



Benefit Support during the COVID-19 Season

For individuals that have had their industry halted by the Coronavirus and are consequently laid off or on hiatus until the government measures are reduced / removed, here are recommendations from key sources that are also easy to find on the gov.uk website.

Universal Credit

Universal Credit (UC) is a benefit that can help with your everyday living costs.

You might be able to get it if you're not working or on a low income.

It's gradually replacing 6 other benefits:

- Housing Benefit
- Income related Employment and Support Allowance (ESA)
- Income based Jobseekers allowance (JSA)
- Child Tax Credits & Working Tax Credits (WTC)
- Income Support

You can find out more about UC and who is eligible on the Citizens Advice Bureau's website. This includes information on how to check if you're eligible for UC and explains what each stage of the application process entails.

Visit: www.citizensadvice.org.uk/universalcredit

If you have questions that are not answered on the website or simply want to talk to someone their number is 0800 144 8444. Advisors are available 8am to 6pm, Monday to Friday.

There is other face to face services available at your local Jobcentres, libraries and Citizen Advice offices. You can find your closest on www.citizensadvice.org.uk/helptoclaim

How do you apply?

All applications must be completed online through the gov.uk website. In some limited circumstances you can apply by phone or at home. If you are a couple you must put your applications together. **It is important that you put your application through after your final job pay has been processed into your bank. If you apply beforehand this can put a delay on your first payment. Payment for UC is paid on a monthly to 5-week basis.** You will need the following information to make it easier to apply: -

1. Housing situation. This includes tenancy agreement information such as your landlords name and address if you rent your current property. You will need to know your Council Tax Band.
2. Income and Savings situation. If you have savings of over £16,000 then you will not be able to apply for UC. There are bands of reductions to the benefit you receive dependent upon how much savings you have.

3. Childcare situation. You will not be penalized if you already claim Child Benefit. This is very different to Child Tax Credits.
4. Information on any other benefits you receive, if you get any.

Additional Support

Universal Credit does not cover additional supplements which are out there which cover certain bills such as Council Tax and Water.

Council Tax

You will need to contact your local council to see what subsidy is in place to help support pay for this and apply as necessary: -

Redbridge – 020 8708 5690 Council Tax Reduction (Formerly Council Tax Benefit) 8:30am – 5pm Mon-Fri

Waltham Forest - <https://www.walthamforest.gov.uk/content/council-tax-support>

Newham – 020 8430 2000 9:00am – 5pm Mon - Fri

Water

If you are struggling to pay your water bill contact www.thameswater.co.uk/help-paying

Benefits Calculators to find out what you could get

Turn2us:

https://benefits-calculator.turn2us.org.uk/AboutYou?utm_source=BAviser&utm_medium=referral&utm_campaign=GovUK

Entitled to:

<https://www.entitledto.co.uk/privacy/>