

COVID-19 Update

21st March 2020

Dear All tenants,

Following on from our last update, we are committed to providing you all with as much information as we have at this unprecedented time. It is however worth noting that advice is changing on a daily and weekly basis and we advise you to keep abreast of all government updates directly.

If you experience financial difficulties due to issues relating to COVID-19 please communicate with us **as soon as possible**. We will work proactively together to resolve any issues based on each individual case.

Therefore, if you are **DIRECTLY** affected due to this outbreak - which may mean you have been sent home for self-isolation **without** pay, or have been made redundant - meaning you could fall behind on rent payments. We are copying you current GOV.UK advice below:

- Letting Agents/Landlord must receive written confirmation from the tenants employment that their financial situation has been impacted directly by COVID-19, therefore demonstrating their need for additional support.
- We will ensure tenants are made aware of how to apply for Universal Credit, and ensure these steps are being followed.
- Tenant to ensure you are receiving SSP, where entitled.
- Tenant to ensure you are looking for new employment where jobs are permanently affected.
- We will help get the tenant back to a positive financial position once circumstances return to normal and ensure all debts are working to be repaid – remember any reduced payments are a relief/break from your normal payments and are NOT a waiving of rent payments. **All debt will need to be repaid – so please work with us to make this as manageable for you as possible.**
- Tenant and Landlords/Agents are to work proactively together to agree a payment plan for any rent arrears that may occur in this time.

It will generally **not be considered acceptable** to stop making any payments altogether as the government has provided support and will continue to do so. Whilst any support provided to your landlord from the government is on the premise that tenants and landlords are working proactively together to keep everyone's financial positions secure to ensure housing can still be provided to you.

If any reduced payments are agreed by your landlord this will enable you to get back to a positive position when things return to normal. You are still **obligated by the terms of your tenancy agreement** and by **any agreement your landlord may make with you**. It is advised to make some payments both during and after this difficult time to remain as debt free as possible, it is in your interest to stick to any payment plans that may be agreed at this time. Missed payments that have not been agreed could still result in adverse credit. Missed payments may well affect your credit in the future.

It should also be noted, that support will be provided for those being affected **DIRECTLY** by COVID-19 and it is **not acceptable** to claim this support if you are not adversely financially affected. Therefore, please be responsible and think of those in the most serious need and support your housemates at this difficult time.

We urge you to stay in contact with us. By understanding your situation, we are better placed to support you.

Kind regards

Wainwrights Estate & Letting Agents