

We're here to help if you have rent payment difficulties

If your income is affected because you or someone in your household is...

UNABLE TO WORK

either due to illness, self-isolation, schools closing, been laid off or made redundant



SELF-EMPLOYED

and work is running out



Get in touch with your Housing Executive who can provide you with advice, support and assistance, **call 217100**.

If your rent is paid in full through Housing Benefit then nothing will change, if you are in receipt of Universal Credit then your housing costs will not change and your rent will still need to be paid.

For further advice please scroll down to read our FAQs

Frequently asked questions

Coronavirus C-19 – Finance FAQs

As COVID-19 continues to spread you may worry about what may happen if you have to take time off work, have less money coming in or can't do things in your usual way.

Below are some frequently asked questions around finance which you may find useful.

For government information around Coronavirus – COVID-19 visit: www.gov.uk/coronavirus

For money and benefits advice contact our Money Matters team on 01952 217234 or email money.matters@wrekin.com

You can also contact our debt advice service, Wrekin Debt Advice for free, impartial, regulated debt advice on 01952 217251 or email debtadvice@wrekin.com

If a change in income is affecting you:

Speak to your bank, lender or credit provider. Most creditors are willing to be flexible and supportive to anyone who is affected by coronavirus, to try and prevent them falling into further debt. It's important that you don't leave it too late to contact your creditors.

Prioritise your payments. Think carefully about which debts you should pay first. A number of banks have already said that they will defer mortgage re-payments and loan repayments for two or three months for anyone impacted by the virus. However, it may be that your creditor isn't able to help you enough to prevent you from experiencing debt problems.

Ask for help as soon as possible. Using a budget sheet will put you in control of your household spending. We recommend using the below tool as you can create an account with The Money & Pensions Service and refer back to it should there be any changes to your finances. [Budget planner](#)

How can I pay my rent if I can't get out?

Direct Debit – You can set up a weekly or monthly Direct Debit so that payments will go out from your bank account. You can choose which day the money comes out. Please telephone your local office to arrange this.

Customer Portal - You can pay via the customer portal. Call 01952 217000 to register to use this. Once set up visit www.wrekin.com and click the 'make a payment button'. Log in using the long number on your Easy Pay rent card. You can also use the allpay app on a smartphone. The portal gives you access to your rent account / statement 24 hours a day via your computer, tablet or smartphone.

By phone - Call 01952 217111. If you have an allpay Easy Pay rent card you can also use our automated service. Lines are open seven days a week, 8am to 8pm.

By standing order or via online banking - You can set up a standing order or pay via your online banking. Use sort code 20-86-86 and account number 10748366 for tenants or 60708062 for leaseholders. Please make sure you provide your account name and tenancy reference number.

I am unable to meet my rent payment. What can I do?

If you are a Wrekin Housing Group tenant - We realise that the issues around coronavirus may cause some people difficulties in paying the rent. Speak to your Housing Executive or phone 01952 217100 to let us know. You then need to get advice to see if you are entitled to any benefits and this should be done promptly. Our Money Matters Team can help with this.

We are sympathetic to your situation and understand the impact of Coronavirus. We also recognise the financial pressures that this can place on people and their ability to pay rent. We will listen to your situation and talk through your options. We have a Money Matters Team and a debt advisor that can assist you with any immediate pressures that you may be receiving. Your rent will continue to be charged and we will expect this to be paid, however we will be flexible and discuss with you how any missed payments can be spread over future payments.

If you are not a Wrekin Housing Group tenant - You need to speak with your landlord and let them know. You then need to get advice to see if you are entitled to any benefits and this should be done promptly.

I am worried about my mortgage. What can I do?

Many mortgage providers are now offering payment holidays. Martin Lewis from Money Saving Expert has produced a table giving information on how to apply – Please see table titled: [How are lenders helping mortgage customers?](#) **Please note:** You will still be charged interest however this will be added to the total cost of the mortgage and you won't have to pay it back immediately.

I have no money for my utility bills

Gas and electricity Call your utility provider to see what they can do to help or call your local authority to see if they can help with crisis assistance.

If you have no credit left on your meters – You should be able to arrange a top up over the phone with your utility provider or make a payment online via an app or online. Alternatively you could ask someone you trust to make the payment for you.

