

STRUGGLING WITH FINANCES?



My income has dropped due to coronavirus. I'm struggling to keep up with all my bills. I rent my house from a private landlord and pay all the usual bills – electricity, water, council tax. How best can I juggle them, and can I get any help from the Government?

If your income is reduced because of coronavirus, you should check whether you're entitled to sick pay or to claim benefits. You can check your eligibility for both sick pay and benefits on the [Citizens Advice website](#). If you're already on existing benefits, [these might also increase](#).

If you're struggling to pay rent, talk to your landlord straight away. You should explain the situation and could ask for more time to pay, a temporary reduction in rent, or ask to catch up any missed payments by instalments. If you [contact your nearest Citizens Advice](#) an adviser can help you explain things to your landlord. If you can't come to an agreement with your landlord, it's a good idea to pay what you can afford and keep a record of what you offered.

The government passed an emergency law which means landlords have to give you three months' notice to end certain tenancy types from 26 March. The court service has suspended all possession action for 90 days from 27 March. This means that even if you have been served a notice for eviction it's unlikely it can be enforced during this time. You can find out more about what to do if you're being evicted for rent arrears on the [Citizens Advice website](#).

If you already claim Housing Benefit, you should tell the council your income has reduced. If you don't claim it already, you might be entitled to [help with housing costs from the government](#).

When it comes to your utilities, you should contact the provider as soon as possible. Depending on the type of bill, they may be able to arrange a payment plan, or have schemes in place for people in financial hardship. You should also talk to your local council, as your income has changed you might be entitled to a council tax reduction.

If you're struggling to pay multiple bills, it's important to sort out what's known as 'priority bills' like energy bills or council tax over credit card bills. This is because the immediate consequences of not paying these things are much more serious. [Citizens Advice website](http://www.citizensadvice.org.uk) can help you with this.

We may be able to suggest ways to maximise your income, to reduce your outgoings, to offer solutions for an immediate difficulty or perhaps help if you have mental health issues.

So that we can help you will need to tell us about the income you have, including any benefits you already claim and what you spend each month on essentials and other items.

Contact us

Visit our website for advice & information: www.citizensadvice.org.uk	Email us: dorking@camv.org.uk leatherhead@camv.org.uk
ADVICELINE telephone: 03 444 111 444 Monday – Friday 09.00 – 17.00	Telephone our local numbers 01306 732 302 (Dorking) 01306 732 301 (Leatherhead) Monday – Thursday 10.00 – 16.00 Friday 10.00 – 13.00
CONSUMER HELPLINE 0808 223 1133 or chat online to an advisor on our website.	UNIVERSAL CREDIT – making new claim 0800 144 8 444 or chat online to an advisor on our website.

Waiting times for these services may be slightly longer than usual as we adapt to our new patterns of working. Please be patient and persistent with us!