

# COVID-19

## Advice for dealing with financial difficulties

### Frequently asked questions

#### 1. My income has reduced / I have been made unemployed, what benefits can I claim?

Most working age people should claim:

- **Universal Credit** - to help pay your housing and living costs
- **Council Tax Support** - to help pay your council tax bill

Claiming Universal Credit:

- Online - [www.gov.uk/how-to-claim-universal-credit](http://www.gov.uk/how-to-claim-universal-credit)
- Phone - 0800 328 5644

Claiming Council Tax Support:

- Online - [www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)
- Phone - phone numbers vary, refer to your council bill

#### 2. What information do I need to make a claim for Universal Credit?

Refer to [www.gov.uk/universal-credit/how-to-claim](http://www.gov.uk/universal-credit/how-to-claim) for the information you need to gather before you start making your online Universal Credit claim.

#### 3. I'm experiencing lengthy delays in being able to complete the identification section of my new Universal Credit claim.

The government is aware of the delays and are in the process of redeploying staff from other parts of the business to cope with the surge in new Universal Credit claims.

#### 4. I can't get through to Jobcentre Plus to book my Universal Credit first interview

The current demand for first interview appointments is huge, however they are being completed by telephone. **Immediately** record an entry in your journal:

- asking your work coach to contact you directly to book your first appointment
- with the date and time of each phone call you make to try and book your appointment

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## Paying your rent

### Frequently asked questions

5. The government has announced that no one will be evicted for the next 3 months, does this mean that I don't have to pay my rent for the next 3 months?

There is **no freeze on rent payments**, your rent will still be charged for the next 3 months as usual, so you need to ensure that your rent is paid on time. The government's guidance can be found at [www.gov.uk/guidance/government-support-available-for-landlords-and-tenants-reflecting-the-current-coronavirus-covid-19-outbreak](http://www.gov.uk/guidance/government-support-available-for-landlords-and-tenants-reflecting-the-current-coronavirus-covid-19-outbreak)

6. If I can't pay my rent what should I do?

If you can't pay your rent you should contact your Income Officer **immediately**. Your Income Officer will go through your situation with you and advise you on what you need to do.

In addition, we advise you to seek independent, impartial and free debt advice from:

- your local Citizen's Advice - [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk);
- step change - [www.stepchange.org](http://www.stepchange.org);
- National Debtline - [www.nationaldebtline.org](http://www.nationaldebtline.org); or
- Citizen's Advice via Octavia - contact your Income Officer on 020 8354 5500

7. I usually pay my rent at the post office but I can't leave my home because I am self-isolating. What should I do?

We have a number of ways that you can pay your rent, these are:

- **By allpay** - call 0330 041 6497, 24 hours a day, 7 days a week. You will need your allpay reference number and your debit/credit card to hand.
- **Using My Octavia**, our mobile app. You will need your allpay reference number and your debit/credit card to hand.
- **Calling our Contact Team** - call 020 8354 5500, you will need your debit/credit card to hand.
- **By bank transfer** - you can set this up at your bank or online with the following details:
  - Sort Code: 40-06.09
  - Account Number: 00724556
  - Bank Address: HSBC, 90 Baker Street, London, W1U 6AX