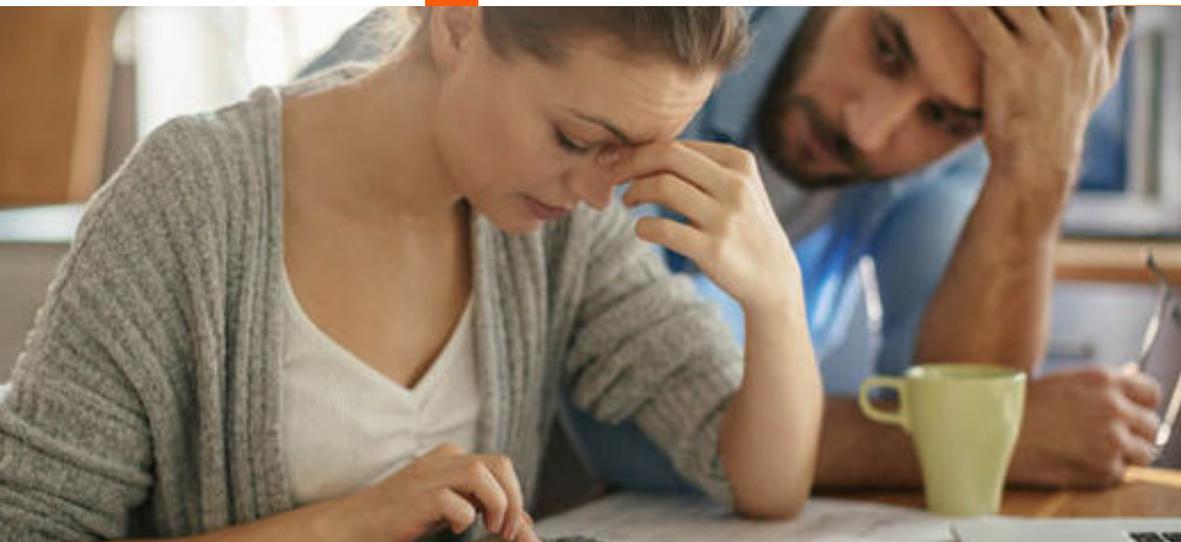




RENT - ACT NOW



MONEY MATTERS
ADVICE & GUIDANCE
FOOD PARCELS
SCAM ALERT

YOUR CHECKLIST

Please contact us if:

- Your circumstances have changed since March and you have not contacted us
- You are now claiming universal credit or another benefit but have not yet spoken to us about payment of your rent.
- You have not paid your rent and/or reduced your arrears balance since March
- You are having financial difficulties and are unsure what you need to do
- You require a food parcel
- You have changed your contact details or there has been a change to your household

If you have ticked any of the above boxes please call us on 01620 829300

REACHING BOILING POINT

If you find yourself in financial difficulty situation as a result of the coronavirus outbreak please call us immediately on 01620 829300 to discuss your situation.

Homes for Life are here to work through this difficult time with you but we need you to talk to us. Your rent is still due on or before the 1st of each month as normal and can be paid in a number of ways. We are doing all that we can to help our customers during the COVID-19 outbreak if you need to speak to us about anything relating to your tenancy at all please call us.

YOUR QUESTIONS ANSWERED

Q. Should I continue to pay my rent during the ongoing Covid-19 pandemic?

A. Tenants should continue to make every effort to pay rent. We understand that some tenants may have their income reduced as a result of this situation. If this is the case, please make sure that you contact us as soon as possible.

Q. Would Homes for Life consider suspending rent payments for a short period?

A. Unfortunately, we are unable to suspend rent payments. Unlike homeowners, we are not being offered 'payment holidays' through our banks and lenders. With a mortgage, any payment breaks are added to the end of the contract. As your tenancy agreement is an open-ended contract this is not available.

In addition, as employers we wish to fulfil our payment obligations to our contractors to ensure continued provision of services for tenants, as well as payment to our staff team.

NEXT STEPS

If you have lost your job/or been laid off temporarily with no income.

Speak to your employer, it may be possible for them to include you within the **Coronavirus Job Retention Scheme** provided by UK Government and assign you as a furloughed worker. This scheme is ending on 31 October 2020 and being replaced by Job Support Scheme. To check if your employer can use this scheme please visit www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme#check-if-youre-eligible or call :0800 024 1222 for more information.

