
Full message:



**DON'T
MAKE
TOUGH
TIMES
TOUGHER**

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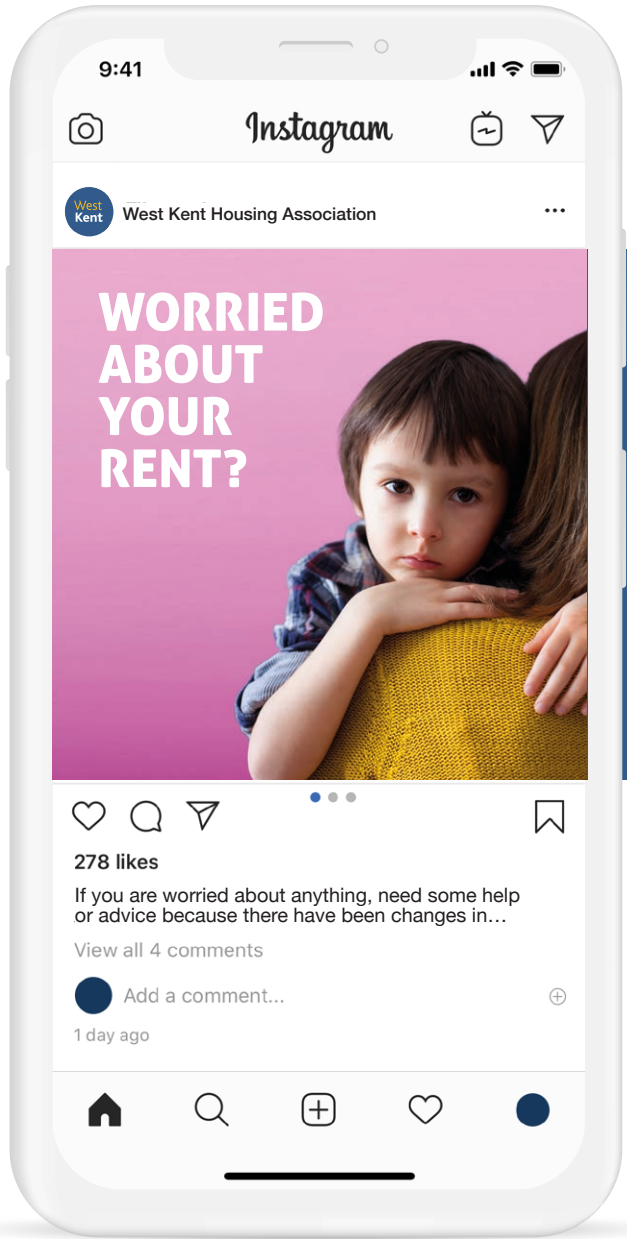
We are currently in unprecedented times with no immediate end in sight. We understand that you have a lot on your mind at the moment and one of those things may well be, how will you pay your rent in the months to come?

It's important you do, so you do not put your home at risk. Getting behind with your rent makes you vulnerable to this in the future and it's a worry no one needs to deal with at the moment.

However, you can definitely help yourself by simply keeping in touch with us, and letting us know your circumstances. By following some simple advice, we can help you work through this so you are in the best possible shape when things return to normal.

Worried about your rent?

PHOTOGRAPHIC

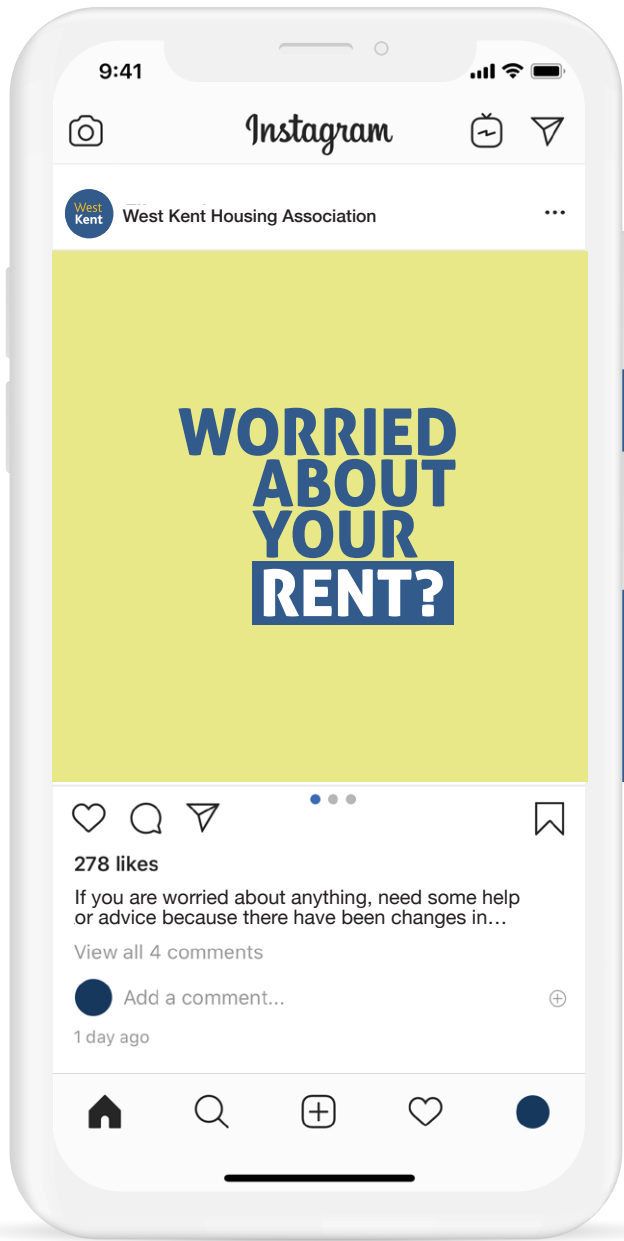


Keep talking.