If you have no credit left on your meters and don't have any money to top up – If it is a short term issue and you are waiting to get paid speak with your utility provider as they may be able to make an emergency payment that you will pay back. If you think that your situation will last longer contact your local authority and ask to speak with the local support and prevention fund team. They may be able to help with a top up.

If you pay by Direct Debit – You may be able to reduce or pause your energy bills or reassess your energy arrears. This will depend on your situation and you will need to contact your provider to discuss your options. Most energy companies are supporting people due to the COVID-19 outbreak and allowing customers to reduce their Direct Debits more than normal.

Please note: If you have an online account you may be able to reduce your payments online. If you reduce your payments they will be reassessed at a later date and your payments will then increase.

Water

All water providers will offer a scheme called WaterSure. To apply for the scheme, you must be on benefits and need to use a lot of water either for medical reasons or because your household has a number of school-age children. You also need to be on a water meter or be waiting to have one installed. For more information please see this [flowchart](#). If you are accepted onto the scheme your bills will be capped at around £360.00 per year.

Alternatively, if you are really struggling they will also have a Social Tariff. For example Severn Trent Water's scheme is called The Big Difference Scheme, you can apply online at www.bigdiff.co.uk or call them on 0800 917 6901. You could be eligible for a discount of between 10% - 90% off the average household bill.

I'm worried about paying my Council Tax

Many local authorities were offering to suspend payments for two months. If you haven't completed this it may still be possible to spread your repayments over the rest of the financial year. If your household is on a low income, you may be eligible for Council Tax Support

You will need to contact your local authority directly to find out about schemes local to you <https://www.gov.uk/find-local-council>

If you are behind with your Council Tax and have received a court summons?

There is no need to go to court, as long as you contact your local authority straight away. Explain the situation to them and hopefully you'll be able to come to a mutual agreement.

If you are currently paying Council Tax back via a Bailiff Agency?

It is important that you don't break this arrangement. If your circumstances have changed since your agreement was put in place and your payments are no longer affordable, you need to contact the bailiff agency. You can then come to a new arrangement that is affordable. This could be a temporary change until things are back to normal.

Credit Cards and loans

Many credit card and loan providers are now offering payment holidays. Most applications need to be made online. If you are unable to do this you will need to contact your provider by telephone so that they can help you.

If you have used a credit card cash advance during the COVID-19 pandemic to top up your income and pay bills contact your card provider as many card issuers are refunding credit card cash advance fees.

Martin Lewis from Money Saving Expert has produced a table giving information on how to apply - Please see the tables:

[How are lenders helping credit card customers?](#)

[How are lenders helping loan customers?](#)

Car Finance

Nine out of ten people now pay for vehicles on Personal Contract Purchase (PCP) agreements. If you're going to struggle to meet your repayments because of coronavirus, talk to the car finance company as soon as you can. They may offer to extend the contract which would lower your monthly payments or come to another arrangement to help you out.

The temporary payment freeze introduced by the Financial Conduct Authority (FCA), does not cover car finance specific loan arrangements like PCP or hire purchase. However, if you bought a car using a personal loan, then you may be able to arrange a three month payment freeze.

I have an arrangement in place that is subject to a court order and I'm unable to pay the requested amount?

If you have some money and can afford to pay the debt off in instalments, you need to fill in court form N245 to apply. This is called an application for an Instalment Order. If you can't afford to pay anything at all, you should apply to get the order changed using court form N244. These can be obtained from: <https://www.gov.uk/county-court-judgments-ccj-for-debt/if-you-do-owe-the-money-pay-the-judgment>

Please note: We recommend that you seek debt advice to help complete these forms. You can contact Wrekin Debt Advice for free regulated expert advice on 01952 217251 or email debtadvice@wrekin.com Or ask Citizen's Advice <https://www.citizensadvice.org.uk/>

I am not getting my usual wages because I am off sick or self-isolating. Can I get any help?

We understand that many people will be unfamiliar with the benefit system, and appreciate that everyone's circumstances are different. We urge you to make contact with our friendly Money Matters team on 01952 217234 or money.matters@wrekin.com who can offer expert advice and guidance.

If you are receiving Statutory Sick Pay (SSP) - SSP is available if you are diagnosed with COVID-19 or you're unable to work because you're self-isolating. SSP is now payable from day one instead of day four for affected individuals. You may also be entitled to help from Universal Credit if your household is still on a low income.