Depending on your financial situation it may be worth you applying for Universal Credit, especially if you need assistance with paying your rent. Claims can be made online at www.gov.uk/apply-universal-credit. If you do not have access to a computer or smart phone or tablet, please call **Universal Credit Help Line on 0800 328 5644**.

If you do not qualify for Universal Credit, due to capital or other household factors, you may be able to claim;

- New Style Jobseekers Allowance by applying online www.apply-for-new-style-jsa.service.gov.uk/or calling 0800 055 6688
- New Style Employment and Support Allowance (if you have a health problem) by calling 0800 328 5644 (choose option 2)

These new style benefits are based on the national insurance you have paid or been credited with.

If you are self-employed and due to current situation, have no work or you are having to self-isolate.

You should make a claim for **Universal Credit**, especially if you need assistance with paying your rent. Claims can be made online at www.gov.uk/apply-universal-credit. If you do not have access to a computer or smart phone or tablet, please call **Universal Credit Help Line on 0800 328 5644**.

You may also be able to apply for the **Self-Employment Income Support Scheme (SEISS)** This scheme aims to help self employed people whose businesses have been adversely affected due to coronavirus.

- Applications for the first grant closed 13 July 2020
- Claims for second grant must be made by 19 October 2020
- The scheme is being extended to cover six months between November 2020 and April 2021
- If you weren't eligible for the first payouts from the scheme, you won't be eligible this time

HMRC is inviting Self Employed customers, or their agents, to go online and check their eligibility for SEISS now and to provide their contact details by visiting -

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

COUNCIL TAX

REDUCTION - DON'T MISS OUT!

The Council Tax reduction scheme is available if you are out of work or on a low income and can help reduce your Council Tax charge.

You can find out more and apply online at:

https://www.eastlothian.gov.uk/info/210559/council_tax_and_benefits/12089/council_tax_reduction

FOOD PARCELS

If you require food, we can help you with this so please contact us 01620 829300

We can make a referral to Dunbar Basics who aim to meet every individuals needs, so as part of our referral process we will need to ask about your household occupants and any special dietary requirements.

Your food parcel will be delivered straight to your door and you will receive a call when they are on their way to you.

FOR MORE HELP & ADVICE

East Lothian's Citizen Advice Bureau

Haddington - 01620 824471

<https://www.cas.org.uk/bureaux/haddington-citizens-advice-bureau>

Musselburgh & District - 0131 665 1141

<https://www.cas.org.uk/bureaux/musselburgh-and-district-citizens-advice-bureau>

FURTHER HELP & ADVICE

East Lothian Council - Welfare Rights team
01620 827827

If you're claiming Housing Benefit or Universal Credit, but still can't afford to pay your rent, you may be eligible for a **Discretionary Housing Payment (DHP)**.

Claims can be submitted online at:
https://www.eastlothian.gov.uk/info/210559/council_tax_and_benefits/12097/discretionary_housing_payment_dhp

If you're in crisis, you may be eligible for support from **The Scottish Welfare Fund - 01620 827827**

Turn2Us - 0808 802 2000

A national charity helping people when times get tough. They provide financial support to help people get back on track. You can use their online benefit calculations to check your entitlement
<https://www.turn2us.org.uk/About-Us/Our-helpline>

ACAS - 0300 123 1100

If you have a workplace problem you want to talk with us about, you can call the Acas helpline. We can help talk through your options. You do not have to give any personal details. They do not give legal advice

Age Concern Scotland - 0800 12 44 222

You can call their freephone helpline for information, friendship, and advice.
<https://www.ageconcernscotland.org.uk/>

ABOUT UNIVERSAL CREDIT

How do I make a claim to Universal Credit (UC)?

Claims can be made online www.gov.uk/apply-universal-credit. You will need to create a username and password and answer two security questions. You will then be sent a code by email which you need to enter in the appropriate box which will then allow you to complete your claim.

On the claim you must provide details of your rent and services charge amounts separately and confirm your total monthly rent charge. If you are unsure how much these are, please contact your housing officer before starting your claim.

Couples need to make individual claims to Universal Credit, and both need to have email addresses, create passwords and answer security questions. Although the claims are made individually, they must be made at the same time and the claims are joined for entitlement purposes.

If you are self-isolating or infected with coronavirus, please let DWP know so your ID can be verified without the need to attend the Jobcentre. The normal requirements to attend the Jobcentre in person when claiming benefits has been temporarily suspended.

