

## Flexible Payment Guide

We know that some people are likely to be affected financially more than others during the coronavirus outbreak, especially those who are self-employed or on a zero hours contract.

As a result, we are putting in place flexible payment arrangements for those customers who need this the most. We'll work with you on a case-by-case basis to agree arrangements that best suit your personal circumstances, ensuring you can manage your rent and the build-up of any arrears debt.

If you are struggling with your rent payments because of Coronavirus (COVID -19) one of the things you may want to consider is a Flexible Payment arrangement.

### **What are flexible payment arrangements?**

Flexible payment arrangements are a way of helping those customers who are likely to experience financial hardship as a direct result of the coronavirus.

We are working with customers on a case-by-case basis to support them by putting measures in place that are suitable for their personal circumstances.

It's important to be aware that rent and service charges will still be due but the aim of the flexible payment arrangements is to help reduce financial pressure for customers during this difficult time.

### **How do I know if I'm eligible?**

You will need to have a conversation with the Income Team. They will review your household income with you and discuss the flexible payment options available.

### **Is there any support available for me if I'm waiting for access to benefits?**

Yes, we're also putting in place deferred payment plans for customers who are experiencing delayed access to benefits.

This includes Universal Credit and Statutory Sick Pay for people who are self-employed, as well as those accessing the Job Retention Scheme.

We have also agreed with Longleigh, the charitable foundation, a hardship fund of over £400k to those affected by the pandemic.

### **How long will flexible payment arrangements last?**

Flexible payment arrangements will be agreed on a case-by-case basis but will be in place initially for a maximum of up to 3 months.

Stonewater Income Team colleagues will contact customers halfway through their flexible payment arrangement to make sure it's still appropriate and support customers to pay any arrears they are able to at that stage.

One week before the end date of the agreement, Stonewater Income Team colleagues will contact the customer again to either ensure full payment is made or, where necessary, an agreement is made to clear the outstanding debt over a reasonable and achievable timescale.

**I'd like to make an arrangement. How do I apply?**

You can [contact us](#) in the usual ways if you'd like to find out more.