If you are not receiving Statutory Sick Pay (SSP) – If you are not eligible for SSP, (this may be because you are below the lower earnings limit of £120) you can more easily make a claim for Universal Credit or Contributory Employment and Support Allowance.

Universal Credit – you will be able to make a claim and access advance payments upfront without having to attend a job centre. For more information, visit '[Understanding Universal Credit](#)

Contributory Employment and Support Allowance – will be payable, at a rate up to £74.35 a week if you are over 25, for eligible people affected by COVID-19 or self-isolating this will be paid from day one of sickness.

What can I do if I can't afford food or basic needs?

Your local food bank can help. To find your nearest, contact your local authority.

Telford & Wrekin call 01952 380 400 or 01952 459 258

Shropshire call 0345 678 9078

Staffordshire call 07599 124886

Stafford visit <https://www.staffordbc.gov.uk/local-food-banks-information-and-opening-times>

Or ask Citizen's Advice. <https://www.citizensadvice.org.uk/>

I am due to attend an appointment at the Job Centre but I am self-isolating.

Don't worry. People receiving benefits no longer need to attend jobcentre appointments, and these changes will be in place for 3 months from 19 March 2020. You will continue to receive your benefits as normal.

If you are already claiming Universal Credit and have been affected by coronavirus you can contact your work coach using the online journal if you need advice, or contact our Money Matters team on 01952 217234 or money.matters@wrekin.com.

People applying for Universal Credit, Employment Support Allowance or other benefits should not go to a jobcentre but [apply for them online](#).

I have a Personal Independence Payment (PIP) assessment to attend but have COVID-19 symptoms what should I do?

From the 24 March 2020 reviews and reassessments for all disability benefits have been suspended for three months. This applies to Personal Independence Payment (PIP); Employment and Support Allowance (ESA) and some on Universal Credit (UC), as well as recipients of Industrial Injuries Disablement Benefit. Customers entitled to benefit will continue to receive support. For more information visit [Reviews & Reassessments Suspended](#).

I claim Tax Credits and am worried these will stop if I claim Universal Credit, what should I do?

Tax Credits do not offer you any help with your rent, so if your wages have dropped you may be able to get extra help through [Universal Credit](#). Our Money Matters team can help and guide you through claiming the financial support you are entitled to. Contact the team on 01952 217234 or money.matters@wrekin.com if you need expert advice and guidance.

I claimed Universal Credit in March 2020, and now my rent has changed, what should I do?

You should report any changes to your rent to the DWP using your online UC Journal, this will ensure you continue to get the maximum help you are entitled to. Contact your Housing Executive direct on 01952 217100 if you need information on your current rent charges.

What happens once I have completed my online Universal Credit claim?

A key thing to remember is that they will call you. People making new claims for Universal Credit will no longer need to call the DWP as part of the process.

Instead, the Department for Work and Pensions' (DWP) team will call you if they need to check any of the information provided as part of your claim and this will help free up the phone lines for those who can't get online to claim.

I need to get a sick note but I am self-isolating

If you need to provide evidence that you need to stay at home due to Coronavirus symptom's an Isolation note can be obtained from the NHS online by visiting <https://111.nhs.uk/covid-19/>

If you live with someone that has symptoms, an Isolation note can be obtained online from the NHS <https://www.nhs.uk/conditions/coronavirus-covid-19/>

I have had a new baby, but am unable to register their birth, how can I claim Child Benefit?

Normally, you have to go in person to register a birth before getting child benefit. Currently this has been relaxed - just tell HMRC when applying that you haven't been able to register your baby's birth due to coronavirus. 'Money Saving Expert' has a step by step guide which can help you - [claiming child benefit for new-borns](#).

Or contact our Money Matters team on 01952 217234 or money.matters@wrekin.com if you need any further help or advice.

How will I know if I have been 'furloughed'?

If your employer needs to put you on temporary leave ('furlough') during the COVID-19 pandemic, they should confirm this in writing to you. The written agreement should set out how much you will get paid during their furlough

How much will my furloughed wages be?

Companies and businesses can now start claiming up to 80% of your wages back from the government (up to £2,500 per month). You should expect to be paid up to 80% of your normal pay during the furlough period. Some companies may top up wages to 100%, but they do not have to do this.

Can I claim any help from benefits if I am furloughed?

