



Revenues and Benefits Newsletter

A Special edition for the Coronavirus / COVID-19

Crisis

Housing Benefit

Universal Credit

Working Tax Credit

Council Tax

Business Rates

Specialist Advice

Child Benefit

Evictions



www.sandwell.gov.uk

Special edition newsletter for the COVID-19 / Coronavirus crisis

Since the crisis hit, Revenues and Benefits have been working hard to There are also changes to keep up our essential work of providing support to our residents and protecting the council's income. We've dealt with the challenge of transferring virtually our whole workforce to home working, but without a significant dent in service provision. We are also doing everything we can to keep people informed about the significant changes that are happening in how we work and the services we provide.

Some of these are about keeping people safe and using social distancing. For example, we've changed how we ask customers to provide information to support their benefit claims, to minimise

unnecessary contact and travel. regulations in benefits and around private sector housing, such as the new rules on evictions. Some of these are in areas our service has no direct responsibility for but they impact on our work and are important to our stakeholders.

This edition covers all of these as well as topics like the new Local Housing Allowance rates, Universal Credit and Council Tax.

We will do our best to keep you informed about unfolding events, particularly through our blog. Although it's named the 'Sandwell Landlords Blog' and emphasises landlord issues; we also use it to post information on various topics



relevant to anyone interested in benefits or housing. If you aren't already a follower and want to be kept up to date; please visit www.sandwelllandlords.wordpress. com and sign up. If you would like more information about any of the issues covered in this edition, or about any aspect of our service, please contact our Stakeholder Relations Officer Oliver Wright at oliver_wright@sandwell.gov.uk

Ian Dunn

Help with business rates during the crisis

To help businesses cope with the Coronavirus crisis, the government has announced additional support to some small business through discounts to business rates and grants. A wide range of businesses will be affected. Sandwell council has already written to businesses that it believes might qualify for a grant. Managers and proprietors who are unsure about whether or not they might qualify are advised to check for further information on whether or not they might be entitled to help of this nature on either gov.uk or Sandwell's website at www.sandwell.gov.uk/business rates. You can also find an online application form on our website to apply for a grant.

We have been made aware that fraudsters are now actively targeting small businesses by

impersonating government and local authority bodies, offering to help with accessing grants but these is simply a way of banking or other confidential information. Please be extremely cautious of any unsolicited or unexpected contact about your business rates or any financial support.

Please also remember that if you have to pay business rates, the easiest way to do so is by Direct Debit. For more information, go to

www.sandwell.gov.uk/ coronavirusbusinessadvice



Benefit help in the COVID-19 crisis

Changes in how we work, to keep people safe

In response to the Coronavirus crisis, to make sure people get the right help, various changes have been introduced into how we process benefit claims.

Collecting and verifying information from claimants is a major part of administering Housing Benefit (HB) and Council Tax Reduction (CTR) claims. The guidelines governing this are set by the Department for Work and Pensions (DWP) who have modified them substantially to reduce risks to our customers while we continue to pay claims.

The DWP have introduced the 'Trust and Protect principle." This lets us accept information given by phone from claimants, without having to ask for proof. If it's possible for customers to provide evidence safely, they should but if not, we will accept verbal confirmation. (Evidence will be needed at a later date, when safety permits).

We will contact customers at the appropriate time who will then have a calendar month to provide the necessary proof. If overpayments occur because we have been given incorrect information, or because proof is not provided when we request it, the claimant will be responsible to repay the overpaid monies.

For customers classed as 'Persons from Abroad (PFA) we will still need evidence that they are entitled to claim; for example, verification of their National Insurance number, but once their status is confirmed then the 'Trust and protect' principle will apply.

Many people will have very

different circumstances from only a few weeks ago as their income drops and work situations change. They might want to make new claims for CTR or help with rent. If a claimant who currently receives HB/CTR advises they are no longer working due to Covid-19 and have no income, we can amend their claim to reflect this.

