



## COVID19 – Rent Advice

The Coronavirus pandemic will go down in history as one of the most challenging periods of modern-day life, with unprecedented measures to try and slow its spread and save lives.

At Trust we recognise that this challenge is exceptionally difficult for all of us in a huge number of ways with every day bringing new obstacles to overcome.

We understand that many are struggling to sort out a myriad of issues from finances to doing the weekly shop. Likewise, we are trying hard to continue to deliver the best service we can.

The office is now closed, but we are still available on the usual number - 01698 377200, or you can contact your Housing Officer on the below listed numbers. At this time, we can only offer an emergency repair service as we are trying to limit face to face exposure for both our tenants and contractors.

If you are unsure who your Housing Officer is you can find out by entering your street name at our [Find Your Housing Officer](#) Page

- Tracey Fyfe 01698-377211
- Mykela Dunlop 01698-377212
- Donna Beattie 01698-377217
- Alan Richardson 01698-377219

From a financial perspective, we are acutely aware that people are either losing their jobs or working reduced hours, resulting in smaller incomes coming into the home. For benefits advice, please phone your Housing Officer, on the numbers above, who will be happy to hear from you. For more complex benefits issues we may refer you to one of our Welfare Rights Officers who will call you back.

Ideally, we would like to contact all our tenants to check you are ok, but in these challenging times it is unlikely we will manage this. Therefore, we hope that this information will be of help.

### Rent Advice

We want to work with our tenants affected in following ways:

- If you lose your job and you are not currently receiving any housing benefit:
- If you are receiving Disability Benefits (PIP, DLA), please contact us and we can help you assess which benefit will be best for you.
- If you are not receiving Disability Benefits, you should apply for Universal Credit (UC). This is a payment for working age people which will help with your living costs. If you're eligible, you'll receive a monthly or fortnightly payment into a bank account. You can apply for Universal Credit by going to [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)

Speak to your Housing Officer if you are applying for Universal Credit, they can offer you advice and guidance on how to apply and the implications for you.

If you choose to take an advanced payment, please make sure you make a payment to your rent. Bear in mind, if you take an advance payment, this will need to be paid back over the next 12 months and so it will be taken off each of your monthly UC payments.

If you are good at managing your finances, we recommend that you ask for your UC housing costs (the contribution towards your rent) to be included in the payment you receive.

However, if you struggle to budget, there is an option for people in Scotland called the Scottish Choices where you can choose for your payments to come directly to your landlord. If you choose this option, please be aware that your rent account will likely go into arrears due to the way UC is paid to us. Please talk to us if you are thinking about this.

If you currently receive housing benefit and have a reduction in working hours or lose your job:

- Please contact us and we can help you assess which benefit will be best for you.
- If you are not sure how to pay your rent if you are self-isolating:

If you can't get out to pay your rent at the Post office or via Paypoint, we have a range of other ways you can pay your rent:

- By direct debit (your housing officer can set this up for you)
- Over the phone with a debit card
- Online at our website: <https://www.wishawdha.org.uk/make-a-payment/>
- Download the Allpay App: available from Google Play or Apple App Store

**Just let us know if you need a new Allpay card to pay your rent with.**

If you want to speak to someone about what benefits will be best for you:

We can offer welfare benefits advice, please contact Mykela Dunlop by email [MDunlop@trustha.org.uk](mailto:MDunlop@trustha.org.uk) or directly on 01698-377212 (M-Th; 9am-4.430pm)

Government website:

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

The Citizens Advice Bureau also have good advice on their Website:

<https://www.citizensadvice.org.uk/scotland/health/coronavirus-what-it-means-for-you/>

Money Saving Expert

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

#### Phone numbers:

UC help	0800 023 2581
Money help (benefit checks/income max)	0800 085 7145
Money Advice (multiple debts / self employed people/complex benefits)	0800 328 1131
PACE helpline	0800 917 8000

CHAI have produced a flowchart to show when and what to claim.

[http://www.prospectch.org.uk/assets/000/000/665/What\\_to\\_Claim\\_Coronavirus\\_Factsheet\\_March\\_20\\_original.pdf](http://www.prospectch.org.uk/assets/000/000/665/What_to_Claim_Coronavirus_Factsheet_March_20_original.pdf)

**If you are worried about arrears, please contact us.**

We are committed to ensuring that we provide advice and support to anyone who finds themselves in financial hardship as a result of the pandemic. We will work with you now and in the future to ensure that we support you and enable manageable arrangements to pay back any owed.

**Council Tax Reduction:**

If you are now on benefits, you may be entitled to help with your Council Tax.

You can access the form for this on North Lanarkshire Council's website:

<https://www.northlanarkshire.gov.uk/index.aspx?articleid=7835>