

Information for Businesses, Landlords and Tenants

There is a lot of information and support available to help you at this time but we know that it can sometimes be difficult to navigate through it all.

If you are in any doubt, contact the Citizens Advice Bureau on 01628 674842 – their trained staff will discuss your particular situation and advise you on the best options for you.

Support for businesses

Business loans - some self-employed people may be eligible for a business loan as part of the Coronavirus Business Interruption Loan Scheme. The scheme provides financial support to smaller businesses (SMEs) across the UK that are losing revenue and seeing their cashflow disrupted as a result of the coronavirus outbreak. Loans of up to £5 million are available and are repayable over specified periods of time. More information about this can be found here - www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils-2/.

Self-assessment tax payments - your self-assessment tax payments have been delayed until July 2020.

Bounce Back Loan - the government recently announced the Bounce Back Loan for small businesses who are eligible to apply for quick and easy loans to help them make it through the coronavirus outbreak. Visit www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan for more information.

Support for tenants and landlords

The government has issued guidance for landlords and tenants in both the private and social rented sectors during the coronavirus outbreak. You can find the guidance here - www.gov.uk/government/publications/covid-19-and-renting-guidance-for-landlords-tenants-and-local-authorities.

The government has also brought forward a package of measures to protect renters affected by coronavirus. You can find more details about this here - www.gov.uk/guidance/government-support-available-for-landlords-and-renters-reflecting-the-current-coronavirus-covid-19-outbreak.

Help with rent or mortgage payments - if you are struggling to meet your rent or mortgage payments, there is a range of support available. If you are in doubt about what would be best for you, contact the Citizens Advice Bureau on 01628 674842.

Rental payments - as a tenant you should continue to pay your rent and abide by all other terms of your tenancy agreement to the best of your ability. If your ability to pay rent has been affected, it's important to have a conversation with your landlord at the earliest opportunity. Rent levels agreed in your tenancy agreement remain legally due and you should discuss with your landlord if you are in difficulty.

As part of this support it may be that you qualify for Universal Credit. The housing element of Universal Credit can be used to cover rent to a private landlord or for social housing. Visit www.gov.uk/universal-credit to find out more about Universal Credit.

Mortgage payments - if you're struggling to meet your mortgage repayments, there are some options available to you including:

- **Mortgage payment holiday** - if you're having difficulty meeting your mortgage payments, you should speak to your lender and see whether a mortgage payment holiday is right for you. A mortgage payment holiday is when your monthly mortgage repayments are paused for a set period. Under the government's policy, you can apply for a payment holiday of up to three months. The mortgage payment holiday won't affect your credit rating but it could save you from going into arrears. However, it's vitally important that you contact your lender to request a payment holiday, and don't simply cancel your monthly direct debit. If you cancel the direct debit, this will be considered a missed payment which would then be registered on your credit file, potentially affecting your chances of re-mortgaging or borrowing further in the future.
- **Support for mortgage interest** - if you've already taken a mortgage holiday or are looking for other options, you could apply for 'support for mortgage interest' (SMI). The SMI will provide you with help towards interest payments on your mortgage or loans you've taken out for certain repairs and improvements to your home. It's paid as a loan which you'll need to repay with interest when you sell or transfer ownership of your home. You usually need to be getting, or treated as getting, a qualifying benefit such as Universal Credit or Jobseeker's Allowance to be eligible for SMI. For more information, visit the government website www.gov.uk/support-for-mortgage-interest.

Support for those in social housing

If you live in a housing association property, your housing association can provide you with information and advice. Contact them in the first instance.

- Radian Housing are offering information and advice to all their residents living within the Royal Borough, including financial support and money advice. Contact the Windsor office on Tel: 0300 123 1 567 or visit their website at www.radian.co.uk/.
- Housing Solutions are supporting their residents living within the Royal Borough with information and advice on money matters, Universal Credit and tenancy support. Telephone 01628 543101 or visit their website at www.housingsolutions.co.uk/.

Homelessness

If you are homeless or threatened with homelessness, you can contact the housing options team by emailing housing@rbwm.gov.uk for advice and assistance. Alternatively, you can call the housing duty team on 01628 683803 Monday-Friday 9am - 5pm.

If you become homeless outside of these hours you can contact the council's Emergency Duty Team on 01344 786543.

If you see a rough sleeper you can also call 0300 500 0914 or visit Streetlink at www.streetlink.org.uk/ giving the details of the rough sleeper and they will notify the relevant local authority.

Support from foodbanks

- Maidenhead Foodshare – Maidenhead foodbank provides food, including fresh food and fruit & vegetables, to individuals and families who are unable to afford a proper meal every day for themselves or their children.

There are two ways to get help from them:

- you can contact one of their 60 organisations who can identify if the foodbank is appropriate for you and if so, they will issue you with a voucher for the foodbank. Visit www.foodshare.today/.
 - if you have an urgent need for food and can't wait for a voucher, you can leave a message on the emergency helpline on 01628 262711.
- Windsor Foodshare: Windsor foodbank provides non-perishable food on a short-term basis to local families and individuals who would otherwise be going hungry. To receive their help you need to be referred by one of the people or organisations listed on their website at www.windsorfoodshare.org.uk/.