

Private Rented Sector Tenant Support

Public Health Scotland, in partnership with the Scottish Government, Citizens Advice Scotland and Shelter Scotland, have produced this resource for people living in the private rented sector (PRS) during the Covid-19 (Coronavirus) pandemic.

There is an online version of this resource which includes more information. If you have access to the internet please visit www.gov.scot/publications/coronavirus-covid-19-advice-for-private-tenants.

Having a safe, secure home is important for everyone's health and wellbeing, but keeping your tenancy may be more difficult because of Covid-19. You may be worried about your job, money, rent, feel anxious, isolated or lonely, worried about your physical or mental health and wellbeing, or your relationships may be strained as a result of these worries and the need for us to be spending more time at home. Any one of these issues could make it more difficult for you to keep your tenancy, but you have rights and there is advice available to help you use them. That is why we have published this resource which aims to support you.

Support with paying rent

There is government support to help you pay your rent. Applying for benefits such as Universal Credit can help you to afford your rent if you have faced a sudden loss of income. If you are applying for benefits for the first time it might feel a little daunting but don't let that put you off applying, as there are lots of organisations that are there to help you. It's best to look into this as soon as you think you might be made redundant or are starting to struggle to pay your bills. We have listed below some of the support that you may be eligible for.

Universal Credit

Universal Credit is the main benefit for people who are unemployed or on a low income. It includes a housing element which is to help you with housing costs. You can ask for the housing element to be paid directly to your landlord in Scotland.

Apply for Universal Credit by following this link: www.gov.uk/apply-universal-credit
You can also make a claim over the phone if you can't access the internet. Call the Universal Credit helpline on **0800 328 5644**.

You can visit www.understandinguniversalcredit.gov.uk/new-to-universal-credit/housing/ to understand more about Universal Credit and paying your rent.

Discretionary Housing Payment

Universal Credit and Housing Benefit pay for housing costs but the amount they give you may not be enough to cover all your rent. If you rent your home, and you get Housing Benefit or Universal Credit, but still can't afford your housing costs, you may be eligible for a Discretionary Housing Payment (DHP). You can apply for a Discretionary Housing Payment by filling in a Discretionary Housing Payment form from your local council office. To find out more about Discretionary Housing Payments and to find contact details for your local council visit:

www.mygov.scot/discretionary-housing-payment/

Council Tax

Council Tax discounts exist for single person households, disabled people and students as well as some other groups. You may also be exempt from having to pay Council Tax if you are on a low income. You need to contact your local council to see if you qualify for a reduction or exemption. For information about Council Tax reductions, discounts and exemptions and to find details of your local council visit, the Scottish Government website: www.mygov.scot/council-tax/discounts-exemptions-and-reductions/

Council Tax is considered a priority debt, so if you are having trouble with covering the cost of this it is important that you seek advice as soon as possible.

Scottish Welfare Fund

To help you pay bills other than rent, you can apply for a Scottish Welfare Fund Crisis Grant. This is a one-off payment that helps you afford costs that aren't related to rent, like buying food. You can apply to the Scottish Welfare Fund for a Crisis Grant through your Local Authority by following this link: www.mygov.scot/scottish-welfare-fund/apply-or-track-your-application/

You can also contact your Local Authority by phone, although some will only accept online applications.

Shelter Scotland's coronavirus advice page has further information on claiming welfare benefits: www.shelterscotland.org/coronavirusadvice

Your local Citizens Advice Bureau (CAB) can also provide you with further advice on benefits and help you with your application. Visit www.cas.org.uk to find the number of your local bureau, or call the national Citizens Advice helpline on 0800 023 2581 for help.

Supporting you with energy costs or supply

Ofgem – the Government regulator for gas and electricity providers in Great Britain - has lots of information for you if you are struggling to afford your gas or electricity bills, or if you are worried about your energy supply during the pandemic. Visit their website to find out more: www.ofgem.gov.uk/coronavirus-covid-19/coronavirus-covid-19-and-your-energy-supply

No credit meters will be disconnected during the pandemic. If you are struggling to afford your energy bills, talk to your supplier as soon as possible as they may be able to offer you a payment holiday, reduce your bills or even help you access their hardship fund if they have one.

