

Help with Paying Your Rent

Following the latest Government guidelines, I am writing to all residents to give an update on changes to welfare benefits due to the covid-19 (Coronavirus) pandemic and how this will assist you in continuing to make your rent payments. Government guidelines are always changing so please remember that information contained within this letter may also be subject to change. We recommend you check www.gov.uk/coronavirus for the most up to date information.

You may find that the Coronavirus has an impact upon you, resulting in you having difficulty paying your rent due to your income reducing or stopping, or because of your household's inability to work. Unfortunately, we are unable to offer rent payment holidays, instead, there are measures put in place by the Government to assist you with paying your rent.

Any tenant who is unable to meet their rent payments as normal is encouraged to first consider if you are eligible for Universal Credit. Please visit www.gov.uk/universal-credit/how-to-claim for further information. There is also a Universal Credit Helpline that you can call. **Tel 0800 328 5644.**

You can also use this benefits calculator to assess any other benefits you may be eligible for such as **Council Tax Reduction benefit**, Contribution Based **Employment and Support Allowance (ESA)**. <http://policyinpractice.co.uk/benefit-budgeting-calculator/>

Some residents may fall ill and be unable to work, alternatively you may be following guidance from the NHS and be self-isolating as you are at greater risk than others. The same rules still apply as above in relation to rent payments, but if you have been working, you are potentially eligible to claim **Contribution based ESA** in **addition** to a Universal Credit claim, but you will need to claim this separately.

If you are employed but temporarily told you cannot work, you are known as **'Furloughed' workers**. This means that you are unable to work at present because your employer cannot pay you, but you have not been made redundant. The Government has introduced measures to assist employers to retain these employees and prevent redundancies. However, the payments to employers are unlikely to be made until end of May/June according to the latest Government estimations. If your employer is unable to pay you whilst they wait for Government support, you need to make a claim for Universal Credit. You may be eligible for Universal Credit if your income is reduced in any way.

The **Self Employed** have recently been given an update; their financial support comes in several forms. The main two being, a grant if you have a business premises that qualifies for Business Rates Relief and a payment of 80% of the businesses profits. The Grant is administered by your local council and if eligible you should be contacted over the coming weeks by them. The payments to self-employed workers based on business profits have several eligibility criteria's to meet in order to be accepted, see here for more information: www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme.

If you are unable to get on line to access any of the above information yourself, please telephone our office and either Sarah, Tracy or Ashley will be able to answer your questions relating to the new measures in place that will assist you in paying your rent.

The Government has also announced measures to protect the homes of those affected by the Coronavirus if they fall into rent arrears by preventing evictions for 3 months. We will always look after our tenants and give you every opportunity if you are struggling with paying rent. We can offer you individual advice and support if you contact us to discuss your situation. Please call us on 01380 850916 or email us on info@whitehorsehousing.co.uk to discuss further or notify us of a change. If you have existing arrears and have problems in maintaining an arrangement to pay, please ensure you contact us as soon as possible. Historical arrears are not necessarily part of the Government's coverage of 3 months protection against eviction. However, we always make Court proceedings an absolute last resort. We will work with our tenants to find solutions and give you guidance on the Government benefits on offer to ensure you can pay your rent.

To summarise, we are unable to offer rent holidays or rent-free periods to any tenants. We are willing to set up repayment plans and work on a case by case basis for tenants affected by the Coronavirus' financial impact. We can also give support and guidance on claiming benefits in order to help you keep paying your rent as normal.

We will be updating our Facebook page with more information over the coming weeks, please 'like' our page to keep up to date with any information.

<https://www.facebook.com/WhiteHorseHousing/>

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