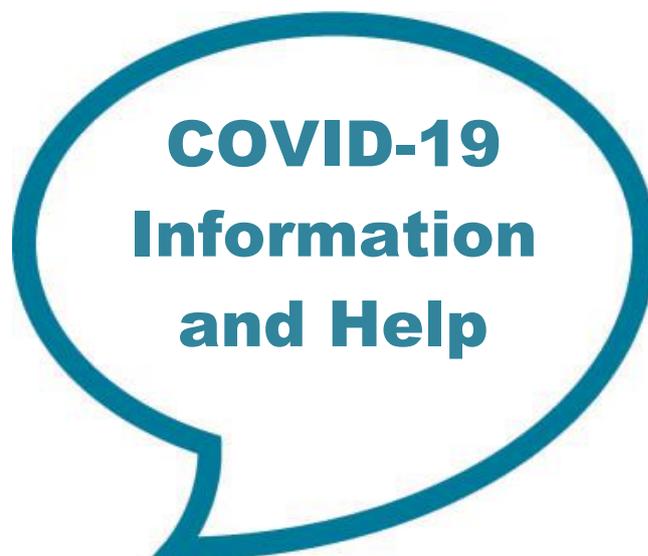


01 May 2020



Newsletter for the Eden Area – Homelessness & Housing

This is a Homelessness and Housing special of a weekly newsletter aiming to give information, advice, guidance and details of useful contacts during these challenging times. Daily updated information about Covid-19 is available on the Cumbria County Council website: <https://cumbria.gov.uk/coronavirus/>

Preventing Homelessness

Eden District Council aims to prevent homelessness, where possible, by giving you the most appropriate advice to help you stay in your home or find a new one.

Read 'Homelessness, how can we help?' on the [Eden Housing Association website](#) for help and advice from their Housing Options team.

Contact the [Housing Options Team](#) at Eden Housing Association on the details below.

Can you help if I am homeless?

Yes, we must help you if you are legally homeless. Eden Housing Association will do this on our behalf. How much help will depend on your eligibility, your level of need and if your homelessness is your fault.

How do you decide if I am homeless?

Read 'Homeless: get help from the council' on [Shelter England's website](#) to find out how we decide if you are homeless.

How do I find out if I am legally homeless?

Read 'emergency housing if you are homeless' on [GOV.UK](#) to find out if you are legally homeless.

Independent Advice:

You can get independent advice from:

- [Cumbria Law Centre website](#)
- [Homelessness advice on Shelter England website](#)
- [Citizens Advice Carlisle and Eden website](#)

Housing Options Team contact details:

Housing Options Team at Eden Housing Association

Blain House, Bridge Lane, Penrith CA11 8QU

Email: housingoptions@edenha.org.uk

Website: www.edenha.org.uk

Telephone: 01768 861499

Rent Payment Problems

What should I do about rent arrears?

Speak to your landlord if you're struggling. They could be sympathetic and might accept rent late or agree to a rent reduction. Use Shelter's [template letter tool](#) to help negotiate a rent reduction. You may be able to get benefits to help pay rent.

More about [how to deal with rent arrears](#) from Shelter.

Can my private landlord increase my rent during the coronavirus outbreak?

Your landlord can only increase your rent if they follow the [correct procedure](#).

Can tenants stop paying rent because of the outbreak?

There is no payment break or holiday for renters. You can only pause your rent payments if your landlord agrees.

Some landlords can apply for a break in mortgage payments if their tenants are struggling to pay rent due to coronavirus, but this won't always be possible. They will still have to make up missed payments later.

Help with Rent and Bills

I need to claim benefits. Where do I start?

Use the [entitledto benefits calculator](#) to get a personal estimate of what you can claim. Universal credit may not be your best or only option.

See [Citizens Advice](#) for more information on:

- statutory sick pay
- other benefits if you're self employed
- getting paid if your employer has told you not to work

How do I apply for Universal Credit?

Use [Shelter's guide](#) to find out how to claim and how much you might get.

You can usually get a **Universal Credit advance** within a few days if you can't wait 5 weeks for your first payment. An advance must usually be repaid over the next year.

You won't have to attend Jobcentre Plus or medical assessments for at least the next 3 months due to the outbreak.

What if I already get tax credits or benefits but my income has dropped because of coronavirus?