Most people making new claims should apply for Universal Credit (UC) rather than HB, although there are some exceptions. You should claim HB rather than UC if:

- You receive a Severe Disability Premium
- Are in temporary accommodation (as defined by the local authority)
- You are a pensioner. (Unless you have a partner who is under pension age).

Although UC is meant to cover living and housing costs, it does not cover Council Tax. Anyone liable to pay Council Tax, including people claiming UC can apply for help through CTR, subject to the normal rules on entitlement.

Many people making claims will



only be able to give us income details from immediately before the crisis; when their income was at a level which would prevent them being entitled to benefit. If someone does not appear to qualify based on their proof of earnings if any were provided) we will contact them, and ask them to provide evidence, or to confirm via an online statement their reduced earnings as soon as possible. Once these are received—we can make a new assessment and award benefit as appropriate.

Many people in Sandwell are likely to be placed on 'Furlough,' and their employer will receive 80% of their wage costs from the government.

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Rough sleepers at particular risk in the COVID-19 crisis

We are working with partner agencies to make sure no-one has to sleep outside during the crisis. So far, all of Sandwell's known rough sleepers have either been helped into temporary accommodation or to live with family or friends. We've supplied food packs, bedding and hygiene products. We also make sure people have essential



information and an emergency 24 hour contact number. If you see or know of someone either threatened with or already homeless, or you're worried about a rough sleeper, please contact

0121 368 1166 - option 2

rough_sleepers@sandwell.gov.uk

Self-employed people who can't work and have no income, will be assessed on a 'no-income' basis, if they make a clear declaration to this effect. At a future point, once it's safe, we'll ask for the relevant information and evidence. This applies both to self-employed people making new claims and those with active claims whose income has stopped. If a persons income has not changed, their claim will continue as normal.

If we are recovering a Housing

Benefit overpayment from a customer and this is causing particular difficulties, they should contact us to discuss their payment options. We will look at each case on its own merits.

Sandwell residents who are unsure about their financial circumstances is reminded that both the council's Welfare Rights Team and Sandwell Citizens Advice are available to provide free advice on benefits and financial issues.

NHS HM Government STAY ALERT > CONTROL THE VIRUS > SAVE LIVES

Example 1: A single claimant aged 27 receives £94.50 UC from April 2020. He no longer falls into the income 100% discount, but into the 2nd and only qualifies for a 90% reduction. He requesting payments.

Example 2: A couple on Universal range but into the 2nd and are only entitled to a 90% reduction. They will

range where he would be entitled to a will therefore receive a Council Tax bill

Credit, now receive £137.09 per week. They no longer fall into the 1st income be liable to pay the remaining 10%

may not apply in other areas. Full details of the income bandings are available online at

http://www.sandwell.gov.uk/ info/200207/council tax/2019/ local_council_tax_reduction_sche me_lctrs

Please also see article on next page about general Council Tax arrears issues

The impact of new Universal Credit rates on Council Tax Reduction in Sandwell

Universal Credit (UC) rates have increased and the new rates are being used to calculate Council Tax Reduction (CTR). As a result, the amount of CTR some claimants receive has decreased. If the CTR awarded is lower than someone's Council Tax liability, they are responsible to pay the difference.

However, if you are below pension age and you are in receipt of CTR but the amount awarded is less than your Council Tax liability, you will receive an extra payment of up to £150.00 called a Hardship Payment. You do not have to apply for this sum; we will automatically calculate any entitlement to it and reduce your Council Tax bill accordingly.

The Hardship Payment is allocated to each Council Tax payer. (A couple with joint liability are treated as one payer). The money can be paid across differing accounts for the payer but MUST NOT exceed £150.00 in total. For joint tenants, the award is up to £150.00 for their property and not per person.

Customers left with shortfalls on their accounts should make payments to clear these. If you find that your account is in credit because you have paid Council

Tax to cover a period for which CTR is later awarded, you should contact us about a refund via MySandwell. (See page 8).

Sandwell's CTR scheme is based on income bands The amount of CTR you qualify for depends on which band applies to you. These bands are set annually.