If you are worried about anything, need some help or advice because there have been changes in your situation, then stay in touch. We can listen and will always try to be flexible enough to help if things are a little tight at the moment.

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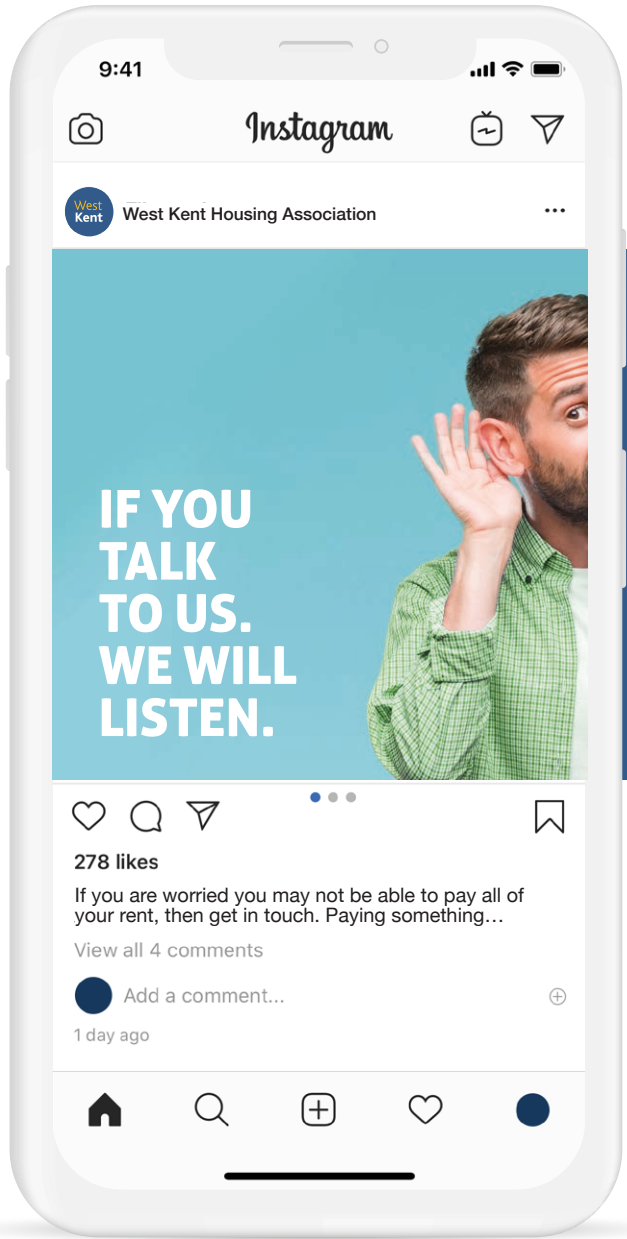
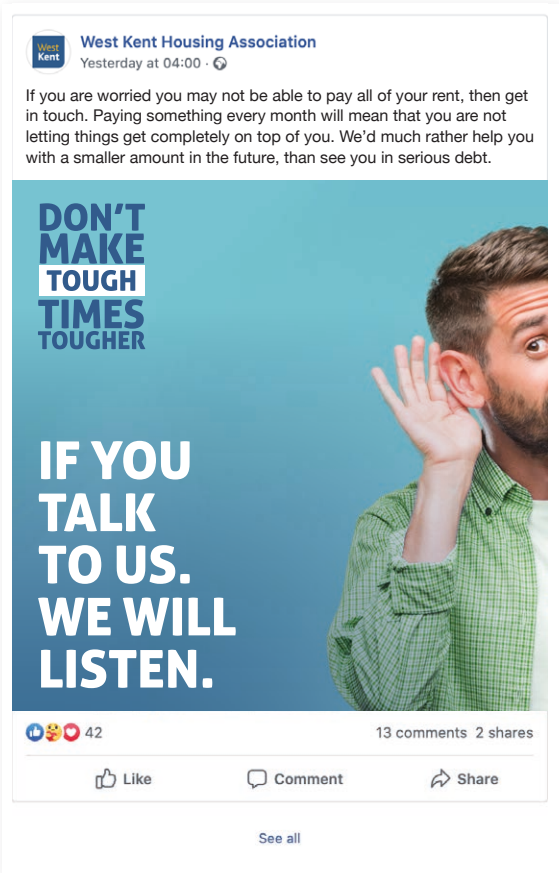


