

## **Coronavirus - Frequently Asked Questions about your rent**

### **Q: Can I have a rent holiday?**

No, you are still contractually liable to pay rent even in the current situation with the COVID 19 / Coronavirus outbreak.

### **Q: The government says I don't need to pay rent for 3 months**

This is not the case. The Government has rolled out a payment holiday but this is for people with mortgages only. This does not mean that people with mortgages do not have to pay, only that they will pay the missed payments later, extending the time taken to pay for their house.

### **Q: I can't afford to pay my rent, because:**

- **I've been made redundant**

If you have been made redundant you can apply for help to pay your rent through Universal Credit. Click [here](#) to link to the website. Please let us know that you were made redundant. If you need help we can support you to make an application. See the contact details for our Tenant Welfare Advisor at the bottom of the page.

- **I am self employed**

The Government are about to announce support for those who are self employed. This briefing will be updated when the position is clearer. In the meantime self employed people who are unable to work at the moment can claim Universal Credit. Please click [here](#) to link to their website.

- **I have been sent home by my employer**

If you have been sent home from work because there is nothing you can do for them at the moment your employer will advise you if you qualify for support through the government scheme that covers most of your wages. Please let us know if this applies to you. The term used to describe this is 'furloughed'. If this applies to you and your wages are not enough if they are cut to 80% of your usual amount you may be entitled to Universal Credit. Please click [here](#) to link to their website.

Your employer should be able to access support to pay your wages instead of making you redundant under the Job Retention Scheme. If this is the case your employer should be able to pay you 80% of your wages up to a maximum amount of £2,500 per month. Your wages can be backdated to the 1st March 2020 depending on when you became furloughed. This scheme will run for 3 months initially until the Government states otherwise.

You should continue to pay your rent when you have funds from your employer. A payment plan can be agreed. Please contact us if this applies to you.

**Q: I have to stay at home because I am self isolating**

If your employer has allowed you to work from home then you should do so and you will still be paid as normal.

**Q: I have Coronavirus / I am too ill to work**

You may be eligible for Statutory Sick Pay (SSP) from your employer meaning you can get £94.25 per week in SSP. Your employer can pay you this for up to 28 weeks. You should contact your employer to see if you are eligible. Please click [here](#) to access the government website for more information about SSP.

**Q: I have never claimed benefits before. I don't like to. I don't know how to.**

Many people are now having to do this for the first time. Everyone is eligible to claim benefits. It is in your best interests to make a claim so you can make sure your rent and bills are being paid without putting yourself into too much debt. If debt is created it will take a long time for you to clear it once the coronavirus outbreak has passed.

**Q: I am Self Employed and I don't know how I can pay my rent because I can't work**

You may be entitled to the Self-Employment Income Support Scheme. This will be available from June 2020. The scheme will provide you with a taxable HMRC grant of 80% of your average monthly profit over the last 3 years, up to £2,500 per month.

Please note that the scheme will cover the three months up to May, with grants being paid in a single lump-sum covering all 3 months.

- **When would I be eligible to claim for the scheme?**

- If you are self-employed or a member of a partnership
- If you are trading when you apply for the grant or would be trading if it had not been for the COVID-19 outbreak
- If you intend to continue to trade throughout tax year 2020-21
- If you have lost trading or partnership trading profits because of the COVID-19 outbreak
- If you have submitted your Income Tax Self Assessment return for the tax year 2018-19; **if you have not submitted it then you must by 23 April 2020**
- The grant is available for anyone who fits the following income criteria:
  - ❖ with a trading profit of up to £50,000 for the period 2018/2019 (or an average of less than £50,000 between 2016/2017 and 2018/2019), and;
  - ❖ the majority of your income comes from being self-employment/ partnership trading, and;
  - ❖ you have been in self-employment / partnership and submitted a tax return for 2018-2019

The HMRC will use the data you submitted on the 2018-19 returns to identify those eligible, they will risk assess any late returns filed before the 23 April 2020 deadline as they normally do.

- **How long is the scheme available for the self-employed?**

The scheme will last for 3 months initially and may be extended if required.

- **Can I still conduct my business if I am claiming?**

Yes you can.

- **How much I am likely to get?**

You will receive a taxable grant which will be 80% and have been calculated on the average profits from the following tax years (or where applicable):

- ❖ 2016 - 2017
- ❖ 2017 – 2018
- ❖ 2018 – 2019

The HMRC will add together your total trading profit from the 3 tax years (if applicable) and divide it by 3 (again if applicable) the result will be used to calculate the monthly amount.

It will be capped to £2,500 per month for 3 months and will be paid into your bank account in one instalment.

- **How do I apply?**

If you are eligible the HMRC **will invite you** to make a claim online through the Government website. Please click [here](#) to visit the site now. Please do not contact them until they get in touch with you.

Please be aware of bogus texts and emails claiming to be the HMRC saying that you can claim financial help or saying you are owed a tax refund and that ask you to click on a link or ask you for your name, credit card or bank details. It's likely to be a scam.

- **What happens after I have applied?**

After you have submitted your claim and the HMRC have assessed that you are eligible they will contact you to tell you how much you will get and the payment details.

Please be aware: If you claim tax credits you will need to include them in your claim as income.

### **Further Information:**

If you are paid through PAYE because you are a director of your own company you may be eligible for support using the Job Retention Scheme. Please click [here](#) to visit the webpage for guidance about the scheme.

The Government is also providing additional help. Click on one of the following links if it applies to you:

- [deferral of Self Assessment income tax payments due in July 2020 and VAT payments due from 20 March 2020 until 30 June 2020](#)
- [grants for businesses that pay little or no business rates](#)
- increased amounts of [Universal Credit](#)

- [business Interruption Loan Scheme](#)

**The Government has issued the following statement:**

**‘Whether you are currently in or out of work, if you are on a low income and affected by the economic impacts of COVID-19, you will be able to access the full range of the welfare system, including Universal Credit’.**

- **Restriction of Scottish Welfare Fund crisis grants to three per person per year waived during COVID-19 outbreak**

The general restriction of Scottish Welfare Fund crisis grant payments to three per person per year has been waived during the COVID-19 outbreak.

Responding last week to a written question in the Scottish Parliament on whether, in light of the current coronavirus pandemic, the Scottish Government will waive the general rule that restricts Scottish Welfare Fund crisis grant payments to an individual to three in any year, Social Security Secretary Shirley Anne-Somerville said -

“The regulations governing the Scottish Welfare Fund allow a local authority to make more than three payments to an individual in a 12 month period if it considers there are exceptional circumstances. We have written to practitioners in each local authority confirming the provision of an additional £45 million for the Scottish Welfare Fund and noting that we consider the current circumstances to be exceptional.”

Please click [here](#) to read Ms Somerville’s written answer from the Scottish Parliament website.

### **How we can help further:**

We have a Tenant Welfare Advisor, who can provide help and advice to you about any benefits you may be entitled too. This includes:

- help to put in a claim,
- assisting you if you have difficulty accessing a computer, and
- supporting you if you are not sure how to navigate the internet.

Therefore, if you require assistance please call David Campbell on 07833430253 or email [david.campbell@langstane-ha.co.uk](mailto:david.campbell@langstane-ha.co.uk).