Worried about paying your rent during the Coronavirus? Angry at how the government is failing renters? You’re not alone. Get in touch and get involved with collective action by filling out this form:
https://londonrentersunion.org/c19rentcrisis/

Join the London Renters Union for £4 per month. It’s free if you don’t have an income at the moment: https://londonrentersunion.org/join/

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Questions and answers

I’m worried I won’t be able to pay my rent this month because of Coronavirus. What should I do?

Landlords make money out of the fact that we all need somewhere to live. Most of us pay more than half our income on rent. At a time when lots of us will be unable to pay the rent, it’s important we support each other against evictions.

The government has announced a ban on evictions. But the government hasn’t taken any action to suspend rent payments. Millions of renters who are losing their incomes will soon be clocking up huge amounts of debt to their landlord.

Some of our members have already had a good experience talking to their landlord to ask for a reduction in their rent. We’ve got a template email you can download at the bottom of this document.

The government has announced a three month mortgage holiday for all landlords whose tenants are experiencing financial difficulties due to coronavirus.

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If you are facing a loss of income you may be able to apply for Universal Credit, which includes Housing Benefit. If you can't work because you are ill, you should be able to claim Employment and Support Allowance (ESA). Generation Rent and Citizens Advice have useful info.

Join the union, get in touch and let us know how it goes - renters are joining forces so we can fight for better rights and build our power together.

I've asked my landlord for a rent reduction but they've said no. What should I do now?

Join the union, and get in touch. We can support you to take the necessary steps to make sure you can stay in your home. We'd also encourage you to share your story on social media using the hashtag #C19RentCrisis @LDNrentersunion

Can my landlord evict me if I don’t pay my rent in full?

Your landlord has to give you the proper notice (normally a Section 21 or Section 8 notice) and then go to court to get a possession order. There are lots of steps that the landlord has to follow, and they often make mistakes that delay the process.

The government has just announced new legislation that will make it more difficult for your landlord to evict you. Usually, if you are in 8 weeks rent arrears, then a court is likely to grant the landlord possession of the property. Under this new legislation, landlords will not be able to start proceedings to evict tenants for at least the next three months. Even once the courts are working normally again, the eviction process often takes several months.

You can legally stay in your home until the day the court bailiffs are authorised to come to evict you.

If your landlord tries to change the locks or use force to remove you themselves, this counts as illegal eviction. Take video of your landlord's actions so you can get compensation.

If you or someone you know is facing eviction: London Renters Union can offer support in different ways, and we have successfully stopped or delayed evictions by non-violently getting in the way of bailiffs. This ‘eviction resistance’ can buy more time for people to stay in their homes beyond the eviction date given by the court.

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Can we all go on rent strike?

The London Renters Union is currently focused on pressuring the government to suspend all rent payments, halt all evictions and use the 22,000 empty homes in London to house the homeless.

Things are moving really quickly. If the government continues to refuse to provide proper protections for renters, huge numbers of us will soon simply be unable to pay rent. We'll have to take collective action. If we do, we will have to know that the action we take can win us the demands we want.

The law in the UK is rigged in favour of landlords. But imagine what could happen if we all took collective action. If you’d like to help make it happen, join the union and get in touch via the form on this page.

My landlord wants to put the rent up. Do I have to start paying more?

There are legal steps and rules regarding when a landlord can increase the rent. Normally they will have to give you reasonable notice, and can’t increase your rent more than once a year without your agreement. If you don’t agree with the rent rise, do not pay the new amount, as this will be seen as you ‘agreeing’. You can find out more in our renters rights handbook.

If you are worried because your landlord is trying to raise your rent, and want more information, join the union and get in touch: londonrentersunion.org/join.

What support can the LRU give me?

The LRU is a community of renters who come together to improve conditions and fight for justice and change in the rental sector. We do this through collectivising our demands, sharing our experience, learning with each other, and politicising our collective experience by making demands on power holders. Our work has often been focused on taking collective action together (in-person). For now, in this pandemic, our tactics will be adapted.

The LRU is able to:

- Work together to form a collective response to the Coronavirus rent crisis
- Support renters to take collective action against the landlords and estate agents that exploit us.

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- Support you in writing letters to your landlord/letting agent
- Make sure you are aware of your rights as a renter
- Offer you a community space that listens and makes sure you don't feel alone.
- Sign post you to the right service/legal advice
- Platform your experience of bad landlords to get the attention of journalists and politicians, so the voice of renters is being heard.

The LRU is not able to:
- Help you apply for benefits. There are charities and other networks that can provide this kind of advice. Unfortunately we are not experts in the benefit system.
- Handle disputes between neighbours. We are happy to take on any landlord but we are not able to support you in a dispute with another tenant or neighbour.

**Template letter to send to your landlord**

Dear X

We hope you're keeping well in these really strange and fast-changing circumstances! We're watching developments about COVID-19 very closely and are, as you might imagine, really concerned. We work in ________ and live paycheck to paycheck each month. We're going to be earning much less over the coming months. We rarely have more than one month's rent available at any one moment.

[add more details about your situation - make it as personal as you feel comfortable to]

For these reasons, we kindly request a suspension of payments until the situation improves.

Many renters across the country are in a similar situation. As you might have heard, the government has announced a three month mortgage holiday for all landlords whose tenants are experiencing financial difficulties due to coronavirus. The government and the National Residential Landlords Association are asking landlords to show compassion.

We hope, for ourselves and for everyone's sake, that life becomes more stable as soon as possible. Until then, it seems all we can do is be pragmatic, avoid panic, and support each other as best we can. We hope you can consider this. Do let us know if speaking on the phone would be helpful.

Looking forward to hearing your response.
Best wishes from us all

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