



Help to pay your rent or bills

while you are claiming benefits

Waiting for a benefit payment?

Finding it difficult to pay your bills?

Help to apply for benefits online

Debt

Bereavement

Useful contacts



Leicester
City Council



Waiting for a benefit payment?

Note: payment delays could be because you have not yet provided everything you needed to.

Please check you have supplied all information, or followed all the instructions given, to avoid delays to your benefit, discretionary payment or universal credit. If you are claiming universal credit you will need to keep an online journal. This is a record of what you have done to look for work; it will also have messages telling you what you need to do to continue getting universal credit.

Financial help from the Jobcentre

Advance payments

You can ask for an advance payment while you're waiting for your first benefit payment or universal credit. If you have claimed universal credit the advance payment will cover daily living expenses and may include rent if you have provided proof of rent. The advance payment must be paid back. The repayments will be automatically deducted from your benefit or universal credit payments until the advance is fully paid back. This means that you'll get smaller payments while you pay back the advance.

Remember that you can negotiate with the Jobcentre to agree your own period of repayment. For universal credit this can be up to a maximum of 12 months.

Budgeting advance

If you or your partner have been on certain benefits for at least six months, you can apply for a budgeting advance through the Jobcentre. The amount you get will depend on your circumstances. This is an interest-free loan that you must repay.

Flexible support fund

You can also ask about the flexible support fund (FSF) which aims to help you start work or move towards finding it. This covers things like travel to interviews, childcare, tools and clothing for work. You will not need to repay this. The amount you can get will depend on your individual circumstances and will normally be given as vouchers.

To apply for advance payments, budgeting advances or FSF:

- go to **gov.uk/universal-credit**
- phone the universal credit helpline: **0800 328 9344**
- phone the Jobcentre: **0800 169 0310**
- or ask your work coach.

Hardship payment

If your claim has been sanctioned or suspended you can apply for a hardship payment at the Jobcentre. The amount could be up to 60% of what you would normally get and is emergency money to help you cover household expenses like food and bills.

This will not be awarded in all cases: it depends on your circumstances. If you are given a hardship payment it is usually a loan and you will have to pay it back once your sanction or suspension ends. Money will be taken out from your normal benefit payments over a period of time until the loan is paid off.

0800 169 0310 (for people claiming benefits)

0800 328 9344 (for people claiming universal credit)

If you need help with these services please visit **[understandinguniversalcredit.gov.uk](https://www.understandinguniversalcredit.gov.uk)** or speak to your work coach.

Financial help from Leicester City Council

If you are not entitled to the above financial help from the Jobcentre you may be able to apply for a community support grant. This cannot give you cash but it may offer you help in a crisis or to keep you safe and secure in your home. See page 4.



Finding it difficult to pay your bills?

Free advice in Leicester

For free, independent money advice and debt support: phone Citizens Advice Leicestershire on **0300 330 1025**.

Leicester City Council can refer you for advice to help you manage your money, including rent arrears.

If you are applying for universal credit you can refer yourself, or ask your work coach to refer you, for personal budgeting support (where you can discuss your situation and get help to manage your money and bills). To make a referral or find out more go to **leicester.gov.uk/universalcredit**

Community Support Grant (CSG)

If you are in crisis or struggling to pay for food, gas, electricity or clothing, you may be able to get help from the community support grant.

Paid by Leicester City Council, the fund is split into two parts: crisis (food, gas, electricity) and support (white goods and furniture). We will not ask you to repay CSG. However, the fund is limited, so we have to prioritise people who are most in need.

Before you apply for CSG we expect you to apply for an advance payment or budgeting advance as mentioned on page 2.

To find out more or apply: **leicester.gov.uk/csg** or phone **0116 454 1019**.

Help to pay your council tax

Council tax support (CTS), administered by Leicester City Council, could help you to pay your council tax.

If you are already receiving housing benefit your entitlement to CTS will automatically be included.

If you make a claim for universal credit you must apply separately for CTS.

Find out more and apply online: leicester.gov.uk/housingbenefit

Extra help

If you are in financial hardship and struggling to pay your council tax, you may also be able to get council tax discretionary relief.

To apply, register for My Account on the council website and go to the section called 'Council tax and housing benefits':

leicester.gov.uk/myaccount

Free school meals

If you are claiming universal credit and have annual net earned income of less than £7,400, your children will qualify for free school meals.

Apply online at leicester.gov.uk/freeschoolmeals or call **0116 454 1009** (option 3). Make sure you have your national insurance number when you call.

Help with health costs

If you are on a low income you can get help with NHS costs like prescriptions, dental treatment, and eye care.

To find out if you are eligible go to nhs.uk and search for 'low income scheme'.



Help to pay your rent

Housing benefit and universal credit

Either housing benefit or universal credit could help you to pay your rent. Use a benefit calculator to find out which one is right for you and then apply: [gov.uk/universal-credit](https://www.gov.uk/universal-credit)

Discretionary housing payment (DHP)

You may be able to get extra help to pay your rent. You can apply for a short-term award if you are claiming housing benefit or universal credit (housing element): [leicester.gov.uk/dhps](https://www.leicester.gov.uk/dhps)

Rent arrears

If you rent your property from a private landlord, a housing association or you are a tenant of Leicester City Council it is your responsibility to pay your rent when it is due. If you don't pay your rent on time you risk losing your home.

