



# Rent & benefits

## Covid-19 information leaflet Updated 16th October 2020

We know these are difficult times and you may be worried about paying your rent. We want to be clear that **no renter who has lost income due to coronavirus will be forced out of their home**. We will work with you to find a solution if you are having difficulties.

### My income has reduced

**If your income has reduced due to Coronavirus, please contact us as soon as possible.**

- We will be as flexible as possible and can give you extra time if you are struggling to pay rent or service charges as a result of Coronavirus
- Please don't just stop paying rent or other bills – talk to us if you are worried, we're here to help

If your income has not reduced as a result of Coronavirus, you need to carry on paying any rent and arrears as you normally do

**Our Rent Income Officers are still available to speak to and can take rent payments:**

- ☎ Chris Little      01689 889708 **Mon-Thurs 9am-5pm**
- ☎ Jan Lewis        01689 889719 **Mon-Fri 8.30am-4.30pm**
- ☎ Paul Alderson    01689 889707 **Tues-Thurs 9am-5pm**

**These numbers will be staffed subject to availability**

### Common questions

#### What if I can't pay my rent?

If you are struggling to pay your rent or service charges you must contact us straight away. We will support you to claim benefit and/or make more flexible arrangements with you, but we can only do this if you talk to us.

#### Discretionary Housing Payment, can I apply?

If you are already in receipt of either Housing Benefit or Universal Credit housing costs element and are struggling to pay your rent, you can apply to your local Council for a discretionary housing payment (DHP). These are payments that the Council can use to top up a shortfall between the rent you need to pay and the benefit you receive towards your rent.

#### I'm self-isolating / I've lost my job / I'm on low pay / I'm on no pay / I'm on statutory sick pay

Contact us straight away if you are going to struggle to pay your rent or service charges and we can discuss a way forward.

#### I'm already in high arrears and about to be evicted, what happens now?

We will not carry out any evictions until further notice.

#### Mortgage companies are giving a mortgage holiday, why aren't you doing the same with rent?

Mortgages will still need to be paid in full. The flexibility is just to allow a period when payments are suspended. The debt hasn't gone away – it's just been put back. It's the same with rent payments. We can make flexible payment arrangements on an individual basis. We are a Social Housing provider and we rely on rent income to provide essential services, like repairs and support for our elderly and vulnerable residents."



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## Your finances and the coronavirus

A useful website with lots of information about current help available is the Money Savings Expert here:

<https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/>

## Job retention scheme

There have been changes made to the furlough scheme. More details can be found here:

<https://www.gov.uk/government/publications/changes-to-the-coronavirus-job-retention-scheme/changes-to-the-coronavirus-job-retention-scheme>

## If you're in work and not claiming benefits

If the virus stops you working and you qualify for Statutory Sick Pay, you will get £95.85 a week in Statutory Sick Pay (SSP) from your employer. You can find more information here:

<https://www.gov.uk/statutory-sick-pay>

## If you don't qualify

If you don't qualify, or can't work because of a risk to public health, you can apply for Universal Credit or the new-style Employment and Support Allowance. Ask your employer for an SSP1 form to support your application.



<https://www.gov.uk/universal-credit>

**DWP** Department for Work and Pensions

<https://www.gov.uk/employment-support-allowance/how-to-claim>

## If you need to claim benefit

Don't delay making a benefit claim, even if you think you may be affected by the coronavirus. If you are affected by the virus, you can apply for Universal Credit and get a month's advance upfront, without going to the Jobcentre. The usual seven-day waiting time for Employment Support Allowance won't apply either.

If you are claiming because you have been hit by the coronavirus and are eligible for sick pay, you can apply for Universal Credit or Employment Support Allowance without a fit note. If you have worked within the last two to three years and have paid and/or been credited with enough National Insurance contributions, you may be able to claim New Style Jobseeker's Allowance (JSA). You can claim this on its own or as well as Universal Credit. Your savings and capital (or your partner's savings, capital and income) are not counted when claiming New Style JSA.

## If you normally claim benefits

All Jobcentre appointments and DWP health assessments are being conducted by telephone. You should not go to a Jobcentre Plus unless asked to do so for an exceptional purpose.

You will still get your payments. The standard allowance for Universal Credit and Working Tax Credits has risen from 6 April to pay an extra £20 per week.


## If you are self-employed



HM Revenue  
& Customs

Those who are self-employed can find out more about what help is available here:

<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

 HMRC new helpline **0800 024 1222** 8am to 4pm Monday to Friday

## Citizens advice

Help to Claim (H2C) is a national service offered by Citizens Advice Bureau and they are able to help register a claim on the day, preventing any unnecessary delays. Advisers are available 8am to 6pm Monday to Friday.

 Free service number is 0800 144 8 444

<https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/help-to-claim/>

## Keeping in contact

Our office is closed, but we are still working and providing essential services. You can keep in contact with us by phone, email or online via our social media pages.


	Keniston <b>urgent</b> repairs	01689 889702
	Keniston <b>routine</b> repairs	01689 889704 (9am-12.30pm)
	Diane Thompson & Sharon Hobbs (Housing Officers)	01689 889706
	Andrea Spittle & Susan Rimmer (Housing Officers)	01689 889705
	Jonathan Card Chief Executive	jonathancard@kenistonha.co.uk
	Sue McDonnell Operations Director	suemcdonnell@kenistonha.co.uk

**These numbers will be staffed Mon-Fri 9am-5pm subject to staff availability**

**To pay your rent, you can also contact Allpay directly or you can pay online or via the app on a smartphone:-**



 0844 557 8321 @ allpayments.net

 0844 225 5729 @ allpay.net/app

We have published other information leaflets that may be useful to you. These are available to view on our website and will be updated as and when we receive new information.

<https://www.kenistonha.co.uk/about-us/our-policies/information-leaflets/>

**If you require anything else please e-mail [enquiries@kenistonha.co.uk](mailto:enquiries@kenistonha.co.uk)**

You can find us through a variety of ways online. Please visit our website [www.kenistonha.co.uk](http://www.kenistonha.co.uk) where you will find lots of general information and help for residents. You will also find us on social media, just search Keniston Housing.