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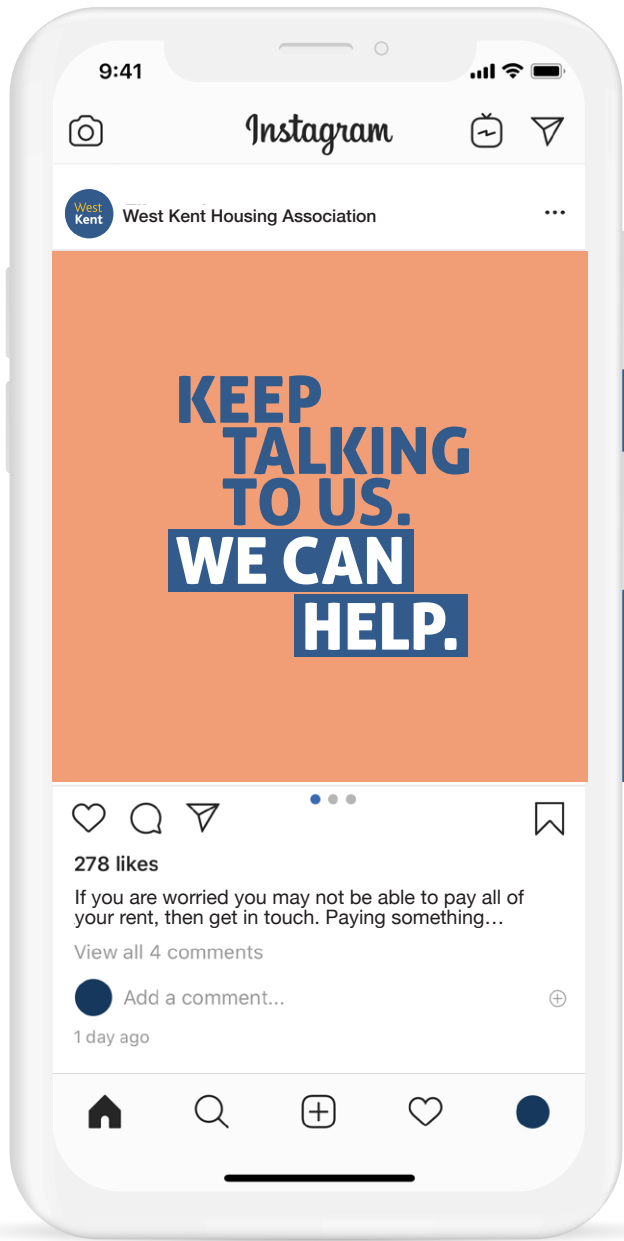


Pay what you can.

If you are worried you may not be able to pay all of your rent, then get in touch. Paying something every month will mean that you are not letting things get completely on top of you. We'd much rather help you with a smaller amount in the future, than see you in serious debt. Don't forget if it's hard to make one payment this month it'll be even harder to pay two next month.

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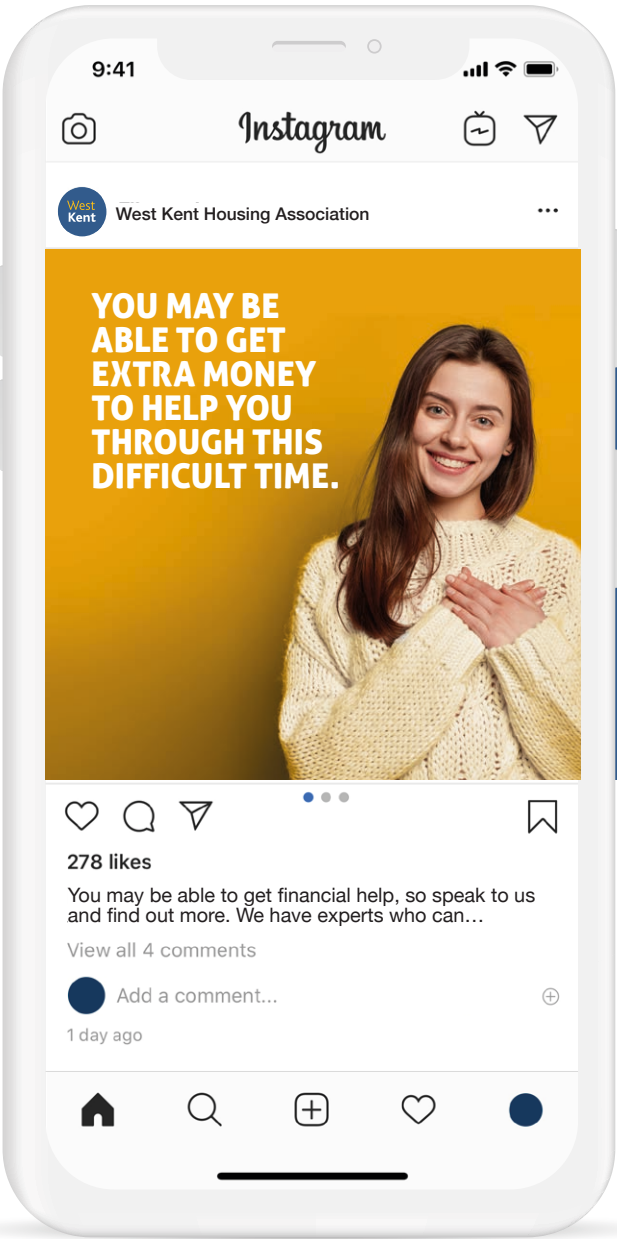
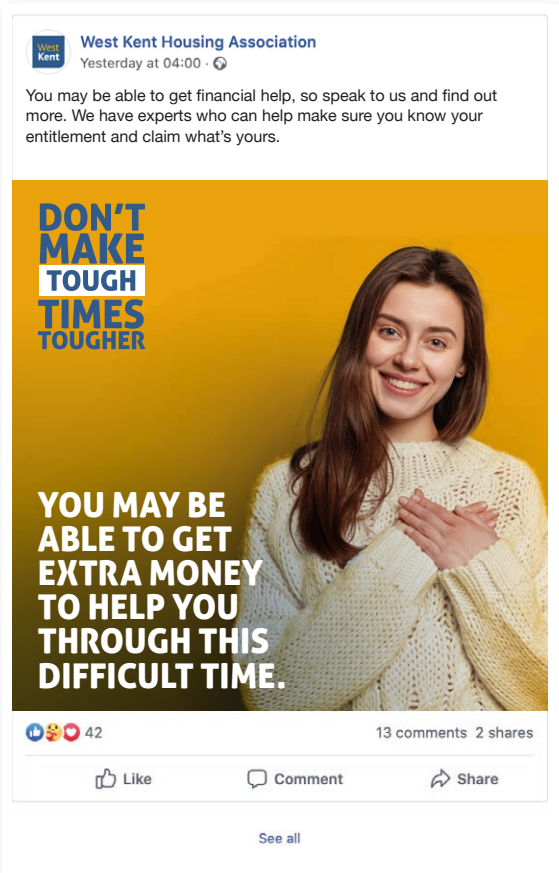


