

# **CVHA CORONA VIRUS FAQ**

## **MY RENT**

As a not-for-profit housing association, your rent is our only source of income, enabling us to pay for the services we provide. It goes towards vital repairs and improvements as well as management of our properties.

We are here to support you and if you have any concerns about your ability to pay your rent, please contact us as soon as possible. The earlier we know, the sooner we can help you. We have provided some Frequently Asked Questions and Answers below which we hope will keep you informed, however, if you have further questions please do not hesitate to contact us by email or telephone.

Please note the advice and information contained in this FAQ is being provided at a point in time, we will endeavour to regularly update contact details and web links as these are updated by the various organisations involved.

### **How do I contact my Housing Officer?**

Our office is now closed and our housing staff are fully-equipped to work from home.

Although home visits are suspended, your housing officer will continue to be available by telephone and email.

We are urging all our customers to let us know if, through being ill or self-isolating, they will find it difficult to pay their rent. We are here to help.

### **Do I need to pay my rent?**

You should continue to pay your rent as normal.

We understand that some customers may have their income reduced as a result of this situation. If this is the case please make sure you contact your Housing Officer as soon as possible for advice.

### **How do I pay my rent?**

You can pay rent from home by using our online self-service option or by calling us. You don't need to leave your home to keep up to date with your rent. You can pay by:

- Direct Debit – If you are already paying by Direct Debit this will continue. Unfortunately the new system that we hoped to have up and running so you could set up Direct Debits online is not yet operational. As soon as it is we will let you know; or

- Online Services – You can register for an online account and make a payment at any time. You can do this by visiting the link below:

<https://cvha.org.uk/services/pay-rent/>

- Call us – You can call us at anytime to pay your rent buy debit or credit card.

**01698 268855 (Choose Option 1)**

## **What happens if I am having difficulty paying my rent due to Coronavirus issues?**

We are urging customers whose income suffers as a result of Coronavirus to get in touch with us as soon as possible.

We will do as much as we can to help you through any difficulties caused by the Coronavirus situation, including your ability to claim any relevant benefits.

All customers will be supported according to their individual circumstances. We have a wide range of support available.

Please be assured that we will not evict people who are in rent arrears as a direct result of Coronavirus. However, the sooner you get in touch with us, the more we can do to help.

The Scottish Government has asked landlords to be flexible and not to evict people who are struggling financially because of coronavirus. Social landlords such as housing associations have agreed not to evict people because of financial hardship caused by Coronavirus.

Please be assured that we understand that this is a worrying time for many people and that you may be suffering from a loss of income. We know that some of you may be worried about your rent as well as other bills. **We want to reassure our customers that we will not be taking legal action to evict customers where financial hardship is suffered as a direct result of coronavirus.**

## **Will my benefits be affected?**

The Department of Work and Pensions (DWP) have made arrangements for people who have to self-isolate because of the virus, or who have been diagnosed with the virus.

People currently claiming Universal Credit or Employment Support Allowance (ESA) will **not** be required to produce a fit note and will **not** be sanctioned if they let the DWP know in advance of their situation.

Mandatory work search and work availability requirements will no longer apply.

People who need to make a new claim for Universal Credit will be able to receive a month's advance payment without going to a job centre.

ESA will be payable from day one, rather than after seven days.

People who are working or are self-employed will still be eligible for statutory sick pay if they are staying at home on Government advice, not only if they have been infected.

Statutory sick pay will be available from day one, rather than after four days.

There's more information on the DWP website below:

**<https://www.gov.uk/government/news/coronavirus-support-for-employees-benefit-claimants-and-businesses>**

If you need any help or advice to claim Universal Credit or other benefits, our experienced staff are available to help. Their contact details are available on our website and are provided below:

<https://cvha.org.uk/contact/>

## **I live in a market/mid-market rent property provided by Clyde Valley Group, does this advice apply to me also?**

All of the advice provided here is relevant for all tenants of Clyde Valley Group. You should continue to pay your rent and get in contact if you are experiencing any difficulties.