If you do fall behind with your rent payments it is important that you contact your landlord immediately to discuss this. You may be able to come to an agreement to pay what you owe and take steps to stop your rent arrears increasing. This is particularly important if you have recently had a change in circumstance which has left you short of money.

If you are a Leicester City Council tenant the income management team can advise and support you to manage your rent payments. Phone **0116 454 1007** or email incomemanagement@leicester.gov.uk



Rent and universal credit

You may currently receive housing benefit, which is paid directly to your landlord. If you move to universal credit, this changes.

Your housing costs will be included in your monthly universal credit payment. This means it is your responsibility to pay rent to your landlord. If you are a council tenant you will have to pay your rent directly to the council from your universal credit payment.

Make your rent a priority. It is a good idea to set up a monthly direct debit to help you keep up with your rent payments.

If you feel that it would be difficult to manage your rent payments, ask the Jobcentre to consider an “alternative payment arrangement” to pay your landlord directly.

Alternative payment arrangements (APAs) are for people who will really struggle to manage payments to the landlord. If you have an APA the housing part of your universal credit payment goes direct to your landlord. Payments can be split between people and paid weekly or fortnightly instead of monthly. APAs are only paid in some circumstances but these include debt and rent arrears. The best time to apply for an APA is at your first universal credit interview.

Contact your work coach or phone **0800 328 9344**.

If you do not keep up with your rent payments, you could end up losing your home.

What do you do if your landlord is going to evict you?

If you find yourself at risk of losing your home, for example because your landlord is evicting you, ask for help from the Prevention Hub.

Come to the council’s Customer Service Centre on Granby Street or phone **0116 454 1008**, option 3.



Help to apply for benefits online

To claim universal credit and most benefits you need to have an email account and be able to use the internet.

If you have no access to IT

You can use computers free of charge at any city library and the Customer Service Centre on Granby Street.

If you want to use a library computer you need to join a library first. Just take proof of your name and address: for example, a gas bill, telephone bill or council tax letter.

If you want to claim universal credit you can also use the computers at any of the city Jobcentres at Charles Street, New Walk or Wellington Street.

Do you lack confidence using a computer?

These city libraries offer free computer skills courses: Beaumont Leys, Belgrave, Central, New Parks and Westcotes.

Contact any local library for details or visit leicester.gov.uk/getcomputerskills

If you cannot make an online application yourself

If you need to apply for universal credit and cannot use a computer at all, call the universal credit helpline on **0800 328 5644** – open between 8am and 6pm, Monday to Friday (closed on bank and public holidays).

For support to make an application for universal credit or any other benefit, you can also phone Citizens Advice Leicestershire on **0300 330 1025**.



Debt

If you are applying for universal credit you can refer yourself or get someone else to refer you for personal budgeting support.

Personal budgeting support is available to help claimants manage monthly payments and prioritise essential bills, such as rent and utilities. It is provided by Citizens Advice Leicestershire. They look at your individual circumstances to make sure you are getting the right benefits and help you check you are getting the best rates for your utilities.

For more information, or to make a referral go to **leicester.gov.uk/universalcredit**

Or phone Citizens Advice Leicestershire on **0300 330 1025**.

Beware of loan sharks

A loan shark is someone who lends money without legal permission. Loan sharks charge very high interest rates and rarely, if ever, give any paperwork. This is illegal but it is common practice. If you have one of these loans you can get help.

The illegal money lending team can help you end all your debts to a loan shark. Contact them 24 hours a day, seven days a week, on **0300 555 2222**, or email: **reportaloanshark@stoploansharks.gov.uk** or text: **loan(space)shark(space)** plus your message to **60003**.

If someone is not authorised to lend money you can report them at **gov.uk/report-loan-shark**



Bereavement

If you are claiming benefits, including universal credit, and someone close to you dies (a partner, child or someone you were caring for), your payments may continue unchanged for a short time while your benefits are re-assessed based on your new circumstances.

It is important you get the right information and help quickly, to make sure you continue to get the right benefits.

You can tell most government services about your bereavement using the **Tell us once** service: **[gov.uk/tellusonce](https://www.gov.uk/tellusonce)**

The Tell us once website helps you understand some of the things you need to do when a member of your household dies. Your income could change or there may be things you have to do to keep benefits.

For more information call:

Bereavement Service helpline: **0800 731 0469**

Cruse Bereavement Care: **0808 808 1677**



Useful contacts

Department for Work and Pensions (DWP)

Universal credit helpline: **0800 328 9344**

Jobcentre: **0800 055 6688**

Leicester City Council

The best way to contact the council is online. You can use computers free of charge in any city library or at the Customer Service Centre on Granby Street.

My Account

Sign up for an account and access council services 24 hours a day from any computer or mobile device

- Request it
- Pay it
- Report it

leicester.gov.uk/myaccount

My Revenues and Benefits

Do you pay council tax or get housing benefit?

Register for My Revenues and Benefits, and you can check your payments and tell us about changes at any time.

leicester.gov.uk/myrb



This booklet tells you how to get extra help if you are claiming benefits or universal credit. The information is correct at the time of print (April 2018). However, details may change.

For the most-up-to date information please go online:
leicester.gov.uk/benefitsadvice