In Sandwell, UC claims are automatically treated as claims for CTR if the customer is liable to pay Council Tax. They should be aware that even if they have full CTR awarded, they might still owe amounts from earlier periods. So it's essential they check letters and bills carefully. It should also be stressed that CTR rules are set by each local authority. Sandwell rules



Council Tax during the crisis

Sandwell Council has paused all legal action to recover Council Tax debts for three months from 1st April 2020

This is to give people struggling with debt some respite during the current crisis and allow them to concentrate on their health and families. It should be stressed that this is a pause only. We have a legal obligation to collect Council Tax and therefore debts are not being cancelled or written off. Recovery action using the courts and our normal powers will be resumed at the end of the period. Customers who might have got into difficulties need to be aware of this. It's very much in their interests to either carry on paying as normal if they have the funds, or to have plans in place to clear their debts so that we are not obliged to use any enforcement actions against them.

We have no wish to add people's financial anxieties and will always point people towards help, support or advice where we can, but the borough as a whole depends on Revenues and Benefits doing it's job. The collection of Council Tax and Business Rates is crucial in our ability to provide the essential services that all of the borough's residents depend on. The council's work would be impossible if these weren't collected. This is more true than ever as we go through these exceptionally difficult times.

We want to encourage partner and stakeholder organisations to help remind people how important Council Tax is and how making sure it's paid is a key part of financial stability. Whenever our customers look at their finances, they should remember that Council Tax along with housing

costs, must be covered. We would urge customers to set up a Direct Debit for their Council Tax. It's the best way to make sure payments never get overlooked or forgotten.

There are various sources of support available and we want to make sure that anyone who needs itis guided in the right direction. It might be simply making an application for Council Tax Reduction (CTR). Anyone who thinks that they might be entitled should apply online at www.sandwell.gov.uk/ counciltaxreduction The form is combined with a calculator which gives an indication of whether we can give help by reducing their Council Tax bill through CTR.

Other discounts and exemptions might apply; such as Sole Occupier Discount. This is a 25% discount given when only one adult who is relevant for Council Tax is living in the property. A full list discounts and exemptions and how to apply, is available here. http://www.sandwell.gov.uk/info/200207/

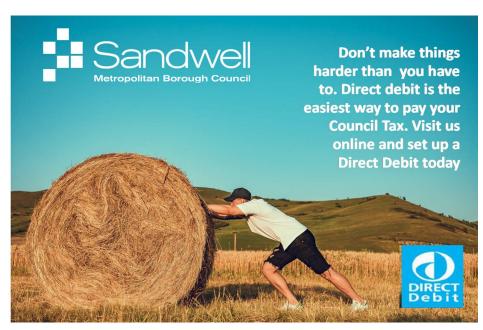


council_tax/2199/ ways to reduce your council tax bill

Customers who are behind can also go online and set up instalments to clear their debt, (although this facility is not available if we have already initiated action through the courts).

If the bill is correct and someone still has difficulties, we might refer them to our Welfare Rights Team or Citizens Advice to see if other help is available. It is important that while we will do our best to help, people should try and keep up with payments where they can. Council Tax is a priority and it's essential that our customers understand that. If in doubt about any aspect of Council Tax, visit our website at

http://www.sandwell.gov.uk/counciltax



Housing and the COVID-19 Crisis

Some of the issues affecting private sector housing:

Revenues and Benefits are not responsible for housing matters but they often affect our stakeholders and customers. This article is intended as a summary only of government guidance. Much of the information below is taken from "Coronavirus (COVID- 19)

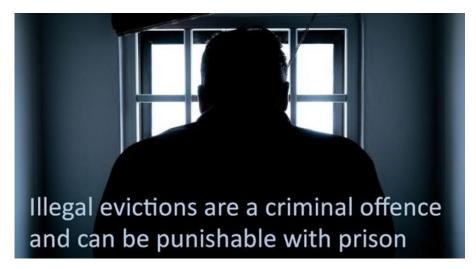
Guidance for Landlords and Tenants," which is available on available on gov.uk The main government website on Coronavirus is www.gov.uk/coronavirus