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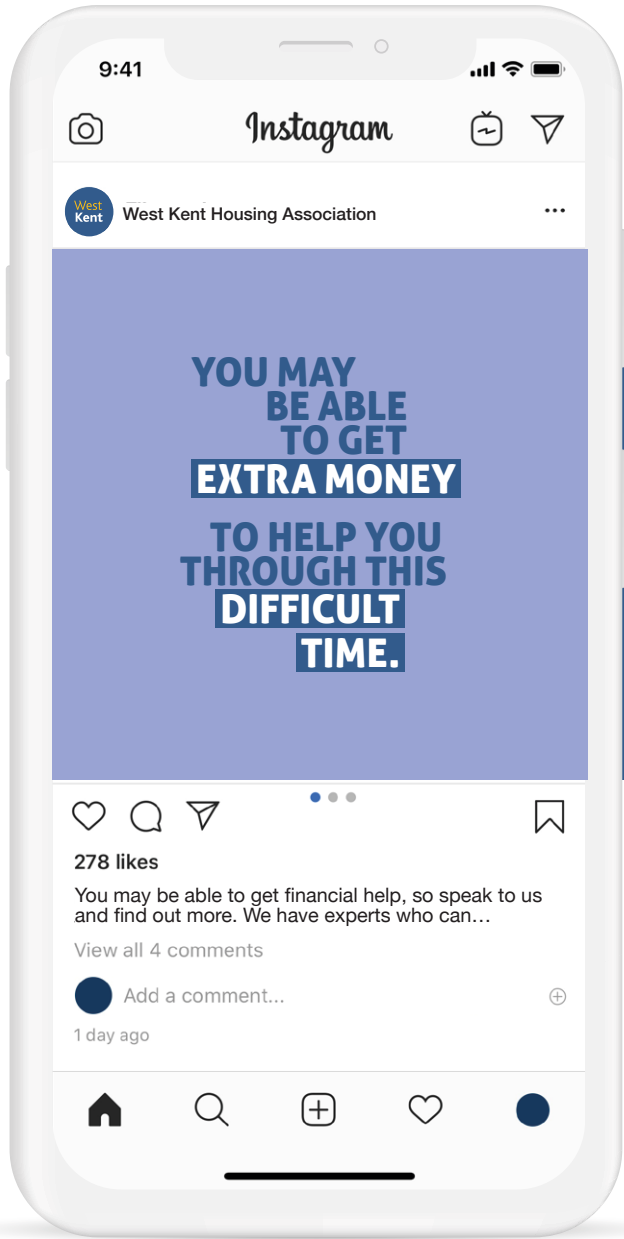


Make sure you claim.

You may be able to get financial help, so speak to us and find out more. We have experts who can help make sure you know your entitlement and claim what's yours.

