

## Coronavirus advice: Rent Q&As

Here are some answers to common questions for anyone whose income has been affected by coronavirus.

### Remember, we are here to help.

Contact us if you are having difficulties paying your rent but please be mindful of the volume of queries staff will be receiving.

If you would like to talk to someone about your rent email [lettings@peterheron.co.uk](mailto:lettings@peterheron.co.uk) and someone will be in touch.

We want to help. So don't struggle alone.

### I have had to self-isolate and can't work. Can I have a payment break from my rent?

Unfortunately, no. You still need to pay your rent but we realise you may need help from benefits to do this.

Things you should do to help:

- Speak to us - we're here to help
- Contact your employer. The government has advised that if companies keep people on "standby" then they will pay up to 80% of their wages.
- You may also need to make a claim to Universal Credit for help to pay your rent for the period that you are away from work.

Currently, there is still the five weeks wait for payment from them. Remember, the amount that they give you includes your rent payment so you will need to pay this to us.

- [Claim Universal Credit](#)

Visit [peterheron.co.uk](http://peterheron.co.uk) or call **0191 510 3323**

20 Fawcett Street, Sunderland SR1 1RH 15 Sea Road, Fulwell, Sunderland SR6 9BS T 0191 510 3323 E [sales@peterheron.co.uk](mailto:sales@peterheron.co.uk)



You can also ask for an advance payment from Universal Credit. Again, this will include an amount for you to pay your rent with which you'll have to pay directly to us.

**Due to coronavirus my hours have been reduced and I am worried about having enough money to pay my rent. What can I do?**

We'd advise that you pay as much as you can for the meantime and you should contact either Housing Benefit or Universal Credit for help paying your rent.

If you are on Housing Benefit then you will need to contact the council to tell them your hours have been cut and they will tell you what to do next.

Call them on: -

- 0191 520 5555 (Sunderland City Council)
- 0191 427 1717 (South Tyneside Council)

If you are on Universal Credit you will need to tell them of the change of circumstances via your online journal.

If you are not currently in receipt of any benefits you will need to make a claim to Universal Credit for help with living expenses and help to pay your rent. Here's the link:

- [Apply for Universal Credit](#)

You can also ask for an advance payment from Universal Credit. This will include an amount for you to pay your rent with which you'll have to pay directly to us.

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## **I receive Tax Credits, but I have been told to self-isolate for 14 days, what can I do?**

There have been no changes made in relation to people already in receipt of Tax Credits. The advice is that you should do a 'better off' calculation on a website such as [www.entitledto.co.uk](http://www.entitledto.co.uk) and see what you would be able to claim.

Things you should do to help:

- Speak to us
- Contact your employer. The government has advised that if companies keep people on "standby" then they will pay up to 80% of their wages
- If you need to claim help with your housing costs you will need to make a fresh claim to Universal Credit.

[Universal Credit: Apply](#)

- If you are on Housing Benefit then you will need to contact the council to tell them you have had a change of circumstances.

Call them on:-

- 0191 520 5555 (Sunderland City Council)
- 0191 427 1717 (South Tyneside Council)

You could also make a claim for Discretionary Housing Payments to help you through this period.

In the meantime, keep paying as much as you can to keep your account clear.

## **I am already in receipt of Housing Benefit, but I have had my hours cut at work due to the coronavirus. What can I do?**

Let Housing Benefit know of your change of circumstances as soon as you have been made aware of this change.

If your Housing Benefit doesn't cover all of your rent then you can make a claim to Discretionary Housing Payments.

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## **I was getting Housing Benefit and now I have been laid off due to the coronavirus, what do I do now?**

Firstly, contact the company you work for and speak to them about the government's latest advice for business.

If, unfortunately, your employee still decides to end your employment, you will need to make a fresh claim to Universal Credit.

- **Universal Credit: Apply**

You can also ask for an advance payment from Universal Credit. This will include an amount for you to pay your rent with which you'll have to pay directly to us.

If your Housing Benefit doesn't cover all of your rent then you can make a claim to Discretionary Housing Payments.

Try to pay as much as you can until your benefits are all sorted out to reduce the level of arrears.