- Mortgages: Mortgage lenders have agreed payment holidays of up to three months, including for buy-to-let properties.
- The sum owed remains:
 Mortgages continue to accrue interest. If a tenant is unable to pay rent to a landlord who is making mortgage repayments—the landlord should discuss this with the mortgage provider.
- Ending tenancies: Under the Coronavirus Act 2020, under most circumstances courts will not grant possession against a tenant for the next three months. Evicting someone without following correct procedure is a criminal offence and can be punishable with imprisonment.
- Rent: There is no suggestion that landlords cannot charge full rent as normal. However, they should show understanding of tenant difficulties where possible.
- Record keeping: It is essential that landlords keep proper records of rent payments and of issues arising from arrears
- Repairs: Landlord obligations have not changed regarding safety. Non-urgent work that can't be carried out without social distancing should be avoided during lockdown.
- Access to homes: Where safe tenants should allow local

- authorities or landlords access to deal with urgent health and safety issues: such as toilets, heating, hot water, security (broken locks or windows), white goods for food preparation, storage and cooking
- Work in the home: is only allowed if the tradesperson is well and has no symptoms.
 Distancing must practiced. No work should be carried out in any household which is isolating or where an individual is being shielded, except for emergency repairs or a safety issue.
- No work can be allowed by a tradesperson who has any coronavirus symptoms.
- Energy Performance
 Certificates: EPCs are still
 required where a property is
 offered for sale or letting. In the
 very limited circumstances
 where a person might move

- home during lockdown, owners must still comply with EPC rules. "The legal requirement to obtain an EPC before selling or letting a property remains." However, EPC inspections should only be carried out when safe. This will often mean waiting until a property is vacant.
- · Gas safety: The Health and Safety Executive (HSE) has confirmed that during the crisis. Landlords still have a 'legal duty to repair and maintain gas equipment and connections in a safe condition and to carry out annual gas safety checks as usual with appropriate records being kept. During the lockdown, there is a balance protecting people from serious risks like carbon monoxide exposure or gas explosion, while doing what we can to protect people from COVID-19.



Changes to Working Tax Credit and the Housing Benefit Additional Earnings Disregard

The Housing Benefit Additional Earnings
Disregard has increased to £37.10 for both
Working Age claimants and pensioners from 6th
April 2020. This is for a short term period only
(6th April 20 to the 4th April 21) and offsets
issues with the increase in Working Tax Credits.
(WTC) We have amended over 1700 Housing

Benefit claims to take account of this change. Customers who do not receive full Housing Benefit (HB) will see an increase in entitlement, of up to £13.00 per week, from the 6th April 2020.

The Department for Work and Pensions (DWP) are increasing the basic rate of Working Tax Credit from 6th April 2020. The change will be staggered over 35 days starting from the 9th April 2020. Any WTC owed to claimants from the 6th April 2020 to the date their entitlement is reassessed will be paid as arrears and disregarded for HB.

Therefore HB entitlement will decrease from the Monday following the date their WTC was increased.

Example: Before COVID-19 changes were applied HB entitlement was £50 per week. The increased additional earnings disregard was applied and HB increased to £63.00. WTC was assessed on the 17.4.20 and increased from the 6.4.20. The amount created for the period 6.4.20 – 17.4.20 will be disregarded for HB purposes and the new rate of WTC will apply from the 18.4.20. HB entitlement will decrease from the 20th April 2020 due to the new rate of WTC applying



Important update on Working Tax Credits

Her Majesty's Revenues and Customs (HMRC) advice about Tax Credit

- Claimants are advised not to update their working hours if they have reduced, due to COVID-19, HMRC are treating this as a temporary and exceptional change.
- Claimants should continue to report changes in income and increases in hours worked in the normal way.
- They must advise HMRC if their childcare has stopped or changes
- If, after eight weeks, claimants have not returned to their normal hours they should check on www.gov.uk for the most up-to-date advice

