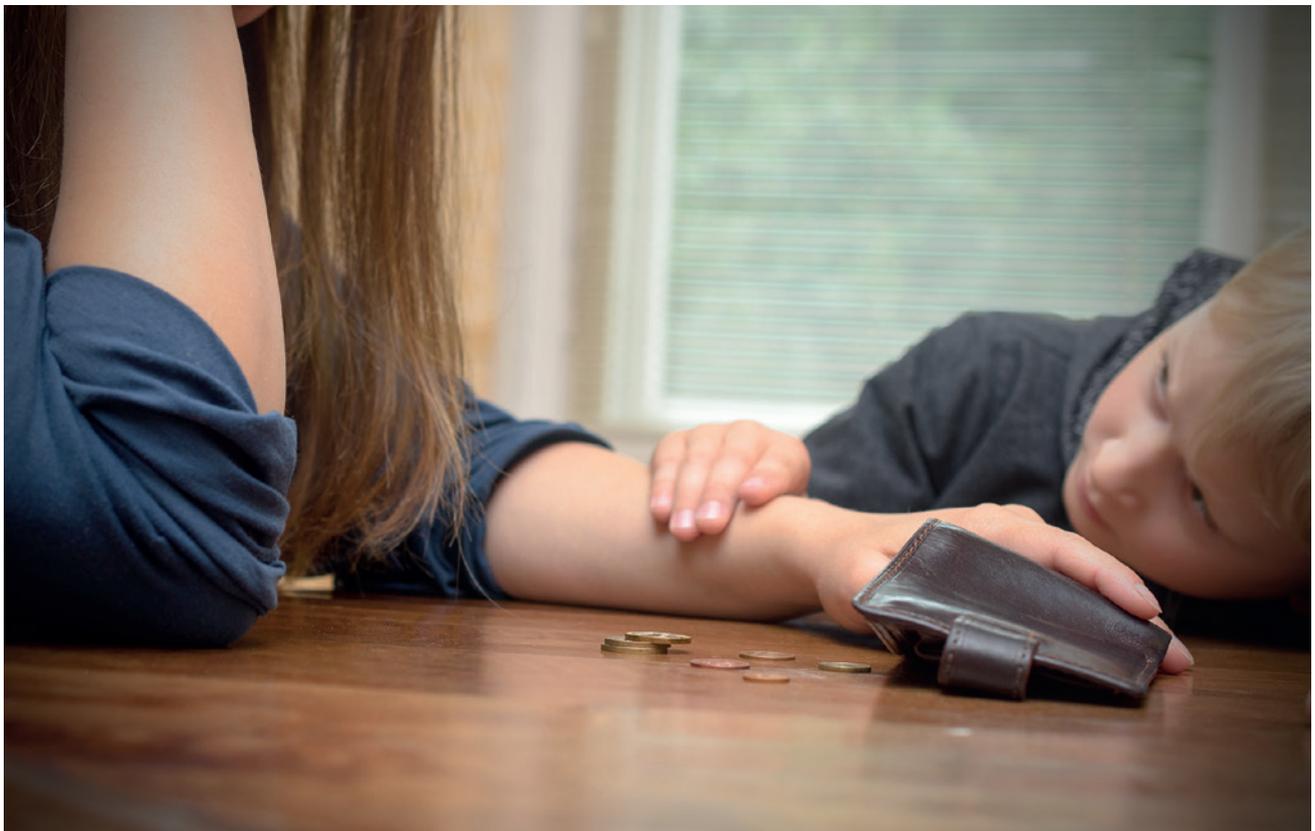


Worried about paying your rent, mortgage or bills during the Coronavirus outbreak?

In these uncertain times for hospitality workers this help sheet looks at current advice and guidance on what to do if you are concerned you won't be able to pay your rent, mortgage, loans, credit card or utility bills during the coronavirus outbreak.



We've got you.

