

RENT AND MONEY ADVICE (updated 17 April 2020)

We're here to help

Never has having a safe place to call home been more important.

Our homes provide the safe haven where we can help protect our families, ourselves and others from the effects of the Coronavirus (also known as COVID-19). Anyone can get it; anyone can spread it. But by staying at home we can do our bit and help save lives.

We support our tenants and customers in all sorts of crisis situations. And while the current Coronavirus pandemic is unprecedented, we're still here to help.

For many, the current lock down situation has impacted significantly on the ability to work resulting, suddenly, in income being lost or reduced. For our tenants who are affected in this way we can offer help and support to manage rent payments during this difficult time. All we ask is that you talk to us – there is support available and we're here for you.

We can help you claim the benefits you are entitled to, agree affordable payment plans and offer you a range of ways to make payments. As well as telling you about and signposting you to other things that may help you.

Rent payments

We are continuing to charge rent as normal and you need to continue to pay your rent in full where possible. The government has issued guidance to landlords and tenants which can be viewed [here](#).

The government's advice confirms that rent still must be paid and that many people's ability to do so will not be affected by the current pandemic. However, people who are affected should seek help and advice from their landlord immediately. The government has put emergency legislation in place to prevent people, financially affected by the virus, from being taken to court or evicted for the next 3 months. This can be viewed [here](#).

Paying as much as you are able towards your rent is better than paying nothing at all.

For the first time you may need and be entitled to help from benefits to do this. You will, most likely, need to make a claim for [Universal Credit](#) for the period that you are away from or out of work. Universal Credit payments include housing costs which you must use to pay your rent

If you are worried about falling into arrears because you cannot pay your rent in the short term because of the impacts of Coronavirus, it's important that you speak to us as soon as possible. Either failing to engage or not maintaining some form of payment in the short term will only store up problems in the longer term.

Our staff are checking rent accounts daily and are talking to people constantly about the issues being faced by the sudden changes to income Coronavirus has brought. Please ring us on 0344 800 3800 if you have any worries about your rent - we're here to help

What to do next

This may be the first time you've ever needed to claim benefits.

Universal Credit can only be claimed online. Universal Credit supports you if you are on a low income or out of work. It includes a monthly payment to help with your living costs.

If you want to go straight to making a claim for Universal Credit visit gov.uk/universal-credit

If you need help before you do so here's some useful numbers:

Universal Credit

0800 328 5644

Citizens Advice

0800 144 8 444

For more information about other sources of help towards your rent and council tax contact your local authority. This may include Housing Benefit, Discretionary Housing Payments and Council Tax Reduction.

Northumberland County Council

www.northumberland.gov.uk/contact

0345 600 6400 (during office hours)

North Tyneside Council

www.northtyneside.gov.uk

0345 2000 101 (Monday to Friday 8am to 5pm)

Newcastle City Council

www.newcastle.gov.uk

0191 278 7878 (Monday 8am to 6pm, Tuesday – Friday 8.30am to 4pm)

South Tyneside Council

www.southtyneside.gov.uk

0191 427 7000 (Monday to Friday 8am to 8pm, Saturday 9am to 1pm)

Gateshead Council

www.gateshead.gov.uk

0191 433 3000 (Monday to Thursday 8am to 5.30pm and Friday 8am to 5pm)

Sunderland City Council

www.sunderland.gov.uk

0800 2346084 (freephone) (Monday to Friday 8.30am to 5pm)

Durham County Council

www.durham.gov.uk

03000 26 0000 (Monday to Thursday 8.30am to 5pm, Friday 8.30am to 4.30pm)

Hartlepool Borough Council

www.hartlepool.gov.uk

01429 266522

Middlesbrough Council

www.middlesbrough.gov.uk

01642 245432 (Monday to Thursday 8.30am to 5pm and Friday 8.30am to 4:30pm)

Darlington Council

www.darlington.gov.uk

Stockton-on-Tees Council

www.stockton.gov.uk

01642 393939 (Monday to Friday 8.30am to 5pm, Saturday 9.30am to 12.30pm)

Redcar and Cleveland Council

www.redcar-cleveland.gov.uk

01642 774774 (Monday to Friday 9am to 5pm)

Other useful money advice services have a range of information and expertise available.

