

How to Pay Rent, Mortgage, Utilities

Wellbeing area: Social / **Money** / Home / Health / Positivity / Independence / Work

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INTRODUCTION

If you're struggling with paying rent, your mortgage or utility bills, you're not alone and it's never too early or too late to seek help. Take the first steps figure out what you can do so you can regain control of the situation.

Let's Get Started Together

NEED INFORMATION?

There's a wealth of support and guidance available to help get you started. Take a look at the below...

Struggling to pay rent

[Summarised from source: <https://www.citizensadvice.org.uk/housing/coronavirus-if-you-have-problems-with-your-rented-home/>]

- If you are unable to pay your rent, you should tell your landlord or managing agent as soon as possible.
- You still need to pay your rent, but your landlord might give you more time to pay, or agree to reduce your rent.

Evictions

- The government has paused evictions, but after 20th September your landlord can take court action to evict you.
- The notice period that a landlord needs to give you varies according to the type of tenancy that you have and who you are renting from.

Dealing with rent arrears

- It's important to pay your debts in the right order
- Check who is responsible for paying the rent arrears
- Check you owe the right amount

- If your landlord is paid directly by DWP, check how much has been paid from your benefits
- Talk to your landlord to see if you can set up a plan for repaying your rent arrears with a Rent Arrears Repayment Plan.
- Check if you're entitled to any further benefits
- If Housing Benefit or Universal Credit doesn't cover all of your rent and you need more money, you could make a claim for a discretionary housing payment (DHP). (Age UK Islington can help you apply for this).

Struggling to pay your mortgage

[Summarised from source: <https://www.citizensadvice.org.uk/debt-and-money/mortgage-problems/>]

- If you are unable to pay your mortgage, you need to contact your lender to discuss the options available to you as soon as possible.
- If you get into debt and your lender thinks you're not dealing with the problem, they will take action through the courts which could lead to you losing your home.
- During the coronavirus pandemic, the government has introduced measures which means that your mortgage provider can't legally try to repossess your home until after 20th September 2020.
- Mortgage providers should also pause any action they're already taking until 31st October 2020, according to the Financial Conduct Authority (FCA).

Struggling to pay utility bills

[Summarised from source:

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/struggling-to-pay-your-energy-bills/>]

- If you're struggling to pay your gas or electricity bills, you should contact your supplier to discuss what support they might be able to offer.
- If you don't contact your utility provider, they might threaten to disconnect your supply.

Prepayment meters

- If you are unable to top up a pre-payment card/key you should contact your energy supplier as soon as possible to explore the options available to you.
- They'll try to find other ways for you to keep your energy supply connected, e.g posting cards with emergency credit, allowing you to nominate someone to top it up for you.

A full list of pre-payment energy suppliers and what they can do is available from: www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/

Energy suppliers

Phone numbers for getting help from utility suppliers:

British Gas	Call 0333 202 9802
EDF	Call 0333 200 5100
E.on	Call 0345 052 0000
Npower	Call 0800 073 3000
Scottish Power	Call 0800 027 0072
SSE	Call 0345 070 7373
Bulb	Call 0300 303 0635
Co-op Energy / Octopus Energy	Call 0808 164 1088
Ovo Energy	Call 0330 303 5063
Shell Energy	Call 0330 094 5800

Priority Services Register

Vulnerable customers (e.g. if you're of pensionable age, disabled or chronically sick) can also sign up to the Priority Services Register with their supplier or network operator. This is a free service and can give things like priority support in an emergency (such as alternative heating facilities if your supply is interrupted). See regulator Ofgem's website for more info on the Priority Services Register.

Contacting Age UK Islington

If you need help you to take the first steps. Age UK Islington can provide broad support and guidance for Debt management.

This can include support with things like:

- **Paying bills / managing debt** – we can help you to identify priority debts, help you with budgeting and signpost or refer you to specialist partner organisations.
- **Benefit advice** – we can review the benefits that you're receiving and signpost or refer you to specialist partner organisations to provide an in-depth benefits check
- **Making applications for benefits** – we can help clarify what the supporting documents are that you need, help provide guidance around what some of the questions mean so that you can then complete the form yourself. We can also signpost or refer you to specialist partner organisations where needed.
- **Access to hardship funds and grants** - if you're in extreme hardship, we can help you to apply for hardship funds and grants.
- **Next steps?** We understand money matters can be complex and once we've got an understanding of what you need, we can refer you to one of our

specialist partners to help. Contact Age UK Islington Helpline: 0207 281 6018
(Mon to Fri 9 - 5pm) / gethelp@ageukislington.org.uk

More information

Citizens Advice Bureau: problems with rent

<https://www.citizensadvice.org.uk/housing/coronavirus-if-you-have-problems-with-your-rented-home/>

Shelter : housing advice, including problems with rent & mortgages

https://england.shelter.org.uk/housing_advice

Ofgem

<https://www.ofgem.gov.uk/consumers/household-gas-and-electricity-guide/who-contact-if-its-difficult-paying-energy-bills>

Ofgem Priority Register: <https://www.ofgem.gov.uk/consumers/household-gas-and-electricity-guide/extra-help-energy-services/priority-services-register>

Money Saving Expert: Finance & Bills Help

www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/

Please note we cannot recommend or endorse. Information provided is accurate to the best of our knowledge at the time of publishing. If you find any inaccuracies, please notify us gethelp@ageukislington.org.uk

What can Age UK Islington help with? Age UK Islington provides adults (16 yrs+) in Islington with information and guidance about anything to do with your wellbeing, e.g. debt, housing issues, bereavement, support for unpaid carers (Islington Carers Hub) and much more. We can also help you get the most of the local area, e.g. finding affordable social groups or training. Our staff are experts in finding the best way forward, and have lots of knowledge about local specialist partners.

Contact Age UK Islington Helpline: 020 7281 6018 (Mon to Fri 9 - 5pm) / gethelp@ageukislington.org.uk / info@islingtoncarershub.org