If you are vulnerable, have young children, a disability or are an older person, contact your energy company to join their Priority Service Register. Each company has one. It's free to join and it means your energy company will prioritise you in case of any disruption.

The organisation Energy Agency Scotland may be able to support you with using energy more efficiently in your home. Visit their website to ask for advice:

www.energyagency.org.uk

Paying rent

Talk to your landlord or letting agent as soon as possible if you're struggling to pay rent. They may be able to support you in accessing help and advice on benefits and budgeting. You might be able to negotiate a rent reduction, or your landlord may be willing to accept late payment of rent. Shelter Scotland has published a template letter (www.shelterscotland.org/rentreduction) which you can use to help you write to your landlord asking for a change to your rent.

Make sure you get any agreement between you and your landlord in writing. There is no automatic rent holiday or break for renters, you can only pause or reduce your rent payments if your landlord agrees. If your landlord agrees to help you in this way, find out if they expect you to pay back the difference at a later date or if they will write it off.

If you are having difficulty negotiating a rent pause or reduction, ask your landlord if they know about the financial support available for landlords such as mortgage holidays and the Landlord Loan Fund. This resource (www.cih.org/resources/0440%20Maintaining%20tenancies%20V1.pdf) outlines the various types of support available for landlords.

If you have a private residential tenancy – and your landlord issues you with a rent increase notice that you think is unfair – you have the right to challenge this via Rent Service Scotland (<https://www.mygov.scot/apply-about-rent/>).

You should continue to pay what you can whilst you explore solutions to your financial difficulty. It's important to seek advice or support as soon as you aren't able to reach an arrangement with your landlord, to help avoid further action being taken by your landlord.

Your rights as a tenant

You have the right to safe and secure housing, Covid-19 doesn't change that. If you have signed an agreement after 1 December 2017, then it is likely you will have a **Private Residential Tenancy (PRT)**.

If you have a PRT, regardless of what your tenancy agreement says, you are allowed to stay as long as you want, unless your landlord wishes to evict you and even then they must follow the correct process and will need to cite specific reasons for your eviction. It's important that you know what type of tenancy you have, to help you know exactly what your rights are. You can use Shelter Scotland's free tenancy checker tool:

<http://shelterscotland.org/tenancy-checker>

Regardless of tenancy type (unless you live with your landlord) you do not need to leave until your landlord gets an eviction order from the First Tier Tribunal for Scotland (Housing and Property Chamber). In some circumstances, the Tribunal must consider whether it is reasonable to end your tenancy. For this reason, you might decide to have legal representation at your case, there may be places in your local area that offer free housing legal advice. From October, if you are being evicted due to rent arrears, the tribunal will also assess what efforts have been made by the landlord to support you and whether they have come up with a reasonable payment arrangement.

If your landlord tries to evict you without an Eviction Order this is an illegal eviction and should not happen. If this happens call the police on 101.

Landlord and Letting Agent Registration

Landlords and letting agents operating in Scotland must be registered. This ensures they know what they are doing and the standards they should be working to.

Registration can be checked via the online registers:

www.landlordregistrationscotland.gov.uk/

<https://lettingagentregistration.gov.scot/>

Housing System Policy Circle

The Scottish Government has set up a Social Renewal Programme to work towards a fairer, more equal Scotland in the wake of the Coronavirus pandemic. Part of this work will look at housing issues in Scotland and we want to hear from people with experience of homelessness, private renting and social renting. If you would like to take part in that process, then please contact housingsystempolycircle@gov.scot by 28 August.

Sources of support

The following table includes details of support that is available.