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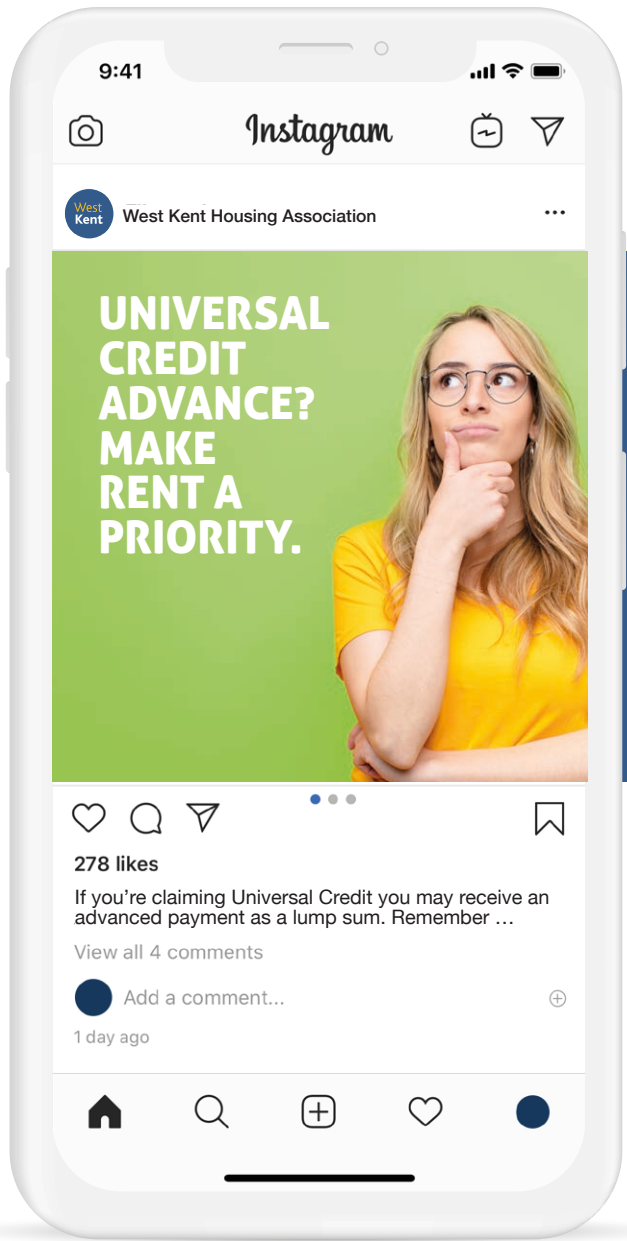


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Universal credit advance? Make rent a priority.

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Universal Credit advances

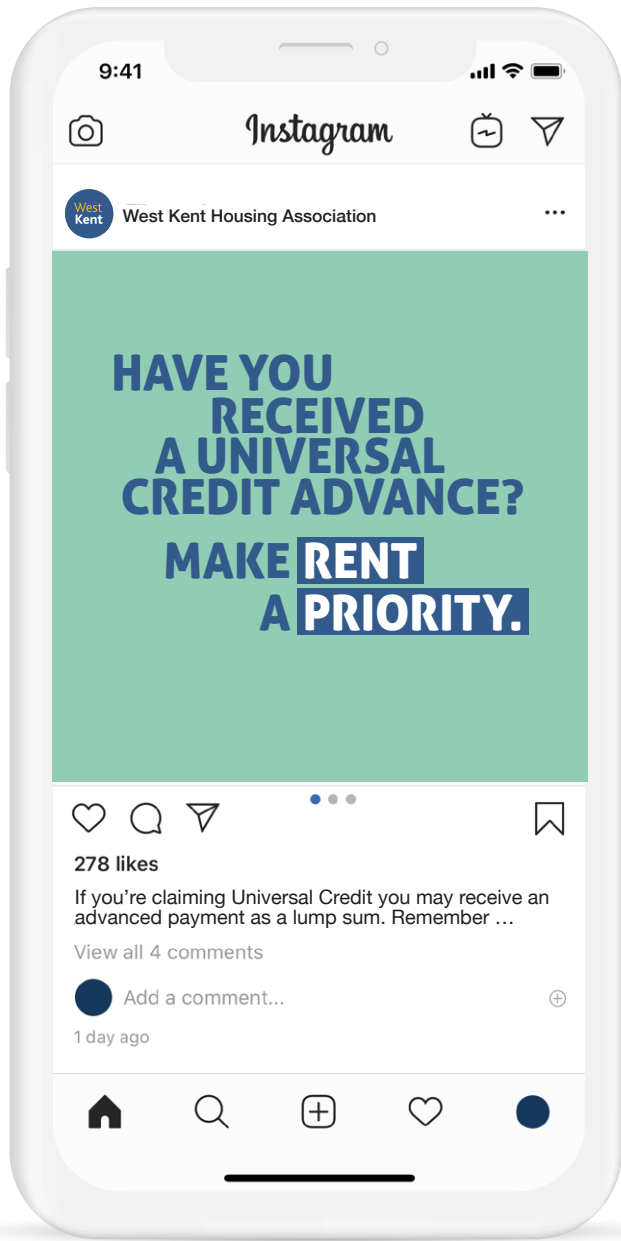
If you're claiming Universal Credit you may receive an advanced payment as a lump sum. Remember you will have to pay this back so think ahead before you spend it.

Universal Credit with housing elements

Make sure you pay your rent as a priority over other bills. If you don't there will be no other options in the future if you get in arrears as you have already had the money.