Use the [entitledto benefits calculator](#) to check how your income drop affects your existing tax credits and benefits.

Depending on your situation you may have to either:

- report your income drop and stay on your existing benefits
- apply for universal credit if you don't have enough to live on

Your tax credits will end automatically if you apply for universal credit.

Read more information from [Child Poverty Action Group \(CPAG\)](#) about the effect of claiming universal credit and when you can stay on tax credits.

Sometimes you won't have a choice about claiming universal credit.

Read more information from [Citizens Advice](#) about when an income drop or other change means you have to claim universal credit instead.

I get some housing benefit but now I've lost my job. How can I pay my rent?

You should report the change to the housing benefit department at the council.

Your benefit will usually increase if you report an income drop promptly. Apply for a **discretionary housing** payment if your full rent still isn't covered.

Sometimes you might need to move on to universal credit instead.

Read our guide on [dealing with housing benefit changes](#).

Can I get help with gas and electricity bills?

Speak to your energy supplier if you're struggling financially or in arrears with gas or electricity bills. You could get support including:

- reduced bills or debt repayments
- a temporary break in your bills or debt arrangements

If you have a pre-payment meter they may be able to, for example:

- arrange for someone else to top up your meter
- add credit to your account automatically
- send you a pre-loaded top up card

You may need to leave your meter box unlocked if you need someone else to top it up.

Disconnections of pre-payment meters are suspended.

Can I get emergency help with food?

If you need help to buy essentials like food, please take a look at the information on Shelter's [Cash in a Crisis](#) page.

Eviction and being asked to Leave

Most tenants can't be evicted at the moment

All court action for eviction is on hold until at least 25 June 2020 due to coronavirus.

You should stay in your home even if you've already had notice or your landlord applied to court before the outbreak.

During this time new eviction rules mean that:

- bailiffs won't evict you
- landlords can't get an eviction order

If you're a lodger who lives with your landlord, the rules are different.

What are the rules for lodgers?

If you live with your landlord, you're entitled to either:

- stay until the end of your agreement
- reasonable notice before you have to leave

Your landlord **won't need to get a court order** once your agreement or notice ends.

But they shouldn't insist that you move out during the lockdown unless you can do so safely.

What if my landlord pressures me to leave?

You can and should stay in your home.

It's illegal for your landlord to:

- harass you
- lock you out of your home, even temporarily
- make you leave without notice or a court order

Get help from [Eden District Council](#) if your landlord stops you accessing your home.

Can my landlord give me notice during the lockdown?

Your landlord can give you notice but they can't make you leave.

From 26 March 2020, you're entitled to at least a 3 month notice period if you're a:

- council or housing association tenant
- private renter who gets a section 21 or section 8 notice

The 3 month notice period doesn't apply to lodgers and some people in temporary housing.

What if I had notice from my landlord before 26 March?

Your notice may still be valid.

But your landlord won't be able to get an eviction order while the court eviction process is on hold.

You don't have to leave when the notice ends. Your tenancy continues if you stay in your home.

Find out more from Shelter about the eviction process if you're a:

- [private renter](#)
- [council or housing association tenant](#)

Help if you're Homeless

What help can I get if I'm homeless?

If you're sleeping rough or know someone who is, homeless outreach teams are working to help people into accommodation. Contact [Streetlink](#) or Eden Housing Association's [Housing Options Team](#) for help.

You can contact the Housing Options Team even if you have been turned down for help in the past. You may not be able to visit councils in person if they have closed buildings but you can usually contact them by phone and email.

Domestic Abuse

I am at risk of domestic abuse. Can I get help?

If you are in immediate danger you should call 999. If you cannot safely talk out loud or make noise you can use [The Silent Solution system](#).

How do I use the Silent Solution System?

Try and whisper if it's safe to do so. You may also be asked to cough or tap to answer questions.

If you can't make any sound stay on the line. If you are on a mobile you will hear an automated police message that begins "you are through to the police" and lasts 20 seconds.

Press 55 after this. You will be transferred to your local police force who will give you instructions.

If you are on a landline you don't need to press 55. You'll be automatically put through to a police call handler if you don't make any sound.

Are domestic abuse helplines still operating?

If you are unsafe in your home because of domestic abuse there is still help available during the outbreak.

Call [The National Domestic Abuse Helpline](#) on 0808 2000 247.

