BE Payment.
15. Continuing with the pattern of three-week intervals between RSP payments results in payments being made on 19 November and 10 December. Either of these payments could be the BE Payment, depending on the timing for implementation of the new public health framework.
 - a If the new framework is implemented before 19 November, the payment on this date is proposed to be the BE Payment. There would be no 10 December payment in this case.
 - b If the implementation of the new framework takes place nearer 10 December, the payment on 10 December is proposed to be the BE Payment. In this case the 19 November payment would be issued under current parameter settings.
16. There is flexibility to change the dates of these payments in order to better coincide with the implementation of the new public health framework, provided there is sufficient lead-in time for IR to operationalise the required changes, and for an Order in Council to reflect the date for the opening of applications.
17. The fiscal cost of the BE Payment depends on the choice of revenue drop threshold. With a 40% revenue drop, the cost is estimated at \$30 – \$60 million. With a 30% revenue drop, the cost is estimated at \$110 – \$170 million.
18. Design details and other amendments to the RSPAUG21 scheme are addressed in joint parallel advice with IR [T2021/2608 refers].
19. Separately, there may also be options to use a final WSS payment as a ‘transitional’ payment to help regions moving into RAG settings from Alert Level 3+ [see paragraph 48 for more detail].

Ongoing near-term support for individuals

20. In addition to ongoing business support, agencies are continuing to provide support for low income households facing hardship as a result of alert level restrictions such as:
 - a Cabinet has agreed to temporarily increase income limits applying to hardship assistance for four months from 1 November 2021 to 28 February 2022 to broaden the eligibility for hardship assistance [CVD-21-MIN-0118 refers].
 - b MSD is continuing to fund scaled up community programmes to support low income households that need additional support for food and essential items.

Business support under the new RAG framework – steady state

21. Officials are continuing to explore what business support may be appropriate under the new RAG framework. This work will continue to develop as more detail on future public health restrictions becomes known. Officials will provide you with further advice next week.
22. Previously, we have advised that over the long-term, support for businesses could be more loan-based rather than grant-based. This would signal to firms that support over the long-term will be provided to firms with a future revenue stream to repay loans.

23. [34]

24. Separately, if desired, we can provide you with a further update on short-term business credit conditions and whether there is a need for any government intervention in this area, in addition to what is already provided by banks and other lenders.⁴
- a As noted in previous advice [T2021/2529 refers], banks and other lenders already provide various forms of support such as overdraft facilities, which there is not a lot of demand for at present.
 - b This update can incorporate findings from the Reserve Bank's upcoming credit conditions survey, which will provide data on the availability of credit and willingness of businesses to use it.
25. We would like to know if you would like work to progress on the two areas discussed above.
26. As requested, the remainder of this section provides initial advice on:
- a what the RSP could look like under the new RAG framework the RSPAUG21 (termed RAG-RSP), and
 - b design options for a new "Business Resumption Payment".

Resurgence Support Payment under the RAG framework

27. If enacted, officials envisage the RSP under the RAG framework (RAG-RSP) should be a stand-alone, one-off payment at Red level settings. The RAG-RSP could look similar to the originally conceived RSP [CAB-20-MIN-0531 refers].
28. At this stage, we see the traditional RSP eligibility criteria and payment settings as being appropriate for the RAG-RSP in a Red setting.
29. We are exploring whether the RAG-RSP can be targeted to businesses using COVID Vaccination Certificates (CVC), so that those who are most compliant receive government support.

³ Richard Meade is a principal economist at Cognitus Economic Insight.

⁴ As agreed, we have not progressed work on changes to the Small Business Cashflow Loan Scheme.
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30. On top of this RAG-RSP, we can also see the potential for extra support for an area which remains in Red for a sustained period. Officials will provide advice on two options on how this could operate:
 - a Repeating the RAG-RSP as the circumstances require on an ad-hoc basis; or
 - b Having a different payment mechanism that would be triggered in a more automated way, perhaps with different settings and a different name. This would provide clarity that the RAG-RSP is a one-off payment, and that this payment is different.
31. To estimate the potential fiscal cost (and uptake) of the RAG-RSP, more detail on what public health restrictions will be in place under Red are needed to determine what the potential economic impact may be.
32. The total cost of any RSP-RAG payment depends on the severity of the impacts of the public health restrictions on eligible businesses. Ahead of decisions confirming the restrictions in place at the time of payment, there will be considerable uncertainty around the cost of any further payments.
33. As a high-level indication of what the cost may be, the estimates below reflect our current understanding of the likely nature of restrictions under the RAG framework.⁵

Table 1: Estimated fiscal cost of RSP payments under RAG framework

| | Status quo (30% revenue drop) | More targeted (40% revenue drop) |
|--|-------------------------------|----------------------------------|
| Estimated fiscal cost of RAG-RSP (\$ million) | 80 - 140 | 25 - 50 |

34. It should be noted that advice on parameter settings for the proposed RAG-RSP is forthcoming, and so these costing ranges reflect the standard payment RSP rates used to date.