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Universal Credit advances

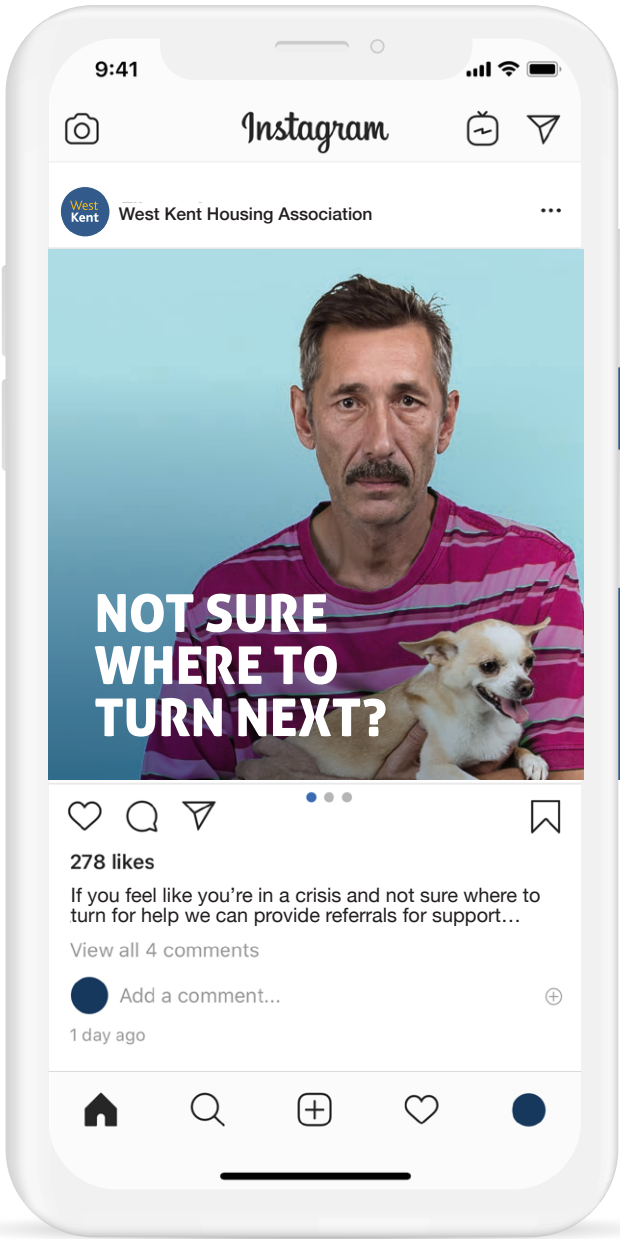
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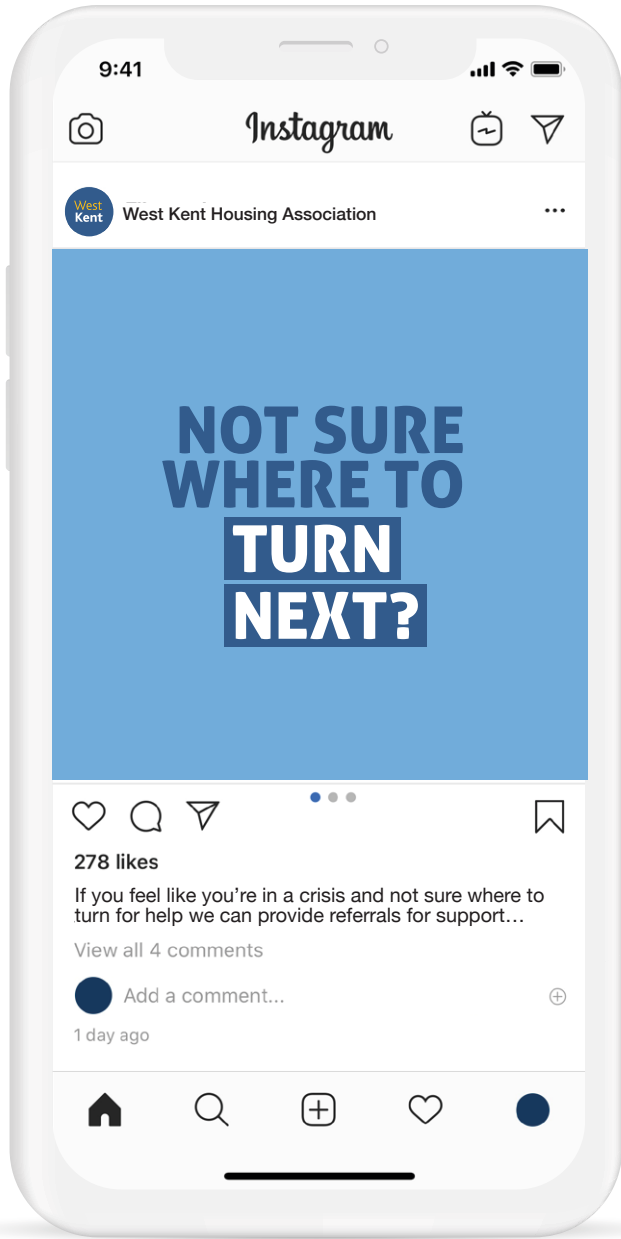


Feeling overwhelmed?

If you feel like you're in a crisis and not sure where to turn for help we can provide referrals for support. Just talk to us and we'll try to help.