Money Advice Service

<https://www.moneyadviceservice.org.uk>

Citizens Advice Helpline

0344 477 2121

<https://www.citizensadvice.org.uk>

Stepchange (Debt advice)

0800 138 1111

<https://www.stepchange.org>

Turn2us

<https://www.turn2us.org.uk/>

Additional help and support

Universal Credit

Want to know more about Universal Credit? Visit the [understanding Universal Credit website](#).

Council tax support

If your income has reduced, you may be eligible for support in paying your council tax. If you are already claiming but your income has changed, you will need let your council know there has been a change of circumstances so they can re-assess your claim. Visit your local council website, contact details are listed above. Some councils are offering additional help.

Gas and electric

You may be worrying about how you are going to pay your utility bills, and for those on pre-payment meters, how you're going to keep them topped up.

Ofgem, the regulatory authority for gas and electric, has published the following advice on what to do if you are faced with affordability issues.

'The government has launched an emergency package with energy suppliers to ensure you don't face any additional hardships in heating or lighting your home during the Coronavirus outbreak. If you are struggling with money problems or are repaying a debt, options will include:

- Reviewing bill payment plans, including debt repayment plans
- Payment breaks or reductions in how much you pay
- Giving you greater time to pay
- In some cases, access to hardship funds.

You don't need to worry or stress about gas/electricity if don't have money to top up or are self-isolating. No credit meters will be disconnected during the outbreak.

Contact your energy supplier if you have a prepayment meter, tell them you're self-isolating. They will send you out two weeks' worth of gas/electricity or if you have a smart meter, they will top you up.'

Telephone numbers for the main utility suppliers are as follows:

British Gas

0333 202 9802

EDF

0333 200 5100

Eon

0345 052 000

N Power

0800 073 3000

Scottish Power

0800 027 0072

SSE

0345 026 2658

For further general advice on household energy bill support, see Ofgem's guide: [Who to contact if it's difficult paying bills.](#)

For more information from Ofgem, you can visit their website [here](#).

TV Licence

No advice has been published about support TV Licensing is able to give if you have difficulty paying, it is still a legal requirement to have a license if you want to:

- Watch or record programs as they're being shown on TV, on any channel
- Watch or stream programs live on an online TV service (such as ITV Hub, All 4, YouTube, Amazon Prime Video, Now TV, Sky Go, etc.)
- Download or watch any BBC programs on iPlayer.

This applies to any device you use, including a TV, desktop computer, laptop, mobile phone, tablet, games console, digital box or DVD/VHS recorder.

Internet providers

Many internet providers are still working out their response to COVID-19, many are looking at giving free phone calls and extra data and speed boosts. Check your supplier's website directly for more information.

Additional information published by the Department of Works and Pensions

The Prime Minister has announced that Statutory Sick Pay will be made available from day one when self-isolating, instead of day four – see [here](#).

Details about some of the latest DWP Coronavirus announcements can be found in the [full budget report](#). Below is a sample taken from this report:

1. New style' Employment and Support Allowance will be payable for people directly affected by COVID-19 or self-isolating according to government advice for from the first day of sickness, rather than the eighth day.
2. People will be able to claim Universal Credit and access advance payments where they are directly affected by COVID-19 (or self-isolating), without the current requirement to attend a jobcentre.
3. The requirements of the minimum income floor in Universal Credit will be temporarily relaxed for those directly affected by COVID-19 or self-isolating according to government advice for duration of the outbreak, ensuring self-employed claimants will be compensated for losses in income.

More information on the range of extra support and measures which will be in place to help workers, benefit claimants and businesses affected by coronavirus is [here](#).