## **I'm a homeowner who receives a Factoring Service from Clyde Valley Group, how am I affected?**

You should continue to make payments for your Factoring service.

The grass-cutting season is just starting and, due to Government restrictions, we are unable to provide the service at this time. However, we will get services back up and running as soon as possible.

## **Where else can I get help and advice?**

### **If you live in North Lanarkshire:**

You can contact the council's Financial Inclusion Team on 01698 332551 or by email [Fit@northlan.gov.uk](mailto:Fit@northlan.gov.uk); or your local Citizens Advice Bureau [www.citizensadvice.org.uk/scotland/](http://www.citizensadvice.org.uk/scotland/).

The Money Advice Service have comprehensive information to help you at: [www.moneyadviceservice.org.uk/en/articles/coronavirus-and-your-money#step-1-do-an-emergency-budget](http://www.moneyadviceservice.org.uk/en/articles/coronavirus-and-your-money#step-1-do-an-emergency-budget)

Money Saving Expert also has information on financial advice and your rights.

### **If you live in South Lanarkshire:**

#### **Advice and Benefits:**

[https://www.southlanarkshire.gov.uk/info/200134/benefits\\_and\\_money\\_advice](https://www.southlanarkshire.gov.uk/info/200134/benefits_and_money_advice)

#### **Coronavirus Updates:**

[https://www.southlanarkshire.gov.uk/info/200228/health\\_and\\_medical\\_information/1863/coronavirus\\_covid-19\\_advice](https://www.southlanarkshire.gov.uk/info/200228/health_and_medical_information/1863/coronavirus_covid-19_advice)

### **Other sources of advice and information for all CVHA customers:**

You can contact your nearest Citizens Advice Bureau.

**Citizens Advice Bureau** have provided a Citizens Advice Guide for everyone those affected by Coronavirus. You can find more information in the link below:

<https://www.citizensadvice.org.uk/scotland/health/coronavirus-what-it-means-for-you/>

## **Your Health and Wellbeing**

We understand that you and your family, as well as our wider communities are worried about how their lives will be affected over the coming months. The Government has provided guidance on social distancing for everyone in the UK and how we can all work together to protect older people and vulnerable adults. This includes steps you can take to stay connected with family and friends during this time:

- Draw on support you might have through your friends, family and other networks. Try to stay in touch with those around you over the phone, by post, or online. Let people know how you would like to stay in touch and build that into your routine. This is also important in looking after your mental wellbeing and you may find it helpful to talk to them about how you are feeling.
- Remember it is okay to share your concerns with others you trust and in doing so you may end up providing support to them too.

Our **Tenancy Sustainment Officers** are here to listen and provide guidance where possible. If you need someone to talk to then please contact one of our team on:

**01698 268855 or email [cvha@cvha.org.uk](mailto:cvha@cvha.org.uk)**

The Mental Health Foundation has useful information on how to look after your mental health during the virus outbreak and it can be found on their [dedicated website page](#).

If you are feeling overwhelmed, try talking to your family and friends and sharing how you feel. If you are worried that you may need more help, the following support is available:

### **Free 24-hour listening support**

- Samaritans is available to listen at any time of the day or night. You can talk to them about anything that's troubling you, no matter how difficult.
  - Call free on **116 123** or visit the Samaritans website.
- Shout offers confidential 24/7 crisis text support for times when you need immediate assistance.
  - Text "**SHOUT**" to **85258** or visit Shout Crisis Text Line.
- In a life-threatening emergency, you should dial **999**.

**Lanarkshire Green Health Partnership** have developed a guide to help individuals and families stay connected to nature. There is significant evidence that being connected to nature has wider health and wellbeing benefits. More information can be found at the link below:

<http://www.elament.org.uk/media/2229/19-ways-to-stay-connected-2.pdf>