Housing Benefit claimants who pay child care costs are reminded: If they stop or reduce payments, to notify us as soon as possible.

child benefit

If someone new has joined the family, you can still make a claim for Child Benefit despite the lockdown. Applications can be made by post or phone. Government advice is don't visit a Register Office at present to register a new child, but you can still submit a Child Benefit claim for them. First time parents need to fill in form CH2 found online and send it to the Child Benefit Office. If they haven't registered the birth because of COVID-19, they should add a note to let us know. If they already claim Child Benefit, they can complete the form or add their new-born's details over the phone on 0300 200 3100. They will need their National Insurance number or Child Benefit number. Claims can be

https://www.gov.uk/child-benefit/how-to-claim

backdated by up to 3 months.

MySandwell: Contacting Revenues and Benefits online

So we can handle queries better, our old email address revsbens_custenq@sandwell.gov.uk has been discontinued.

Customers should now contact us via our **MySandwell** facility. This manages your queries, our responses and gives access to forms, documents and services. MySandwell is not just for

residents. Organisations and businesses, should also use it. Individual staff should set up accounts with their work address and own email. This link shows you how https://my.sandwell.gov.uk/ssauth/register?return_url=https%3A%2F%2Fmy.sandwell.gov.uk%2Fen&lang=en

Once you've registered, click on

the 'My Services' tab at the top of the page. (Fig 1). Then, go the left hand column: under 'C' you'll find "Contact us about Revenues and Benefits,' (Fig 2) which opens a form to contact us.

Emails sent to the old 'revsbens' email address will now bounce back, so please set up your account and use this to contact us



The Coronavirus Job Retention Scheme

Furlough: What is it and how will can "top up" the remaining 20% it affect benefit claims? from their own funds, if they wis

Furlough is help for employed workers via the Coronavirus Job Retention Scheme (CJRS). It's for workers who stay on a payroll but are temporarily not working because of the impact of COVID-19 on their employer. It allows employees of any UK employer to keep their job and runs for at least 4 months from the 1st March 2020.

The scheme is open to all UK employers who had a PAYE payroll scheme prior to 19th March 2020 and a UK bank account. Employers can only claim for employees who were on their payroll before the 19th March. Employers can pay 80% of their employee's regular wages through this scheme, up to £2500 per month. The employer

can "top up" the remaining 20% from their own funds, if they wish, but don't have to. When on furlough, employees cannot work for or on behalf of the organisation.

Her Majesty's Revenues and Customs (HMRC) have confirmed

that any Working Tax Credits will stay in payment for the first 8 weeks. furlough will be used as normal in calculating Housing Benefit, other benefits and Sandwell's Council Tax Reduction scheme



Universal Credit and COVID-19

For customer safety, the Department for Work and Pensions are replacing the face-to-face interactions with phone and online contact

As they experience a surge of new claims and reapplications for Universal Credit (UC), the Department for Work and Pensions (DWP) are doing what they can to make the claim process as safe and easy as possible. Face-to-face aspects of claiming have been eliminated, as have most requirements about showing you are actively seeking employment; as for many people, this is an impossibility under lock-down conditions.

Customers are being told that they should avoid visiting Job Centres except if asked to do so which would only be under exceptional circumstances. The initial identity interview customers had to go through at the start of a UC claim is now conducted over the phone which means customers should be aware that they might receive official calls from withheld numbers. Where customers have queries they should either make them by phone, or if they have a claim already—through their online journal. DWP advice is clear;

"People receiving benefits do not have to attend Job Centre appointments for three months, from Thursday 19 March 2020. Don't attend unless directed to do so for an exceptional purpose."

New claims should be made online, although even under normal conditions, this was the standard way of claiming. The process is straightforward and claims can be made on PCs, laptops, tablets or smartphones. Anyone already claiming UC who thinks they have been affected by COVID-19 should contact their work coach through their online journal. If someone does have to visit a Job Centre, strict social distancing measures will be in place.

If customers need extra support, they will be signposted to the relevant local services as appropriate. Once a claim is registered, customers can contact DWP through their Journal.



