

bdht Coronavirus Frequently Asked Questions

May 2020

As Covid-19 continues to spread, you may worry about a number of things including your finances. We're here to help and we've tried to answer some of your frequently asked questions:

The Government's information on Covid-19 is here www.gov.uk/coronavirus

Do I need to keep paying my rent?

Although the Government has announced a package of financial measures, including a mortgage break of up to 3 months, this is not extended to the rented sector. **We always encourage people to pay their rent, to protect their tenancy.**

However, we understand that many of you may be going through financial hardship, and are worried. We will not take any enforcement action during the crisis, and we have a team of staff who are here to help. Not only are your rent officers available, but we also have budget coaches as well. You can contact us free on 0800 0850 160.

We will continue to contact you if you are in debt to discuss your circumstances.

For more information on financial support, please see the end of this document.

If you are struggling, or worried about your financial circumstances, please talk to us.

I'm a shared owner, and I'm struggling. Who do I contact?

You need to talk to your mortgage provider regarding the money you owe them. They have been given guidance by the Government on helping with mortgages during the crisis. If you are struggling with your rent, please contact us.

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

Phone payment – please ring Freephone 0800 0850 160 during office hours to make a debit or credit card payment.

Direct Debit – The easiest and most convenient way is Direct Debit. You can choose a date of the month. Direct Debits can be set up over the phone.

Allpay Payment Card – These cards allow you to choose a variety of payment methods. You can use these cards to pay via cash or card at Post Offices and stores displaying Paypoint or Payzone signs.

You can also pay by card online, by phone (0844 557 8321), text or via allpay's payment app- 24 hours a day, 7 days a week. To order an allpay card, please call us free on 0800 0850 160.

Standing Order - You can authorise your bank to pay us a Standing Order. It is your responsibility to make sure the correct amount is paid by your bank when rent charges change. You can obtain a standing order mandate from our website or from our office.

Housing Benefit – Housing Benefit must be applied for from your local council and can be paid to you or paid directly to the Trust.

Internet Payments - For internet payments, please use our bank details of:

Sort code: 20-98-87

Bank account number: 00468673

Your alternative posting reference. If you do not know this, please contact our office on the freephone number above to request it.

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:

Bromsgrove District Council 01527 881288

Wychavon District Council 01386 565000

Redditch Borough Council 01527 64252

You can also contact Citizens Advice <https://www.citizensadvice.org.uk>, or you can email them locally at enquiries@bromsgrovecab.cabnet.org.uk

If you have no money for utilities, contact your utility provider as soon as possible.

Financial Support

Universal Credit - If you have had an income reduction or have been made redundant then you should apply for Universal Credit. Universal Credit is a welfare benefit to cover your living and housing costs. Please visit - <https://www.gov.uk/universal-credit>

Self Employed Assistance - The government have announced assistance for those who are self-employed via the Self-Employment Income Support Scheme Please visit – <https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

You maybe eligible for Universal Credit whilst you wait for the governments Self-Employment Income Support Scheme, click on the link under Universal Credit to see if you qualify.

Discretionary Housing Payment (DHP) - If you are already in receipt of Universal Credit or Housing Benefit – Then you may be eligible for a DHP, this money will be used to prevent people from becoming homeless. Please visit - <https://www.bromsgrove.gov.uk/money,-education-skills/benefits-help/housing-benefit/housing-benefit-extra-help.aspx>

Council Tax Relief – If you are struggling to pay your council tax payments you can request assistance here - <https://www.bromsgrove.gov.uk/money,-education-skills/benefits-help.aspx>

Advice & Assistance

If you would like some advice regarding debt and financial assistance then there a number of organisations that can help.

Citizen Advice Bromsgrove & Redditch – They provide free, confidential and impartial advice – Please visit - <https://www.citizensadvice.org.uk/local/bromsgrove-redditch/>

Turn2us – www.turn2us.org.uk - Turn2us are a charity that provide help and support to people who are struggling financially.

Understanding Universal Credit – If you want to find out more information on Universal Credit please visit - <https://www.understandinguniversalcredit.gov.uk/>