For up to date information please see link below

<https://www.understandinguniversalcredit.gov.uk/coronavirus/>

Click here to find out about [Face-to-face health assessments for benefits suspended amid coronavirus outbreak - GOV.UK](#)

The Chancellor has announced various measures, **one of which is to increase UC and Working Tax Credits by £20 per week from 6 April 2020**, when benefits were due to increase under the annual benefit uprating. This additional £20 is on top of the uprating previously announced. This will apply to all new and existing claimants.

- For UC this means that a single person aged 25 or over will see their standard allowance increase from the current £317.82 to £409.89 per month for their first full assessment period after 6 April 2020.
- For Working Tax Credits payments will be increased by £1,045 to £3,040 per year from 6 April 2020 to 5 April 2021. The amount a claimant or household will benefit from will depend on their circumstances, including their level of household income. However, the increase could mean up to an extra £20 each week.

Please do not print off the guidance as it is constantly being updated as new information is announced. People are being urged to use online services before

turning to the telephone for help with their benefit claim - [Claimants are asked to apply online as jobcentres limit access - GOV.UK](#)

Coronavirus and New Style ESA Claim Process– instead of completing a claim form for New Style ESA people are advised to ring 0800 328 5644 and an agent will take the claim over the phone. [Gov.UK](#) pages have been updated with new advice.

Benefit Appeals information - [Coronavirus \(COVID-19\): courts and tribunals planning and preparation - GOV.UK](#)

Coronavirus and Child Benefit claims- HMRC advised that claims should be made as normal ([see Gov.UK](#)) and, if they are unable to register the birth, they should attach a covering letter giving that information so the claim could be processed. Contact details for HMRC Child Benefit can be found [here](#).

Habitual Residency Test (HRT): Due to the current Coronavirus outbreak HRT face to face contact with claimants has been temporarily suspended, in line with the Department's contingency approach. Work Coaches (WC) will continue to do the HRT interviews but by phone instead of face to face in Jobcentres.

National Insurance number applications have been suspended for at least 3 months from 17 March 2020. Please call **0800 141 2075** to arrange an appointment after this period has ended. You can start work without a National Insurance number if you can prove you can work in the UK. There is more information on www.gov.uk/prove-right-to-work. You can apply for a National Insurance number as part of your application for benefit. You will not need to call the National Insurance number application line; Your benefit advisor should make your application for you. They have a form and information on how to do this. You can find more information about how to claim benefits and getting a National Insurance number on www.gov.uk/browse/benefits.

DWP home visiting has been suspended, except for those customers who are most vulnerable – who will only be visited where it is safe to do so. Revised special procedures will be followed when appointee action is needed

Chancellor gives support to millions of **self-employed** individuals – more information [here](#).

Reminder...here's the link to get up to date information about Coronavirus and claiming benefits [Understanding Universal Credit](#)

Personal Independence Payment (PIP)

Coronavirus Contingency Advice from PIP: For PIP claimants who have received a PIP2 form but is struggling to return it in time as they are struggling to get assistance with completion, or leave their property to post it back.... the claimant will be given an extension to 90 days from when the form was issued.

Coronavirus Contingency Advice from PIP: PIP renewals – Form AR1 received but the PIP claimant can't return it as they cannot get assistance to complete the form or leave their property to post it back to us. The PIP claimant does not need to do anything. PIP will extend your current award and contact them at a later date to re assess the PIP claim.

Further publications which may be of interest.

[Government confirms £500 million hardship fund will provide council tax relief for vulnerable households - GOV.UK](#)

[Coronavirus update - benefit reviews and reassessments suspended - GOV.UK](#)

[Plans set out to support pupils eligible for free school meals - GOV.UK](#)

[£3.2 million emergency support for rough sleepers during coronavirus outbreak - GOV.UK](#)

[Government agrees measures with energy industry to support vulnerable people through COVID-19 - GOV.UK](#)

[Complete ban on evictions and additional protection for renters - GOV.UK](#)

At Bernicia we're here to help – just pick up the phone and talk to us:

0344 800 3800