If you are unable to complete an online claim, please contact Universal Credit on 0800 328 5644.

The Citizens Advice Bureau's Help to Claim service can also support you in the early stages of your Universal Credit claim.

When will I receive my first Universal Credit payment?

One month plus one week from the date of claim.
e.g. for a claim made to Universal Credit 18 March, the first payment will be made 24 April. Any subsequent payments should be paid on the 24th of each month.

I have no money to keep me going until I get payment Universal Credit. What do I do?

You can claim an advance from Universal Credit. You do not have to attend the Jobcentre in person to qualify for an advance. This must be paid back at an agreed amount.

You may also be able to claim for a **Scottish Welfare Fund Crisis Grant from East Lothian Council 01620 827827**.

Applications can also be made online at:
https://www.eastlothian.gov.uk/info/210559/council_tax_and_benefits/12369/the_scottish_welfare_fund

FURTHER QUESTIONS & ANSWERS

If you work a zero-hour contract and need to self-isolate.

People on zero-hour contracts may be eligible for Statutory Sick Pay. It will depend on how many hours you have worked regularly, and the income received, but in the first instance, contact your employer directly to find out if you are entitled.

If have been asked to self isolate but will lose income if you do.

People on low incomes will be eligible to receive a new £500 grant if asked to self-isolate. This grant will help those who would lose income if they needed to self-isolate, such as those unable to carry out their work from home and are likely to face financial hardship due to being asked to self-isolate. The grant will be targeted at people who are in receipt of Universal Credit or legacy benefits, with some discretion to make awards to others in financial hardship. Applications can be made from 12 October and will be delivered through the existing Scottish Welfare Fund, which is administered by local authorities. Please contact East Lothian Council for further information regarding this after 12 October on 01620 828790

Will my current benefits be affected?

The Department of Work and Pensions (DWP) has made arrangements for people who have to self-isolate because of the virus, or who have been diagnosed with the virus.

People currently claiming Universal Credit or Employment Support Allowance (ESA) will not be required to produce a fit note and will not be sanctioned if they let the DWP know in advance of their situation. Mandatory work search and work availability requirements do not currently apply.

I am really worried about getting into debt with my bills and who should I pay first.?

You should try to pay your priorities first i.e. rent, council tax and utilities. If you are struggling to pay your bills, advice is available from:

- East Lothian Council's Welfare Rights team on 01620 827827
- East Lothian's Citizen Advice Bureau
 - Haddington - 01620 824471
 - Musselburgh & District - 0131 665 1141

I have been forced to self-isolate, how can I pay my rent?

Are you affected by Coronavirus (due to illness or self-isolation) and worried about paying your rent?

Remember, you don't have to leave the house to keep on top of your rent. You can pay by:

- **Direct Debit** All payments made by Direct Debit are guaranteed. This means that in the unlikely event a payment is made in error, you will receive a full and immediate refund. Please contact the office and we can arrange your direct debit over the phone.
- **Callpay** - use your debit card by calling us - 01620 829300
- **Telephone Payments(automated)** - contact telephone payments with your allpay card number on: 0844 557 8321
- **Online** - at <https://www.allpayments.net/allpayments/>
- **Allpay Card** at various outlets - for example the Post Office or anywhere displaying the Paypoint logo
- **Allpay App**. The app is available for Apple and Android smartphones and is free to download .

Please note: In order to use any of the services other than Direct Debit or paying by card over the phone to the office, you need your allpay card number. Don't have one? Call us and we'll order one for you. Direct Debit - It's quick and easy to set up a Direct Debit to pay your rent.

BE ALERT Coronavirus Scams

There have been reports of scammers calling home phones, sending text messages and emails, which contain misinformation or could leave you out of pocket if you fall victim. Some claim to be from the Government, TV licencing, your GP's surgery, the NHS, or even the World Health Organisation (WHO).

In the calls, a recorded message or caller might claim to be contacting you about Covid-19. They might offer a test for the virus, a treatment or cure, or might offer to discuss your medical needs. However, these calls are designed to encourage you to either speak to an operator or press a button on your phone for more information.

If you speak to an operator, you could be at risk of giving them your personal information or your financial details, which could result in identity theft or financial loss.

If you press a button on your phone you could be connected to a high-cost premium number, leaving you liable for a significant call cost.