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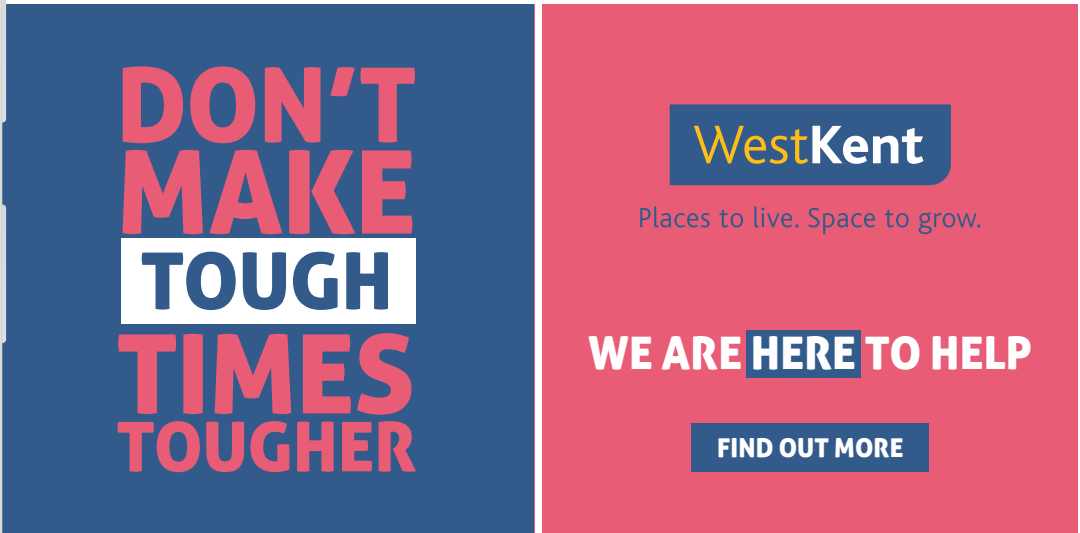
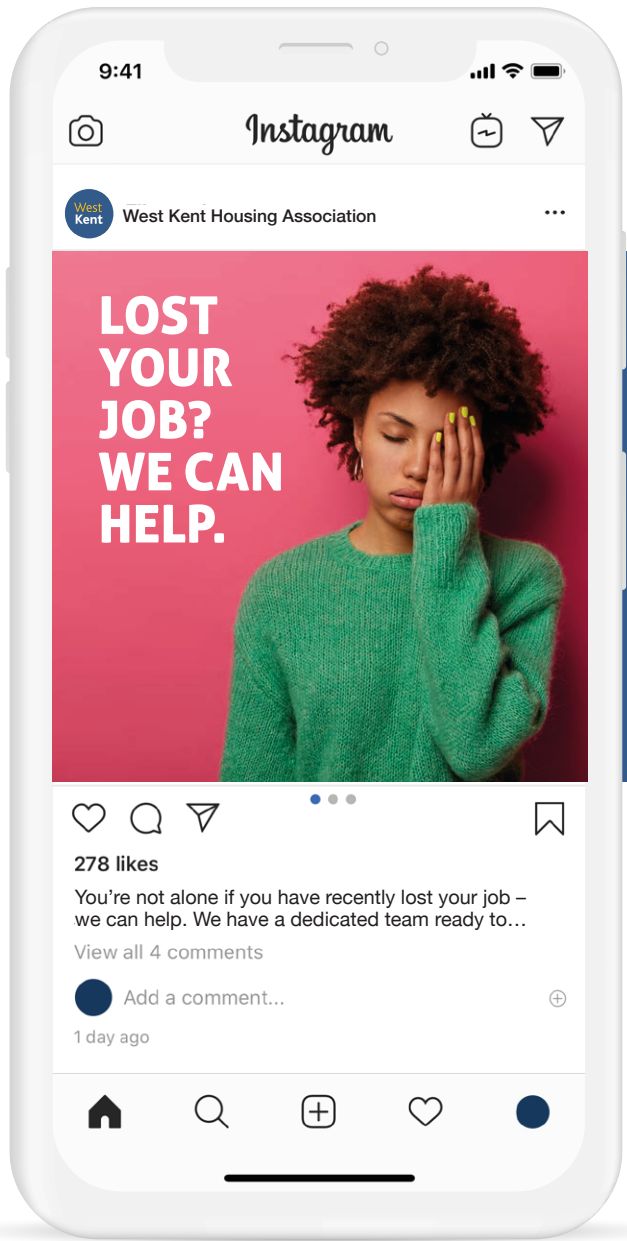
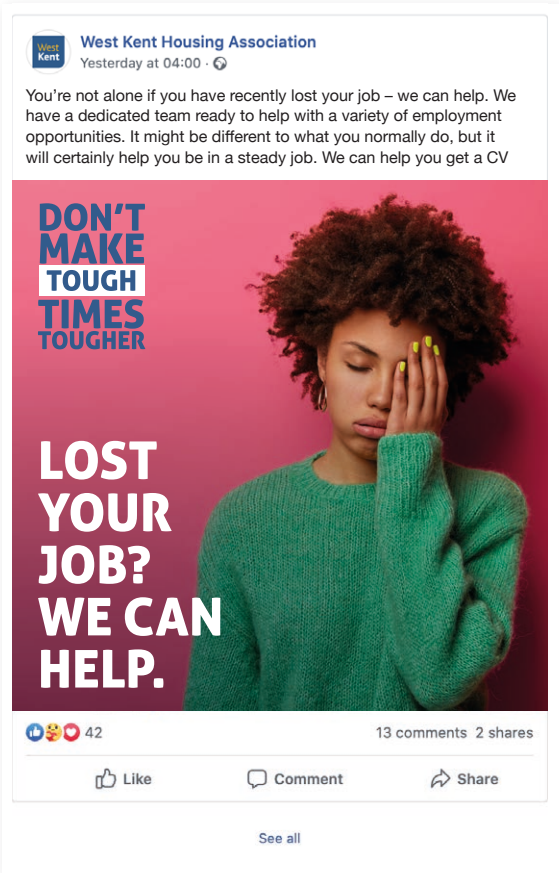


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Lost your job? We can help.

