



## Family Support



### Family Finance & Advice

[https://www.gov.uk/coronavirus\\_gov.uk](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.



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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.



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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.



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### **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.