Telephone [101](#), Cumbria Police non-emergency telephone number or report a non-emergency crime on the [Cumbria Police website](#).

Telephone [999](#) to report domestic abuse happening now.

Telephone [01768 861499](#) Cumbria Domestic Abuse Partnership.

The charity Refuge have contingency plans to keep refuges and community-based services running.

Women's Aid is still operating webchat and email support. They have a helpful list of [other support available](#).

Shelter have [more advice and contact numbers](#) for other services if you are homeless or need to move out because of domestic abuse.

Ending a Tenancy and Moving Home

What if I need to move home during the lockdown period?

The government's stay at home guidance makes it clear that people should stay in their homes except in very limited circumstances.

Additional guidance on moving home during the coronavirus outbreak says that homeowners and renters should follow public health advice and delay the move where possible.

The guidance has more information for [homeowners who were due to move](#).

If you're renting privately and planned to move during this time, you'll probably need to:

- postpone the move
- negotiate with both your old and new landlord regarding the start and end dates of both tenancies

For example, if you've already signed a tenancy agreement, you could negotiate a new start date so you don't have to start paying rent before you can move.

Your current tenancy will usually continue as a [periodic tenancy](#) if your fixed term contract ends as long as you still live there.

Landlords, agents and tenants will need to work together and show goodwill in order to comply with the public health guidance over the coming weeks.

Can I leave my tenancy early because of coronavirus?

You can only end a fixed term tenancy early if either:

- your contract has a break clause
- you negotiate an early end to the agreement with your landlord

If you want to leave as soon as possible you'll probably have to negotiate.

Your landlord may be sympathetic to your request to leave if they understand your reasons. For example, if you need to move urgently because you or a family member are sick or need support.

Read more information from Shelter about:

- [how to end a fixed term tenancy early](#)
- [what happens if you leave without ending your tenancy](#)

Repairs and Access to your Home

What if my home needs repairs?

Landlords have the same [responsibilities for repairs](#) during the coronavirus outbreak.

They might not be able to get the problem fixed during the usual timescales but shouldn't delay repairs unreasonably.

Anyone who comes to carry out repairs should follow government guidance on social distancing.

What if a gas safety inspection is due?

[Annual gas safety checks](#) are still an important legal requirement.

Your landlord should rearrange any gas safety checks that are due if they cannot go ahead safely because someone in your home is at high risk or self-isolating.

What if I don't want anyone to come to my home?

You normally have to allow your landlord access to carry out repairs.

If someone in your home is self-isolating or at high risk, [government guidance](#) says that your landlord should only send someone if there is a serious problem that puts you at risk.

You can ask your landlord to postpone non urgent repairs.

Read more from Shelter about the rules on [access to your rented home for repairs](#) during the outbreak.

What about viewings?

[Government guidance](#) says no one should visit your home to carry out viewings.

If someone in shared housing is trying to find a replacement tenant, you could suggest doing a viewing by video on a phone or tablet.

What if other people in shared housing aren't following social distancing?

You and any other residents shouldn't have people to visit who don't normally live with you.

If you're concerned other people in your shared home aren't observing social distancing, you could refer them to the government's stay at home guidance.

You could also ask your landlord to speak to them if they won't change their behaviour.

Mortgage Payment Problems

I'm worried about mortgage arrears. What should I do?

Mortgage lenders have announced they won't apply to court to repossess homeowners for 3 months starting from 19 March.

They will also allow a 3 month payment holiday for those struggling to cover their mortgage because of coronavirus.

Be aware that this option may mean your monthly mortgage payment goes up after the payment holiday ends.

Check if you have insurance that will cover your mortgage payments instead. For example, mortgage payment protection insurance or through your current account.

Some mortgage providers are introducing other support for customers whose income is affected by the Coronavirus outbreak. These may include:

- no fees for late payments
- switching to a lower interest rate

Speak to your lender to find out what support they're offering.

Read Shelter's guide on [how to deal with mortgage arrears](#).

Special thanks to Eden District Council for providing the content for this week's newsletter.



HM Government



CORONAVIRUS

WASH YOUR HANDS MORE OFTEN FOR 20 SECONDS

**Use soap and water or a
hand sanitiser when you:**

Get home or into work

Blow your nose, sneeze or cough

Eat or handle food



For more information and the Government's
Action Plan go to **[nhs.uk/coronavirus](https://www.nhs.uk/coronavirus)**