

Coronavirus – Guidance to support shared owners with a loss of income and access to benefits

During this period you might be concerned about making rent and mortgage payments. Firstly, please don't worry. If you find you're not paid and cannot manage your rent payments, please be assured we will not pressure you for payment at this point.

We want to offer you support during this difficult period and would like to work with you to manage the arrangements for payment.

It is important that you also speak to your mortgage lender if you are going to have difficulty paying your mortgage and need to ask them for a payment holiday.

If you are working and not claiming benefits

If you are off work because you're infected by Coronavirus or staying at home based on Government advice you need to decide whether you will need to claim benefits. As benefits tend to be paid from the date an application is completed, you should make this decision as quickly as possible.

Unless you are self-employed, you should receive **Statutory Sick Pay (SSP)** from the first day (if you're infected by Coronavirus or staying at home on Government advice).

If you're a casual worker with an agency or working on a 'zero hours' contract you should check with your agency or employer whether you can receive SSP.

(The current rate of SSP is £94.25 per week)

Should you claim for benefits?

Once you know whether you'll receive SSP, you need to assess if you will be able to manage financially in the short term. If not, or there is little prospect of your circumstances improving in the longer term (e.g. you lose your job) you should complete a benefit calculation.

We recommend you visit www.entitledto.co.uk which gives a comparison of your current income and how much you could claim in benefits. This should give you the information you need to decide whether you can manage until you return to work, or if should make a claim.

If you are in work and not claiming benefits you may be able to claim SSP and UC, which could help with rent costs, but would need to consider your household circumstances and if you decide to make a claim for UC, understand this would replace any Working Tax Credits or Child Tax Credits you may already be receiving. For more info about Universal Credit visit <https://www.gov.uk/universal-credit/what-youll-get>

You need to stay in contact with Soha

Contact with Soha is very important. Please do not worry as we will not take enforcement action at this point. However, you must keep us updated:

- **If you intend to make a claim:** Please ensure you contact us again within 2 weeks of making your claim to update us with progress, as we may begin to chase for payment if we don't hear from you. Please feel free to contact us if you have any difficulties with the claims process.
- **If you would like to make an agreement with us:** If you're confident your circumstances will improve shortly, please agree an arrangement with us to catch up

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on payments. As an example, This arrangement could be to begin making payments a month or so later, to pay the rent due plus an amount to reduce the arrears.

If you will be making a claim for Universal Credit please be aware that your claim will only start from the date it is submitted so please ensure that if you qualify you make your claim as soon as possible and keep us updated on its progress, as if we don't hear from you we may begin to chase you for a payment.

Please contact us if you would like any further information.
Telephone 01235 515 900 or email leasehold@soha.co.uk