



Helping people
in horticulture
Perennial

Perennial Coronavirus (COVID-19) news update

1st May 2020

Perennial's helpline is operating as usual on 0800 093 8543 or visit www.Perennial.org.uk to fill out the [contact form](#). The confidential helpline is open Monday – Friday, 9am – 5pm.

Money Matters

This week we have an update on managing your money following announcements and changes that have happened in recent days. We appreciate it's not always easy to navigate through the financial support available, so Perennial can help you understand your financial situation and take control of your finances. A summary is below, but it's important to [click here](#) to see full details published on our website if there is a specific area of interest to you.

These measures below are not automatic. You should not stop paying without agreeing this with your lender or supplier first as this may have a negative effect on your credit rating. Where possible use online services to request assistance.

Mortgage payments

The government has introduced a three-month mortgage break for households experiencing financial difficulty due to the coronavirus.

Paying rent

The government has brought in emergency legislation banning evictions of private rented or social tenants during the coronavirus outbreak. The announcement says that landlords will not be able to start proceedings to evict tenants for at least a three-month period and so no renters in private or social accommodation should be concerned about the threat of eviction.

Gas and Electric bills

Energy companies have announced a number of measures to help vulnerable customers during the coronavirus outbreak. If you are on a prepayment meter you will receive help if you cannot get out to top up, which may include credit being sent in the post or funds being automatically added to your meter. Firms could also send somebody out to top up a prepayment meter.

Car Finance

The Financial Conduct Authority (FCA) – the firm that regulates financial services firms, has told firms to provide a 3-month payment freeze to anyone having temporary difficulties meeting finance or lease payments due to coronavirus.

Credit Debts

The Financial Conduct Authority (FCA) – the firm that regulates financial services firms, has introduced measures that will help people whose income has been affected by Coronavirus. This applies to unsecured loans, credit cards, overdrafts, payday loans, plus many others, check here for the full list.

Individual Voluntary Arrangements

The Insolvency Service has published coronavirus Guidance which allows for flexibility to be applied to IVAs where the borrower has problems because of coronavirus.

The guidance says if you have either a reduction in income or an increase in expenses – you can reduce payments by up to 25% and to take payment holidays for up to three months without a variation being required.



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Enforcement Agents (Bailiffs)

There should be a complete suspension of enforcement visits, whether to recover unpaid court fines, penalty charge notices, council tax or non-domestic business rates. New rules also came into force on 25th April to prevent bailiffs from taking control of goods during the coronavirus restriction period.

If you feel like you have more questions, Perennial Helpline can help with a range of practical advice and financial information. If you would like to contact us, you can [complete the online form](#) and we will get back to you as soon as possible. Or call us free on **0800 093 8543** between 9am – 5pm Monday – Friday

Don't forget, more information is on our website - [click here](#)

Perennial's Weekly Quiz Night Details!

Tuesday 5th May 2020 at 8pm

Back by popular demand for a second week is Perennial's online quiz night. This week's host is **David Dodd**, with over 30 years of experience in the industry, David has taught garden design and construction; as well as regularly giving workshops and lectures. David was elected as a Director on the BALI National Board, where he co-founded the initiative GoLandscape, helping inspire and retain young people coming into landscaping as a serious career option. David regularly sits on RHS selection panels, as well as judging at RHS shows.



This week's quiz will have 5 rounds covering:

- general knowledge
- geography & history
- TV & film
- music
- sport
- bonus horticulture questions at the end of each round



Live streamed on [Perennial YouTube](#). We hope that friends and family can come together for what will be another fun evening during these difficult times, please share the quiz details with everyone you know! The more people who get involved the better and the more money we can raise for Perennial.

To join in just go to [Youtube.com/perennialGRBS](#) approximately 10 minutes before the start of the quiz. The simplest way to join in with the fun on live chat is to log onto your YouTube account before clicking on this link. If you click the link before the live link has started then you'll just see other Perennial videos.

The first online quiz raised over £2,000 for our HortAid-20 appeal and we're excited to keep this going to help even more people in horticulture through these very difficult times. [Donate to HortAid-20](#)