## **I don't want to make a claim to Universal Credit, I am on Tax Credits, can't I just make a claim for Housing Benefit instead?**

Unfortunately, there has been no provision made for you to be able to do this. The advice is that you will need to make a claim to Universal Credit who have put special rules in place to deal with the coronavirus in relation to face-to-face consultations and medical assessments.

You can also ask for an advance payment from Universal Credit. This will include an amount for you to pay your rent with and you'll need to be paying this directly to us.

If your Universal Credit doesn't cover all of your rent then you can make a claim to Discretionary Housing Payments.

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## **I don't have access to the internet and need to make a claim to Universal Credit, what do I do now?**

You will need to make your claim via telephone. We understand that they are exceptionally busy at the moment but it is important that you make your claim as Universal Credit will not backdate your claim.

If you need extra help in claiming then Citizens Advice offer a "Help to Claim Universal Credit" service

The telephone numbers that you need are:-

- Universal Credit claim line: 0800 328 5644
- Citizens Advice Help to claim line: 0800 144 8444

## **I am already on Universal Credit but I am self-isolating, am I risking a sanction for not going for an appointment at the Job Centre?**

If you can't attend a Job Centre appointment because you need to self-isolate, tell the Department for Work and Pensions as soon as possible to avoid being sanctioned.

If you're already claiming Universal Credit and think you may have been affected by coronavirus, contact your work coach as soon as possible using your online journal or via the helpline 0800 328 5644.

## **I am going to be on Statutory Sick Pay but I will have no income for the first 3 days. How does that work?**

Statutory Sick Pay will now be paid from the first day of sickness absence, rather than the fourth day, for people who have COVID-19 or have to self isolate.

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Tried. Trusted. Recommended.



If you need help to pay your rent you will need to make a claim to Universal Credit.

- **Universal Credit: Apply**

If your Universal Credit doesn't cover all of your rent then you can make a claim to Discretionary Housing Payments.

Try to pay as much as you can until your benefits are all sorted out to reduce the level of arrears.

### **I am self employed, don't Universal Credit assume a minimum income for me even though I cannot work at the moment?**

For the duration of the outbreak, the requirements of the minimum income floor in Universal Credit will be temporarily relaxed for those directly affected by COVID-19 or self-isolating, ensuring claimants who are self-employed will be compensated for losses in income.

You should make a claim to **Universal Credit** straight away.

If your Universal credit doesn't cover all of your rent then you can make a claim to Discretionary Housing Payments.

Try to pay as much as you can until your benefits are all sorted out to reduce the level of arrears.

### **The government has said that you can't evict people if they don't pay their rent, so can I just not pay my rent then?**

We strongly advise against this. You are correct that the government has said that we cannot evict anyone in relation to arrears caused by the coronavirus for the next three months. However, once this crisis is over those arrears will still be outstanding and you will still need to pay them back.

The more arrears you build up now, the more you will have to pay back later. We are happy to work with you to arrange a payment agreement to allow you to repay your debt to us.

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## **I have heard that there will be a rent ban for 3 months, when will this start?**

There has been no rent ban announced.

People who have a mortgage can apply for a three month payment holiday. However, for people who rent, there is no such thing in place.

However, the government has introduced additional support which means that you may now be entitled to claim for your rent to be 'paid'. Please visit [www.entitledto.co.uk](http://www.entitledto.co.uk) to check if you are eligible for help with paying your rent.

Peter Heron continues to monitor and be guided by government advice.

We want to reassure you that we will do everything we can to support you during these uncertain times. Keeping us updated is important - this way we can advise you of the benefits that you may be entitled and arrangements that we can put in place.

## **I'm already under a payment agreement or court order for my rent. What do I do?**

If your income has not been affected by the measures put in place, you will need to carry on paying as you normally do.

If your income has been affected and you are now unable to meet these payments, please contact our office by:

- Emailing [lettings@peterheron.co.uk](mailto:lettings@peterheron.co.uk)
- Calling 0191 510 3323 to discuss your account.

We will assess your current agreement and speak with your Landlord.

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## I usually pay my rent at the office and I can't get there now. What should I do?

Ways to pay your rent during the outbreak:

- Pay by bank transfer using online or telephone banking. Make sure you quote your tenancy reference so we can allocate the payment to your rent account.

Our bank details are as follows:

Account Number: 36197468  
Sort Code: 30-98-34

*Published 31/03/2020 as guidance only – please seek independent advice should you require it.*

