



Family Finance & Advice

https://www.gov.uk/coronavirus_gov.uk

<https://www.dudleyci.co.uk/kb5/dudley/asch/adult.page?adultchannel=10> Dudley Community Information Directory

<https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/> Money saving expert

<https://www.citizensadvice.org.uk/debt-and-money/if-you-cant-pay-your-bills-because-of-coronavirus/> Citizens Advice

Bureau

There are things you can do if you're struggling to pay things like your rent, mortgage or energy bills because of coronavirus.

It's important you don't ignore your bills. Speak to the organisation you owe money to - they might be able to help by letting you pay smaller amounts or take a break.



Family Support



It's also worth checking with your bank or building society - they might be able to help you with your debts or let you delay loan or credit card repayments.

If you've got less money because of coronavirus

If you've been affected by coronavirus, you might be able to claim benefits or get more money on your current benefits if:

- you have coronavirus, or you're following guidance to stay at home
- you've lost your job
- or you're self-employed and can't get work
- you can't work because your workplace has closed

Check what benefits you can get if you're affected by coronavirus.

You can contact your local council to see if they can give you any extra help from a hardship fund. Check your local council on [GOV.UK](https://www.gov.uk).

If you can't pay your rent

The government has announced a ban on evictions - your landlord can't start court action for at least 3 months.

You should explain the situation to your landlord straight away - they might give you more time to pay.



Family Support



You still need to pay your rent. If you've fallen behind with your rent you should start dealing with rent arrears. You can also check if you can get extra financial help.

If your landlord doesn't offer to be flexible with your rent payments, it's a good idea to pay as much as you can afford and keep a record of what you discussed.

You should also contact your nearest **Citizens Advice** - an adviser can help you explain things to your landlord.

You may be entitled to benefits to help with housing costs if your income has reduced, even if you're still working.

If you rent from a private landlord

You can find out more about dealing with rent arrears.

If you rent from a council or housing association

Find out what to do if you can't afford to pay rent for your council home.

If you can't pay your energy bills

Speak to your energy supplier as soon as you can. You might be able to set up a payment plan with them to help spread the cost of your bills. Find out more about what to do if you're struggling to pay your energy bills.



Family Support



If you have a prepayment energy meter

Your supplier will try to help you find ways to keep your energy supply connected if you can't top up your meter because of coronavirus. Tell your supplier as soon as possible if you can't top up. You'll find their contact details on their website or on your bill.

Check our advice on what to do if:

- you can't afford to top up your prepayment meter
- you can't get to a shop to top up your prepayment meter

If you can't pay your mortgage

The government has announced that if you can't pay your mortgage because of coronavirus you might be able to have a **3-month payment holiday**. You won't be able to do this if you're behind with your payments. Get in touch with your mortgage provider to find out more.

Additional Information

Parents if they need help with debt or paying bills can access National Debtline here if they are employed or unemployed

<https://www.nationaldebtline.org/>



Family Support



Parents can access our digital advice tool, web chat with us or call into our service. We are still offering fuel vouchers for pre-payment meters to those in need but they will need to have full debt advice from us to obtain an appointment for this.

Here is the Coronavirus factsheet for National Debtline

<https://www.nationaldebtline.org/EW/factsheets/Pages/coronavirus-advice-and-support/help-and-advice.aspx>

If Parents are self-employed or have buy to let properties, they will need to contact Business Debtline

here <https://www.businessdebtline.org/>

Here is the Coronavirus factsheet for Business Debtline

<https://www.businessdebtline.org/EW/factsheets/Pages/coronavirus/advice-and-help.aspx>

The Coronavirus factsheets are updated daily in line with any new government announcements.

Both services are run by the **Money Advice Trust and are free of charge and completely confidential.**