The quickest, most effective way for claimants to contact the DWP is through the Journal. All queries will be answered. More information is available at

The latest updates on Universal Credit are available at:

www.understandinguniversalcredit.go v.uk/coronavirus/



New Universal Credit Rates from April 2020

The Department For Work and Pensions have revised the uprating figures for Universal Credit Standard Allowances from April 2020. Please remember that most people who might previously have claimed Housing Benefit should now claim Universal Credit instead which includes an element to cover housing costs. Anyone who needs to claim Universal Credit should make their application as soon as possible.

Standard Allowance	Monthly	Weekly	
Single under 25	£342.72	£79.09	
Single 25 or over	£409.89	£94.59	Department
Couple both under 25	£488.59	£112. 7 5	for Work &
Couple one or both 25 or over	£594.04	£137.09	Pensions

Self Employed Income Support Scheme

The Self Employed Income Support Scheme (SEISS) is a government program to provide financial support to self-employed people who cannot work due to the Coronavirus crisis.

The self-employed can claim a taxable grant worth 80% of their trading profits up to a maximum of £2500 per month for three months from March to May 2020. The grant will be paid in June. Self-employed workers can apply for help under the scheme if they are self-employed (sole trader) or part of a partnership and they:

- have submitted a Self-Assessment tax return for the tax year 2018-19
- traded in the tax year 2019-20
- are trading when making an application, or would be except for COVID-19
- intend to continue to trade in the tax year 2020-21
- have lost trading profits due to the Coronavirus crisis
- Self-employed profits must also be less than £50,000 and more

than half of their income must come from self-employment.

Her Majesty's Revenues and Customs (HMRC) will use data on 2018-19 returns already held to identify those eligible. Selfemployment can continue to be carried out even if the grant is paid.

Impacts on Housing Benefit

The SEISS payment is part of the self-employed income assessment for the tax year in which it is received. It is taxable and is included as part of a claimant's income in any assessment of Housing Benefit. Claimant's must inform us if they receive a SEISS payment. Until payments of SEISS are made, self-employed claimants may experience significant reductions in their income. This might necessitate a reassessment of Housing Benefit under our normal rules and procedures.

Claimants should report these to us if they occur, but normal or minor fluctuations in income will not result in a reassessment.

If a self employed claimant is unable to wait for the grant as they have no other resources, they should apply for Universal Credit. In Housing Benefit calculations, the SEISS grant is averaged out over the 3 month period and inserted



from the date they received it. The grant is being included from this date only, because once the crisis is over it is highly unlikely that their business will go back as to how it was before the crisis.





If you want information about

Benefits

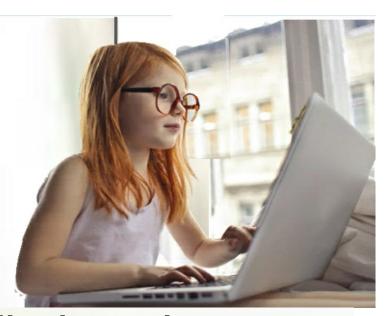
Universal Credit

Housing news

Council Tax

And more

Sign up as a follower to our landlord blog and get our updates straight to your inbox.



www.sandwelllandlords.wordpress.com

Local Housing Allowance rates for Sandwell from 1st April 2020

Housing Benefit for private tenants is based on Local Housing Allowance (LHA) rates, set for different property sizes. The property size used to work out your benefit depends on your household size. Check your rate at https://lhadirect.voa.gov.uk/ bedroomcalculator.aspx See Payments will be four times if an address comes under 'Black Country' or 'Birmingham' at https://lhadirect.voa.gov.uk (You will

need the full post-code). LHA rates are the start point in working out benefit and not necessarily the amount you will receive after all your circumstances have been taken into account. Please note: Landlords receiving direct payments are paid on a four-weekly cycle. the weekly rate, not the calendar monthly rate which is shown for information only. https://lha-direct.voa.gov.uk

Property size	Black Country Area	Birmingham Area
Shared accommodation and aged under 35	£60.18 pw* £261.50 pcm**	£67.00 pw £291.13 pcm
1 bedroom	£91.82 pw £398.98 pcm	£120.82 pw £524.99 pcm
2 bedroom	£117.37 pw £510.00 pcm	£143.84 pw £625.02 PCM
3 bedroom	£136.93 pw £594.99 pcm	£155.34PW £674.99
4 bedroom	£172.60 pw £749.99 pcm	£195.62 PW £850.02 PCM

*pw - per week, **pcm - per calendar month.