Rent

More than a fifth of households in the UK rent from private landlords and most renters are on what are known as assured shorthold tenancy agreements. A landlord can serve a tenant with what's known as a section 8 eviction notice as soon as they are eight weeks behind with rent. Normally, you will then have 14 days' notice, according to Citizens' Advice. A different kind of notice called a section 21 can be served without giving a reason. The tenant usually has two months to leave the property but the notice period can be longer.

Landlords may be willing to make arrangements with tenants to delay rent payments but they are under no obligation to do so. Citizens Advice advise talking to your landlord or letting agent straight away if you are struggling to pay your rent. Try to explain the situation and you could ask for more time to pay or ask to catch up missed payment by instalments. You will still have to pay everything back to your landlord but paying back what you owe in instalments can be easier than paying the full amount in one go. Don't offer more than you can realistically afford to pay though as you could make the problem worse if you can't keep up with your instalments. Paying off rent arrears should be a top priority before any other non-urgent debts

If you are unable to come to an agreement with your landlord Citizens Advice further recommend that it's a good idea to pay what you can afford; keep a written record of what you offered and get advice quickly if you can't reach an agreement as you could be at risk of eviction. It is worth noting that It is not known yet how a court would deal with eviction cases and possession orders where renters have fallen behind because of coronavirus.

Further information and advice can be found at [shelter.org.uk](https://www.shelter.org.uk) and [citizensadvice.org.uk](https://www.citizensadvice.org.uk)

Mortgages and loans

Some banks have said they will defer mortgage and loan payments if you are affected by the coronavirus.

You may be permitted to take a mortgage payment holiday. These allow you to take a break from paying part or all of your monthly payment. But they do increase the total amount you owe so it's not free money. If you are having trouble meeting all or part of your mortgage payment contact your lender immediately.

As missing or being late with payments on money you've borrowed can have serious implications for your credit rating, it's vital you check with your lender before you stop any payments.

Credit Cards

The major credit card companies are offering to remove fees for missed payments but the debt will still be there and interest will continue to accrue.

Some banks and building societies are also offering extra support if you're affected by coronavirus including temporary increases in credit card borrowing limits, increased cash withdrawal limits and refunds on credit card cash advance fees.

Check with your bank or building society to see what help is available.

Energy Bills

At the time of writing it's understood from reports in the press that energy companies are in regular contact with the Government as well as regulators to determine how best to support customers who may run into financial difficulty because of the outbreak, For advice on grants and benefits to help you pay your energy bills, <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/>

Coronavirus scams

Sadly, fraudsters are using the coronavirus outbreak to scam people out of money. This has included people attempting to buy protective face masks from fraudulent sellers and coronavirus-themed phishing emails. For more information on how to spot avoid and report scams the Money Advice Service has a useful guide <https://www.moneyadviceservice.org.uk/en/articles/beginners-guide-to-scams>

Employment, Sick Pay, Benefits and Emergency Resources

The Money Advice Service also has more detailed information on Employment, Sick Pay and Benefits <https://www.moneyadviceservice.org.uk/en/articles/coronavirus-what-it-means-for-you#employment-sick-pay-and-benefits>

Turn2Us turn2us.org.uk is a national charity helping people when times get tough. They provide benefits advice and can signpost to local welfare schemes and local charities as well as details of foodbanks, baby banks (for clothing and nappies) and other emergency resources.

Further help and information
Hospitality Action
www.hospitalityaction.wellonline.co.uk

Legal, debt and benefits advice can be
accessed via our EAP assistance line
UK 0808 802 2111
IRL 1800 911 121

assistance@hospitalityaction.org.uk

If you are not a member of our EAP please
contact our 24-hour helpline for emotional
and practical support on:
0808 802 0282

We've got you.

This help sheet is intended for informational purposes only. While every effort has been made to assure that the content is accurate, relevant and current we do not accept liability for any errors or omissions contained herein.

As the situation with the coronavirus is very fast-moving this help sheet is provided for guidance please get appropriate advice before making decisions to stop any payments.