What is the support for?	Where to find the support
Information if you are shielding or vulnerable	http://www.citizensadvice.org.uk/scotland/health/coronavirus-what-it-means-for-you
Linking you with support services	You can find your local Citizens Advice Bureau's contact details (including for online and telephone advice) here: www.cas.org.uk/ National assistance helpline on 0800 111 4000, Monday to Friday 9am to 5pm.
Advice if you can't pay bills because of Coronavirus	www.citizensadvice.org.uk/scotland/debt-and-money/if-you-cant-pay-your-bills-because-of-coronavirus Shelter Scotland Coronavirus Advice Page: www.shelterscotland.org/coronavirusadvice
Support if you have rent arrears	www.citizensadvice.org.uk/scotland/debt-and-money/if-you-cant-pay-your-bills-because-of-coronavirus/ Shelter Scotland negotiating a rent reduction: www.shelterscotland.org/rentreduction Shelter Scotland rent arrears advice: www.shelterscotland.org/rentarrears Shelter Scotland Coronavirus Advice Page: www.shelterscotland.org/coronavirusadvice
Welfare Advice	You can call the Money Talk team on 0800 085 7145 or visit www.citizensadvice.org.uk/scotland/debt-and-money/other-resources-related-to-debt-and-money/money-talk-team-s/ http://scotland.shelter.org.uk/get_advice/advice_topics/paying_for_a_home/housing_benefit
Financial management e.g. advice around budgeting	www.moneyadvice.service.org.uk/en/articles/coronavirus-and-your-money You can call the Money Talk team on 0800 085 7145 or visit: www.citizensadvice.org.uk/scotland/debt-and-money/other-resources-related-to-debt-and-money/money-talk-team-s/ www.nhs.uk/live-well/eat-well/20-tips-to-eat-well-for-less
Support with fuel costs	www.citizensadvice.org.uk/scotland/consumer/energy/energy-supply/get-help-paying-your-bills/struggling-to-pay-your-energy-bills/
Supporting your mental health /wellbeing	www.penumbra.org.uk/coronavirus/ www.mentalhealth.org.uk/coronavirus www.clearyourhead.scot/

Supporting you cope with anxiety	www.penumbra.org.uk/wp-content/uploads/2018/11/Anxiety.pdf
Support if you are isolated or lonely	www.mentalhealth.org.uk/coronavirus/coping-with-loneliness
Mental health support and services	www.nhsinform.scot/illnesses-and-conditions/mental-health www.clearyourhead.scot/
Support for bereavement	www.mentalhealth.org.uk/coronavirus/change-loss-bereavement www.cruse.org.uk/get-help/coronavirus-dealing-bereavement-and-grief www.citizensadvice.org.uk/scotland/benefits/bereavement-and-funeral-benefits/
Supporting you if you are at risk of or experiencing domestic abuse or sexual violence	www.safer.scot/da/page-3/ www.womensaid.scot/ www.mygov.scot/domestic-abuse/support-for-female-victims/ UK helpline for men experiencing domestic abuse. Phone: 0808 801 0327 - www.mensadviceline.org.uk/ LGBT Helpline: 0300 123 2523 - www.lgbthealth.org.uk/services-support/helpline Rape crisis helpline 08088 01 03 02 - www.rapecrisisscotland.org.uk/
Supporting you with alcohol	www.nhsinform.scot/illnesses-and-conditions/infections-and-poisoning/coronavirus-covid-19/healthy-living/coronavirus-covid-19-alcohol
Supporting you with being active for your body and mind during Covid-19	www.nhsinform.scot/illnesses-and-conditions/infections-and-poisoning/coronavirus-covid-19/healthy-living/coronavirus-covid-19-physical-activity
Other	CAS “problems during a tenancy” landing page has a number of helpful links including one on repairs and maintenance: www.citizensadvice.org.uk/scotland/housing/renting-a-home-s/problems-during-a-tenancy/



Scottish Government
Riaghaltas na h-Alba
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To get a copy of the full version go to scot.gov or call the Scottish Government on **0300 244 4000** and ask for the Private Rented Sector resource.