

Guidance for tenants who are concerned with rental payments. Updated 23.03.2020

If you are unable to pay your rent, in the first instance you would need to contact us via email setting out your personal situation and what has happened. Should you wish to apply for a payment holiday (or temporary reduction/deferment of part rent), we ask that you put forward a payment plan for us to take forward to your landlord on your behalf. Please send this to tenants@northeastletting.co.uk

Once we receive your email, we will discuss your situation with your landlord and then communicate what options may be available. We would advise your landlord to look into a realistic payment plan for you to pay your rent. However, any action would be dependent on your landlord's agreement and authorisation. We are recommending tenants pay whatever they can to avoid rental arrears building up as rent will need to be paid at some point.

Where you are unable to pay rent due to a job loss or loss of income, we would also advise you to contact your local council immediately to start a claim for housing benefit/universal credit. The government has announced additional help for renters via universal credit, please see <https://www.gov.uk/coronavirus>

The government announced on the 18.03.2020 that no new evictions would take place for the next three months where tenants are affected directly by Coronavirus.

It has recently been announced that eligible landlords may be able to apply for a three month mortgage payment holiday. To be clear, a "holiday" simply defers payment into the future, usually adding additional interest. Most landlords are yet to establish if their lenders are offering payment holidays and are naturally worried about being able to pay their own mortgages as well as their buy to let mortgages should they be similarly affected by the viral outbreak. Other landlords may rely on their rental income as their only source of income to live themselves, therefore communication is absolutely vital to allow us to find a way forward together.

Mortgage payment breaks are only being offered to landlords whose tenants are experiencing financial difficulty due to the Covid-19 outbreak and as such, you may need to provide us with information to allow your landlord to apply (if they have a buy-to-let mortgage):

- Sign off note from Doctor (obtainable via <https://111.nhs.uk/covid-19>)
- Comparable wage slips showing a decrease in income or SSP payments
- Bank statements for comparison showing the same decrease in income
- Letter from your employer showing reduced hours/layoff
- Letter from your accountant confirming a reduction of income
- Copy of benefits claim

Similarly to a mortgage payment holiday, the rent may be deferred rather than written off. It will still be owed and accrue on your account so anything you can do to minimise the debt will help you in the long term.

Should you wish to apply for a payment holiday (or temporary reduction/deferment of part rent), we ask that you put forward a payment plan for us to take forward to your landlord on your behalf.

It has not been made clear by the government what should happen if a landlord is in financial difficulty and unable to make mortgage payments after this three month period so we can only hope that the situation is resolved by this point or the government rolls out further financial support.

We appreciate this is a difficult time for everyone and we will keep this information updated as soon as we have further updates from the government. For further advice please refer to:

<https://www.gov.uk/coronavirus>

It is a challenging time but, as a client of United Lettings Group Ltd, you can be assured of our continuing support and we wish you and your family the very best throughout this concerning period.

Our contact details:

tenants@northeastletting.co.uk

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