

Rent Concerns & Coronavirus FAQs



We understand the impact coronavirus may have on your household finances and the concerns this might bring. We've put together this based on the most popular customer queries we're getting.

If you think you're going to be late with your rent payment, please let us know at the earliest opportunity so we can agree to give you some extra time to get back on your feet. You can contact us at **020 3166 2608** or customer.services@coophomes.coop.

What if I'm struggling to pay my bills or rent?

If you're struggling, we'll freeze arrears action up to a maximum of four weeks to give you time to review your options and make the necessary applications for benefit support. During this time, we can hold on any arrears correspondence, however, we expect you to keep us updated with any benefit claims you've made. At the end of the four-week period we'll review your account again and only extend the freeze period where we're confident that rent payments will start to come in for you.

If your income has dropped, it's worth checking what benefits you may be eligible for, and whether you can help get help such as a reduction on your council tax bill. Visit www.gov.uk for more information on available benefits.

Will Co-op Homes stop charging or freeze rent?

No. Rent will continue to be charged each week/month.

What type of evidence does Co-op Homes need to freeze arrears action on my account?

Any documentation that demonstrates your loss of income and current financial situation such as:

- Universal Credit
- Housing Benefit
- Discretionary Housing Allowance
- Documentation from your employer confirming furlough pay
- Documentation from your employer confirming end of employment

I'm self-employed. What help can I get?

The Self-Employed Income Support Scheme will pay **80% of your average profits**, up to a **maximum of £2,500 a month**.

To be eligible, you need to meet criteria - such as having seen a drop in profits, or have ceased trading as a result of coronavirus, and be **earning less than £50,000 a year in profits on average**.

You may not get any money until June, so in the meantime you could see if you're eligible for benefits such as New Style Employment and Support Allowance or Universal Credit.

If you're self-employed and need to self-isolate due to coronavirus, you won't be eligible for Statutory Sick Pay.

You may however be entitled to **New Style Employment and Support Allowance**, depending on your national insurance contribution record.

I am in employment, but my salary has reduced or stopped completely

If you receive Housing Benefit and your income drops, you should let your local council know as soon as possible. If you receive Universal Credit, please update your portal immediately. If you don't receive UC or HB you may be eligible - **make a claim immediately**.

I have been furloughed under the Job Retention Scheme. Can I also apply for Universal Credit?

Yes - you may be eligible to claim Universal Credit.

If I'm off work sick with coronavirus. Do I claim Statutory Sick Pay or Universal Credit?

You could claim both, depending on the level of your income. Check whether you're entitled to sick pay from your employer under the terms of your contract. If you're not covered by your employer, you could be eligible for Statutory Sick Pay of **£94.25 a week** if you meet the criteria, which includes being an employee who earns more than **£118 a week**.