Business Resumption Payment⁶

35. We understand you consider a Business Resumption Payment (BRP) should be designed to help businesses restart activity following a sustained period of reduced trading. This would complement the RAG-RSP.
36. We will provide you with advice on how the BRP could operate under as either a:
 - a one-time-only payment that is provided when New Zealand drops to Amber or Green following the introduction of the RAG framework; or
 - b payment that could be redeployed any time part of the country has been in a prolonged period in Red, and subsequently moves back to Amber or Green.⁷
37. We are currently exploring whether the payment could be tiered, with businesses most affected by public health restrictions eligible for more support than less affected businesses.

⁵ The range of these estimates reflects the uncertainty around the severity of restrictions under the RAG framework. The lower estimate is reflective of an Alert Level equivalent between 1 and 2 (our proxy to Amber settings) being in place in regions outside of Auckland, while an Alert Level equivalent between 2 and 3 (our proxy to Red settings) in place in Auckland. The upper estimates reflect a Red (Alert Level between 2 and 3) nationwide scenario. In both, there is a greater impact assumed for the hospitality and events industries than others.

⁶ In previous advice we have referred to the idea of a "Kickstart" payment. This is a KiwiSaver term, so could cause confusion. We therefore recommend a different name and propose the name "Business Resumption Payment".

⁷ Our initial view is a sustained period between 2-4 weeks at Red could warrant a BRP. This is based on the proposed RAG RSP being a one-off payment, which may mean an area could be in Red from some time so could need a "jumpstart".

38. We are also exploring whether the BRP could be targeted at businesses that have implemented CVCs so that the businesses that are compliant are the ones that receive Government support.
39. We currently assume that IR would administer this payment and that it could be delivered using the infrastructure that enables the RSP. Legislative changes would be required to authorise IR to make this payment.

Phasing of support: risks and scenarios

40. The public health trajectory remains highly uncertain and the role of economic support should be considered across the range of possible scenarios.⁸
41. Annex 2 provides an indicative overview of what support would be active over the next four months based on the currently proposed settings. As an example, Annex 2 highlights what the landscape of support could look like if, following the introduction of the new RAG framework, another escalation to Red occurs.

If restrictions beyond Red are required

42. If Red settings were insufficient and restrictions more similar to Alert Level 3 and 4 were needed (or if Red was implemented for a very long period), further options could be considered.
43. This could include rolling out the RSP on a more regular schedule (similar to the 3-week setting used during this outbreak), as well as reactivating the WSS should wider-scale economic support be needed.
44. We note that further work is needed to consider what the triggers for reintroducing these schemes would be.

If changes to public health frameworks are implemented early or late

45. We noted earlier that the RSP and BE Payments could be flexibly implemented around any implementation of the new RAG framework [Paragraphs 14-19]. Advice next week will consider the implementation of the BRP.
46. The WSS will remain available as long as Alert Level 3+ is in place anywhere in the country. The August 2021 WSS currently has Cabinet approval until 11 November, which is when payment six would close.⁹
47. If the RAG framework is implemented during a WSS payment period, our initial view is that it is appropriate to apply principles that were previously used for when regions moved out of Alert Level 3 or 4 (AL3+) during a WSS payment period.¹⁰

⁸ More analysis is needed to evaluate what levels of support are needed under any given setting. We will be able to do this as more becomes known about public health restrictions under the RAG framework.

⁹ The next six-week review (due 8 November) will provide an opportunity to consider whether the scheme should be continued, whether settings remain appropriate in the changing public health context, and seek agreement from Cabinet to further funding.

¹⁰ Cabinet agreed that, if a region moves from Alert Level 3 or 4 to Alert Level 2, or from Alert Level 2 to Alert Level 3 or 4 during a revenue test period, businesses in that region will be allowed to meet the revenue decline test by attributing their revenue decline to a combination of Alert Level 4, 3, and 2 effects, but not to Alert Level 2 effects alone [CAB-21-MIN-0392 refers].

48. That is, businesses entirely in the region that has moved from AL3+ to the RAG framework can attribute their 40% revenue decline to a combination of AL3+ and the RAG framework effects, but not the RAG framework restrictions alone. In effect, this means businesses in Auckland would be able to calculate their revenue decline across the two-week revenue test period for the final WSS payment as though AL3 had continued uninterrupted – any eligible business with a 40% revenue decline during that time could receive the payment.
- a Such an approach to the final WSS payment could serve as a ‘transitional’ payment to support regions moving into RAG settings from AL3+, as it is a more generous interpretation of the WSS settings (compared with only allowing businesses to take into account AL3+ effects in calculating their 40% revenue decline, which is the status quo).
 - b We note the Ministry of Social Development (MSD) has not been consulted on this and operational matters would need to be considered further. We note also that this approach would require Cabinet approval as it is a change to Cabinet-agreed WSS settings.

Next steps

49. We seek an opportunity to discuss this advice with you at the WAM on Monday 18 October 2021.
50. We would then welcome any further comments you may have following your discussion with Cabinet on Monday 18 which could support us in refining the package.
51. We understand that announcement of the new RAG framework will still occur on Thursday 21 October. However, we understand that a Cabinet paper which works through the framework in greater detail will now be lodged and considered by Cabinet some time in November.
- a The Treasury will provide you with draft material to insert into this Cabinet paper which sets out the future of economic support in advice next week (22 October).
52. We will also provide further advice next week on the RAG-RSP and the BRP. Separate advice will also be provided on the LSS and STAP. We are seeking to discuss the LSS and STAP advice with you at the Finance Priorities meeting on Thursday 21 October.