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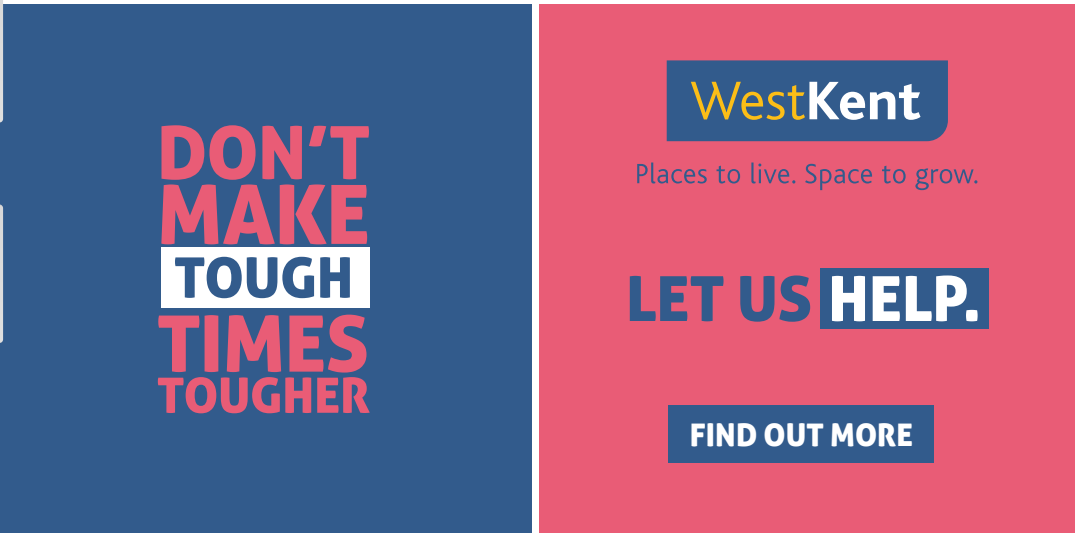
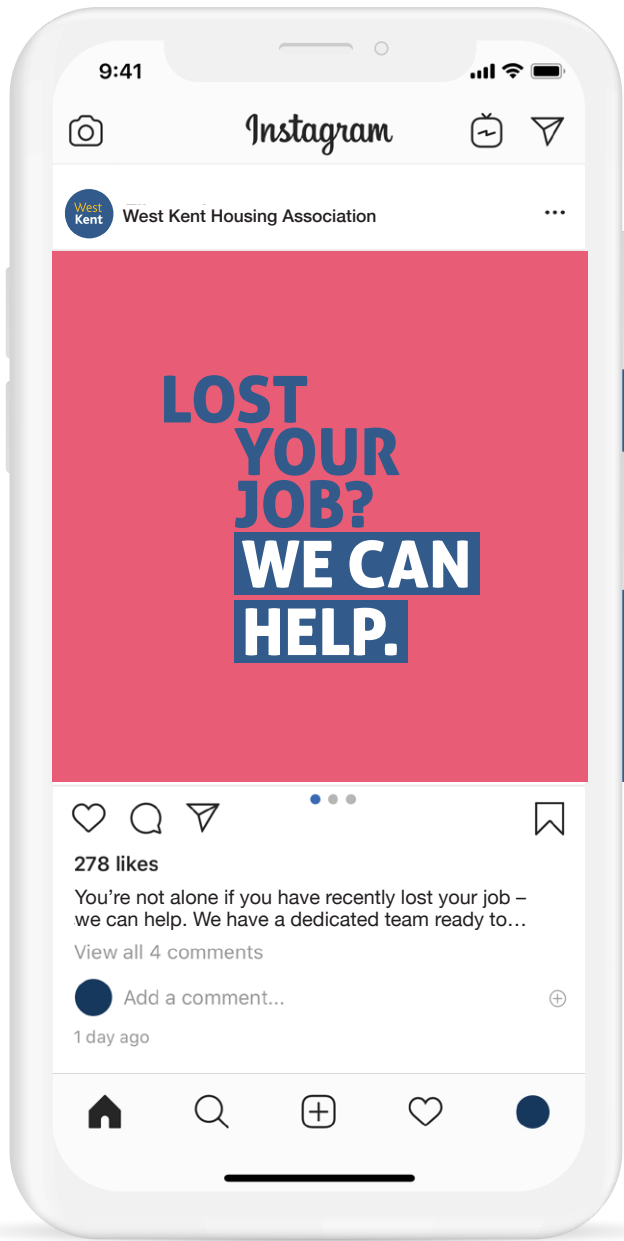


Lost your job? We can help.

You're not alone if you have recently lost your job – we can help. We have a dedicated team ready to help you find and apply for a variety of current employment opportunities. It might be different to what you normally do, but it will certainly help you be in a steady job. We can help you get a CV together, access re-training courses and be ready to apply when opportunities come up.

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Shared ownership issues.

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Shared ownership worries?

If you are in shared ownership, it's important to speak to your mortgage lender as well as us. If you need any advice about paying your rent, we're happy to help, so please give us a call and avoid any unnecessary issues in the future.

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