

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

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.

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 have no money for my utilities and can't go out as I'm self-isolating?

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.

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

If you are receiving Statutory Sick Pay (SSP) - SSP will be available for eligible individuals diagnosed with COVID-19 or those who are unable to work because they are self-isolating. SSP will be 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 £118) 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.

Contributory Employment and Support Allowance – will be payable, at a rate of £73.10 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.

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.

You will continue to receive your benefits as normal, but all requirements to attend the jobcentre in person are suspended. These changes will be in place for 3 months from 19 March 2020.

If you are already claiming Universal Credit and have been affected by coronavirus you should contact your work coach using the online journal, or by calling the Universal Credit helpline.

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 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. This is to protect vulnerable people from an unnecessary risk of exposure to coronavirus. Customers entitled to benefit will continue to receive support. For more information visit [Reviews & Reassessments Suspended](#).

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>

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/>

What can I do if I can't make a mortgage or loan repayment?

Speak to your lender; a lot of banks have said they will defer mortgage and loan repayments for up to three months.

I've had a credit card cash advance to top up my income and pay priority bills but the fees are high is there anything I can do?

Speak to your card issuer as some banks are refunding credit card cash advance fees.

My credit card payment is due and I don't have the money to pay it?

Speak to your lender and let them know your situation. Some credit card providers are offering minimum payment assistance and fee suspension.

Can I get help with my Council Tax?

Some Local Authorities are now offering payment holidays, or options to spread Council Tax payments over a longer period of time. You will need to contact your local authority directly to find out about schemes local to you <https://www.gov.uk/find-local-council>

I'm behind with my Council Tax and I've 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.

I've received a letter from a Bailiff to confirm that they will be visiting the property?

Contact them straight away, explain the situation and if required send them a copy of your sick note.

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.

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.

They have also made changes to the minimum income floor, meaning that more self-employed people will 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 as such has stringent rules attached to it. However, the recent budget revealed that some of these rules will be relaxed in light of the coronavirus outbreak.

How will school closures affect my finances?

All schools are now closed to help stop the spread of coronavirus, and it's understandable that many parents are worried about how this will affect their finances.

You may have no choice but to take time off work to care for your children, reducing your income but increasing household bills. Some local authorities are delivering packed lunches for anyone in receipt of free school meals. If you find yourself unable to afford food to feed your family it's possible for a foodbank referral to be made.

In some situations you can apply to your council's local welfare assistance scheme. These schemes are usually available to people on a low income that are facing financial difficulty. Each local authority runs their own scheme with different qualifying criteria. Some offer small cash loans or grants, food vouchers and items like free used furniture.

Community support line

If you are over 70, or under 70 with underlying health conditions and have no friends or family nearby you can request community support.

You'll 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.

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.

Useful links and contacts

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

For debt advice: Contact Wrekin Debt Advice on 01952 217251 or 07816 510 425 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 visit <https://www.wrekin.com/Pages/Your-Money/rent-arrears>

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

For information on Universal Credit visit <https://www.gov.uk/universal-credit/how-to-claim>

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 on benefits visit <https://www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get/>

If you are a carer visit <https://www.carersuk.org/help-and-advice/health/looking-after-your-health/coronavirus-covid-19>

Department for work and pensions visit:

<https://www.gov.uk/government/organisations/department-for-work-pensions>

Information on grants for self-employed people

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

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