

Groundswell

Out of homelessness



CORONAVIRUS (COVID-19)

Benefits and Homelessness

Is there anything else that might help me?

- If you don't have photo ID, a bank account or an address you can still apply for benefits
- You can claim benefits **online** www.gov.uk/apply-universal-credit and on the **phone 0800 328 5644**. Tell your job coach about your **housing situation** and they will take this into consideration when you create your claimant commitment
- **In most cases Universal Credit is paid once a month**. DWP can split the payments to twice a month, or in exceptional circumstances four times a month
- Your rent can be paid **directly to your landlord**
- If you need support for **household items** (e.g. furniture) or costs associated with buying clothing for an interview, arranging a funeral etc you may be entitled to a **Budgeting Loan**
- If you're **struggling with basic needs** your work coach may be able to issue you with food bank vouchers, get in touch with them
- If you have been **sanctioned and you are struggling with your basic needs** (i.e. to buy food and hygiene needs) you may be entitled to a **Hardship Loan**

Who can apply for benefits?

- **UK citizens** and some migrants depending on their **immigration status**
- Anyone who is **out of work**, on **low income** or those with a **disability or medical condition** which means they cannot work

How much will I get?

- It depends on your **age**, where you **live**, if you are a **carer** and/or if you have any **disabilities or health issues**.
- Work out how much you are entitled to here - www.entitledto.co.uk/



Do I need a bank account?

You **do need a bank account** for payments and must provide these details when applying. There are exceptions: you can use third party accounts or enrol for 'Payment Exception Service' where you are paid at Pay Point.

Version 2: The information in this document is correct as of the **17/08/2020**.

Where can I get advice about benefits?

- Find your nearest **Citizens Advice** www.citizensadvice.org.uk/ or call **03444 111 444**
- **Turn to Us** www.turn2us.org.uk/ or call **0808 802 2000**



I heard benefits are increasing

- From 6th April the standard amount on UC and the basic element in Working Tax Credit will increase by £92.07 per month
- The Local Housing Allowance (LHA) has increased. This means you should get more money towards your rent if you get either: universal credit housing element or housing benefit. To see if you are eligible contact your job coach.





I cannot work due to illness

- Check with your employer if you are eligible for **Statutory Sick Pay (SSP)**; if so, you will get this from the first day you stop work
- If your sick pay will not cover your cost of living you may be able to apply for **Universal Credit** (see below)

My work has stopped because of coronavirus

Check with your employer if can be '**furloughed**'. This is for full-time and part time employees, employees on agency contracts (who are not working) and employees on flexible or zero-hours contracts. Please note the furlough scheme has changed from July and ends in October.

I am in work but not eligible for sick pay

- You may be eligible for **Universal Credit (UC)** and/or **New Style Employment and Support Allowance (ESA)**
- Do not delay in making a claim – the **first payment can take 5 weeks**
- You can make a **claim online** www.gov.uk/apply-universal-credit - the best times to do this is **before 11am and after 2pm**. If you have applied online but haven't been able to get through on the phone to get an appointment yet someone will call you back. You also claim on the **phone 0800 328 5644** - there are currently thousands of people applying so this may take some time. Someone will call you to carry out an interview.
- If you cannot email or phone **you can visit a job centre. Do not go if you have coronavirus symptoms or if you have been in contact with someone who has symptoms.**
- You can receive **up to a month's upfront Advance Payment** once you have had your first interview with your job coach. This is interest free but will need to be **paid back**. If you cannot wait for the Advance Payment get in touch with your local authority about the 'local support scheme'.
- If you are making a new claim for UC or ESA and are not fit for work, you will now be required to **produce a fit note**.

I am already claiming benefits

- **Job centres are starting to reopen for appointments however you can still access information online or over the phone: 0800 328 5644.**
- You can still **make applications online** if you are eligible
- If you cannot email or phone you can visit a job centre. **Do not go to the job centre if you have symptoms or if you have been in contact with someone who has symptoms.**
- **The 3 month freezing of sanctions has stopped, you can be sanctioned.** It is important that you attend your appointments, keep your journal up to date and carry out job searches (if applicable).



I have an assessment coming up

- **Face to face assessments** for PIP, ESA, UC Limited Capability for Work Element are still **suspended**. Your assessment provider will contact you to discuss your appointment and explain the next steps.
- If you have made a claim for PIP, ESA, UC or IIDB but do not have a date for an assessment, you do not need to do anything. You will be contacted shortly.