

Support for Phoenix home owners during the coronavirus pandemic

December 2020



We're here to help.

We understand that many residents will have financial concerns or challenges as a result of the coronavirus pandemic. We are here to help. Our staff are available to give advice and support on a range of benefits including the new support packages recently announced by Government.

In this document, you'll find information on support available to you if you're worried about paying your mortgage, your service charges, and other household bills.

If you're worried about paying your service charges, please contact us as soon as possible. We can discuss your circumstances and put a plan in place that will meet your specific needs. The sooner you contact us, the sooner we can work together to put things right.

For up-to-date information, visit: www.phoenixch.org.uk/coronavirus

Claiming additional income

If you have a low income – for whatever reason - and have savings of below £16,000, you may be able to claim Universal Credit or support with your council tax.

Below, we've set out some of the support that is available from the Government, your mortgage and utilities providers, and Phoenix. Please read it carefully and contact us to discuss your options. Our experienced team can advise you on what will work best for you and support you in making a claim.

Paying your mortgage

Any home owner affected by coronavirus can apply for a three-month "mortgage holiday."

This means you can delay making payments for three months and missed payments can be added onto future payments or the mortgage term lengthened. Please remember that you will have to pay this money eventually.

You need to contact your mortgage provider as soon as possible to set this up.

You may also be eligible for Support for Mortgage Interest (SMI). This is a loan to help towards interest payments on your mortgage or loans you've taken out for certain repairs and improvements to your home.

Paying your bills

If you have a prepayment meter for your energy and can't top up because you're self-isolating, contact your energy supplier as soon as possible and they can help.

If you're worried about paying your bills, contact us to see what support may be available.

Paying your service charges and support available

It's really important you keep paying your service charges. If you can't, there is support available to help. We can help you claim additional income and put payment plans in place.

Support available if you already claim benefits

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If you claim benefits such as Jobseekers' Allowance, Employment and Support Allowance, Universal Credit, the guarantee part of Pension Credit (or others – contact us for details), you may be able to claim help for 'housing costs' including service charges and ground rents, and major works bills.

If you don't already claim benefits, you may still be entitled to help. Contact us to discuss your options.

Support available and how to claim it

Send copies of your invoices for your annual service charges, ground rent and major works, S20 notices and a breakdown of works and costs (if you do not have any of these documents, please ask Phoenix for copies) to the Department for Work and Pensions within one month of receiving them, with a covering letter asking for assistance with your service charges. If you send them late, you may not receive as much help.

Ground rent and service charges listed on your invoice for 'minor repairs and maintenance' could be covered in full by Government support. Where the charges are listed as 'service charges', you're likely to be able to claim in full for support.

Most of the major works you may have been billed for will count as 'service charges' for benefit purposes.

In some circumstances, the Department for Work and Pensions will not cover these. However, we have helped leaseholders make claims in the past and they have been successful. We're here to help and will support you where we can.

We want to make clear that no one will lose their home as a result of the coronavirus pandemic. We ask that if your circumstances change, you let us know as soon as possible so we can work with you to find a solution.

This is a very new way of operating for Phoenix, but we remain determined to deliver the best possible service to our residents in very different and difficult circumstances.

Useful information:

- Advice from Policy in Practice on what to do if you've lost income due to coronavirus: www.policyinpractice.co.uk/yourincome-and-coronavirus-covid-19/
- Claim Universal Credit: www.gov.uk/apply-universalcredit
- Support for Mortgage Interest: <https://www.gov.uk/support-for-mortgage-interest>
- Phoenix services and coronavirus: www.phoenixch.org.uk/coronavirus

We're here to help:

- Email: homeownership@phoenixch.org.uk
- Call: 0800 0285 700
- Visit: www.phoenixch.org.uk