Annex 1: Suggested talking points for high-level overview of economic supports package for Cabinet on 18 October 2021

Purpose of this oral item

- The existing package of economic support available to individuals and businesses is largely based on the Alert Level framework.
- With the shift away from the Alert Level framework to the new Red Amber Green (or RAG) framework, it is necessary to review what package of measures will be available for individuals and businesses, and when. This is particularly important for the business community, to provide them with confidence and certainty about what support will be available under the new RAG framework.
- I would like to provide an overview of the proposed direction of COVID support over the long-term under the new public health settings. I will return to Cabinet with final decisions in early November.

Proposed direction for COVID economic support

- As vaccination rates increase, we will be able to control the impacts of COVID using less restrictive public health settings. Economic measures will continue to play an important role in supporting good public health outcomes, but there will be a reduced need for broad-based economic support such as the Wage Subsidy Scheme and the existing Resurgence Support Payment (RSP).
- Under the RAG framework, I therefore propose that economic support going forward shift from its current broad-based approach towards a stronger focus on targeted and individualised support.
- I have asked officials to continue work on what the future package of measures may look like. At this stage, I am considering the following settings:
 - **For individuals**, support would continue through the existing Leave Support Scheme and Short-term Absence Payment available at all settings. These schemes remain important to ensure individuals are enabled to do the right thing during self-isolation or while waiting for test results. I am expecting advice from the Treasury on what changes are required, if any, to ensure they remain appropriate for the new RAG public health framework.
 - **For businesses**, I am proposing a one-off grant based on the RSP as we move to Red to help firms most affected by the ongoing restrictions. I have also asked officials for advice on the potential role of a new, one-off “Business Resumption” payment, which would be intended to help businesses restart activity after a sustained period at Red, and as they transition to Amber settings.
 - I have also asked officials for advice on longer-term business support options, including loan-based support instead of grants.
 - The Wage Subsidy Scheme would no longer be available under this new public health framework but would remain a potential tool in the event that stronger public health restrictions were ever needed.

Transitional support over the next few months

- Until we move to the new public health framework, the existing Wage Subsidy Scheme will remain in place while we remain at Alert Levels 3 and above (subject to six-weekly Cabinet reviews of its settings and availability). Further payments of the Resurgence Support Payment are also possible.
- I have also asked officials to consider what is required to support the transition from the existing economic supports available under the Alert Level framework to the RAG framework.
- At this stage, I am proposing to provide businesses with a one-off “Business Emergence Payment” that would be available once we move to the new framework. This would aim to give businesses some support with the transition to the new framework. This would be based off the RSP but be increased to a \$2,000 base payment plus \$500 per FTE.
 - I propose that the revenue drop threshold be [increased to 40%] / [remain at 30%].
 - The increased payment rate, [and higher revenue threshold] (*subject to Cabinet decision, discussed in the Joint Report T2021/2608*) is to provide relatively more support towards industries and regions most impacted to date, who are likely to experience ongoing reductions in activity under Red settings and benefit less from pent-up demand.
- I am also considering whether there may be a role for a “Business Resumption Payment” as we move out of Red into Amber settings in this transitional period.

Next steps

- The public health situation continues to evolve, and I will of course continue to review our approach to economic support to ensure they remain appropriate.
- I intend to report back to Cabinet with further detail on the future package of economic support in the coming weeks. I welcome your thoughts on this approach and welcome any indication of your interest in this work moving forward.

Annex 2: Indicative overview of economic support available over the next four months

This shows what support would be available under a scenario where we start in the new RAG framework at Red, and then see a subsequent resurgence to Red before reaching a steady-state in 2022. Blue cells denote when each measure would be activated, based on the currently proposed settings.

| Indicative scenario: support available in the event of a reescalation to Red [Blue denotes when a measure is available] | Oct to mid-Nov | Nov | | Dec | | Jan | Jan onwards |
|--|----------------------------|-----------------------------|-----|---|---------------------------------|---|---|
| | AL framework | Transition to New Framework | | | | | New Framework |
| | AL3 AKL AL2 Nationwide | Red | Red | Red | Amber | Amber | Green |
| Wage Subsidy | #5 (15 Oct) #6 (29 Oct) | | | | | | |
| Resurgence Support Payment [3-week settings] | 29 Oct | | | | | | |
| Business Emergence Payment | | 19 Nov | | | | | |
| RAG-RSP [One-off per Red escalation] | | | | | | | |
| Business Resumption Payment [One-off when deescalate to Amber] | | | | Announce scheme being considered and designed | Payment activated due to Amber* | *[Implementation constraints may mean payment made later] | *[Implementation constraints may mean payment made later] |
| LSS and STAP | | | | | | | Changes to individualisation/ incentives |
| SBCS | | | | | | | |
| Event sector underwrite (TBC) | | | | | | | |