Yes! However this does depend on your personal and household circumstances (all of the income coming into your home and who lives with you). You may be entitled to help from Universal Credit, which could also include help towards your rent. Your local authority can advise if you are entitled to help towards your Council Tax.

For up to date information on the furlough process, [visit Gov.uk](#) or [Acas](#).

If you have a workplace problem and need advice you can contact the Acas helpline on 0300 123 1100 you don't need to give any personal details.

I am self-employed and my income has reduced. What can I do?

The government have announced a new grant to support those who are self-employed or a member of a partnership. You can find more information on the [gov.uk website here](#) you cannot apply for this scheme yet - HMRC will contact you if you are eligible for the scheme and invite you to apply online.

Please note: If you are still due to submit your 2018/19 tax return, you must do so by 23rd April 2020 to be eligible for help.

In early June, the [Self-Employment Income Support Scheme](#) will pay 3mths of grants worth up to 80% of self-employed profits, capped at £2,500 per month.

DWP have also made changes to the minimum income floor, meaning that more self-employed people will now be eligible to claim [Universal Credit](#) . You can find more information on this at [Turn2us](#).

I have lost my job, been laid off, or have no income as a result of coronavirus but will have to wait for my universal credit payment. How can I cope?

Universal Credit has a system in place to give first time claimants an [advance](#) to help while waiting for a first official payment. This advance is a loan from the government and you will need to pay it back a bit at a time from your future Universal Credit payments, or by other means if you no longer get Universal Credit (for example, from your wages or other benefit you may be getting).

How will school closures affect my finances?

You may have no choice but to take time off work to care for your children, reducing your income but increasing household bills. Your local school or council will be able to offer help if your children normally receive free school meals. If you find yourself unable to afford food to feed your family you can also seek help from a local foodbank.

You may be able to get other help from your council's local welfare assistance scheme. These schemes are available to people on a low income that are facing financial difficulty, some offer small cash loans or grants, food vouchers and items like free used furniture.

My children get free school meals, is there any help available to replace this?

Families on a low income, whose children are eligible for free school meals will be offered vouchers, food or meals to make sure they continue receiving this support, even if they are no longer attending school due to the Coronavirus outbreak.

Contact your child's school or your Local Authority for details of the scheme in your area.

Families who now become eligible for free school meals due to their changing circumstances should apply to their [Local Authority](#).

I provide unpaid care to a friend or family member, what happens if I fall ill?

It's a good idea to put a plan in place in case you have to self-isolate or are ill. You may be able to make cover arrangements with trusted neighbours, friends or family members. Carers UK have some useful information on their website. <https://www.carersuk.org/help-and-advice/health/looking-after-your-health/coronavirus-covid-19>

Community support line

If you are over 70, or under 70 with underlying health conditions and have no friends or family nearby your Local Authority may be able to offer local community support.

Telford & Wrekin - You need to complete this form:

<https://webforms.telford.gov.uk/form/342> You can also call 01952 382030 Monday to Friday 9am to 5pm and Saturday and Sunday 9am to 1pm.

Shropshire - Visit <https://www.shropshire.gov.uk/coronavirus/information-for-the-public/> or call their dedicated coronavirus helpline on 0345 678 9028 between 8am to 6pm weekdays, and 9am to 1pm on Saturday.

Other - Visit <https://www.gov.uk/coronavirus-extremely-vulnerable>

Useful links and contacts

For money and benefits advice: Contact our Money Matters team on 01952 217234 or email money.matters@wrekin.com or visit www.wrekin.com.

You can also use an [online benefit calculator](#) and we would recommend Turn2Us

For debt advice: Contact Wrekin Debt Advice on 01952 217251 or email debtadvice@wrekin.com or visit <https://www.wrekin.com/Pages/Your-Money/debt>

Other free debt advice services: StepChange, National Debt Line or Citizens Advice. You can contact them online or by phone if you are unable to get out.

[For more information about paying rent](#)

[For government information around COVID-19](#)

[For information on Universal Credit](#)

If you struggle to make the claim online, call the Universal Credit helpline on 0800 328 5644

[NGT text relay](#) – if you cannot hear or speak on the phone: 18001 then 0800 328 5644

Textphone: 0800 328 1344

Monday to Friday, 8am to 6pm

[For information from Citizen's advice on benefits.](#)

[Information for carers](#)

[Department for work and pensions](#)

[Information on grants for self-employed people](#)

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