Need benefits advice?

Contact our Welfare rights team for help and advice on any benefits or debt issues

Use our online enquiry form at www.sandwell.gov.uk/welfarerights Or email us at

welfarerights_team@sandwell.gov.uk

Or call our advice line

0121569 3158 Monday - Friday 9am - 5.30pm

Help is right here.



Landlords, COVID-19 and Houses in Multiple Occupation

Most Sandwell landlords, including those with Houses in Multiple
Occupation (HMOs) provide a good state.
Service, but unfortunately this isn't always the case. HMOs provide homes for a variety of tenants but quite often house vulnerable but it people.

HMO
This call and ca

Keeping their accommodation in a decent state might be a challenge. This isn't to stigmatise anyone, it's recognising that some people have difficult lifestyles with problems that can be reflected in their homes.

The Coronavirus crisis underlines how landlords (including those working through a manager or agent) have a duty of care to tenants. Especially the more vulnerable. This is reflected in the general HMO regulations which clearly show that how landlords

have a responsibility to keep HMO common areas in a safe state

This doesn't mean that a landlord is responsible for the daily cleaning. But it does mean but it certainly means keeping things safe including trying to prevent disease transmission.

So landlords should be make sure that common areas in HMOs don't represent infection risks.

As it's best for landlords to avoid unnecessary visits, this might be better sorted by phone. Check tenants have adequate cleaning materials and that common areas are clean with no obvious problems. Make sure tenants understand good hygiene practice. Both for their personal safety and to avoid infecting other people with



whom they share facilities.

If you are concerned that a tenant might need other emergency help from Sandwell Council, such as getting shopping and essentials because no-one else who can help them, go to www.sandwell.gov.uk/coronavirus for advice.

For more landlord information go to

http://www.sandwell.gov.uk/info/200223/housing/4486/covid_-_19_and_landlords

Some COVID-19 HMO management good practice from Carl Bedward, chair of Sandwell Landlord Forum



To make sure our business runs as normally as possible but without compromising anyone's safety, the steps we have taken include:

- We have stopped viewings of vacant properties; our adverts now state that we can only accept expressions of interest at the moment.
- Extra cleaning materials have been provided for tenants.

- Cleaners go in as normal but strictly practising social distancing
- Only essential repairs are carried out, gas appliances, boilers, leaks or safety and security. Nonessential repairs are not done unless the tradesperson is there already for an essential task.
- Tradespeople are all practising social distancing and wearing latex gloves and hand washing
- External repairs which don't breach social distancing continue
- Tenants can defer rent if they become unemployed (But we ask for proof). We explain carefully that this is a deferment, not a write off and they are still liable for the full amount. Advice might be given on claiming Universal Credit. All arrears are carefully monitored.

Sandwell Council tenants and rent arrears in the crisis

Our Housing Department is urging tenants to get the right help with their rent if they are worried about arrears. Tenants are encouraged to claim Universal Credit or benefit help, if they have had a drop in their income. Although there has been an announcement that the council will not pursue debts such as rent arrears through the courts or evict tenants during the crisis, it's important tenants understand they are still responsible for making sure their rent is paid. Arrears that might accrue during the crisis; will still eventually have to be dealt with by tenants. It's in their best interests to stop arrears reaching an unmanageable amount. Tenants worried about their ability to pay should get the right advice. It could be that they simply need to make a benefit claim, but if needed, more comprehensive advice is available from our Welfare Rights Team or Sandwell Citizen Advice