

HELP WITH RENT IF YOU WERE HOMELESS

If you find a rented room or flat, you may be able to get help with the rent through [Universal Credit](#) or [Housing Benefit](#).

The most you can claim is usually capped at a [Local Housing Allowance \(LHA\)](#). If you are [single and under 35](#), this is based on the cost of a cheap room in a shared house. In North Staffordshire, this is now [£60.95 per week](#).



If you are [single and over 35](#), you can get up to [£86.30 per week](#) for your rent, based on the cost of renting a self-contained one-bedroom flat.

If you are [single and 25 or over](#), and you have [lived in hostels for at least 3 months](#), your LHA is limited to £86.30. The 3 months need not be continuous and you could have stayed in more than one hostel or refuge.

The hostel or refuge must have provided [meals or shared kitchen facilities](#) and you must have [accepted support and resettlement services](#) while living at the hostel.



The one-bedroom LHA rate can also apply to some single care-leavers and former prisoners. Get more advice about your rights if this applies to you.

IF YOU ARE A HOMELESS JOBSEEKER

Jobseekers usually have to spend at least 35 hours per week looking for a job but, if you are homeless, you should not be expected to look for work.

To get the best service from the Jobcentre, you will need to tell your [Work Coach](#) that you are homeless, and about anything else that makes it hard for you to look for or get work, such as problems with [drugs or alcohol](#), a [criminal record](#) or [mental health issues](#), so they can make sure your Claimant Commitment is fair and you can [avoid sanctions](#) or other problems.

If you have a [support worker](#), see if they can attend meetings at the Jobcentre with you, or help you manage telephone or online contact.



For more information go to www.citizensadvice.org.uk or contact our

Citizens Advice Helpline: 0800 144 88 48



Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system

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Benefits if you are Homeless

Changes of Circumstances No 7



HOMELESSNESS AND BENEFITS

You can claim most benefits without having a permanent address, as long as you meet the conditions for them. However, you may face practical problems making a claim, keeping in touch with the Jobcentre and getting paid.

This leaflet looks at how to deal with some of the problems you may face claiming benefits if you are homeless.

MAKING CLAIMS WITH NO ADDRESS

Benefit claim forms ask you for an address, which is where any letters or decisions will be sent for benefits not managed online.

If you have no address, you could use:

- The address of a **hostel** you are staying in,
- The address of a **day centre** or **support project** you attend
- A **friend** or **family member's** address
- The address of your **local Jobcentre**.

Pick an **address you can remember**, as it may be used as a **security question** when you call the DWP.

Get permission from a hostel or day centre if you plan to use their address. If you are using the address of a friend or family member, make sure it is **someone you can trust**.

Tell the benefits office quickly if you need to use a different address.



If you are using a friend or family member's address, make it clear that it is **only a contact address** and not where you live, as the **other person's benefits could be affected** if the DWP think you live with them.

CLAIMING UNIVERSAL CREDIT.

You usually need access to a **computer** or **smartphone** to make, and then manage, a claim for Universal Credit.

You **can claim by phone** if, for example, you can't use a computer or you have problems reading or writing. Call the **Universal Credit helpline** on **0800 328 5644** and explain that you need a non-digital claim.

It may help if you have a support worker to confirm this.



GETTING PAID IF YOU ARE HOMELESS

Benefits are usually paid directly into bank accounts. Many banks offer **basic bank accounts** which are supposed to be available even if you have a poor credit rating or criminal record, as they **do not include overdraft facilities**.

It can be difficult to open a bank account if you do not have a fixed address.

If you do not have a bank account and are having problems opening one, you could have your benefits paid into someone else's account, but this can be risky.

Someone dishonest might keep all or some of your money, or charge you a fee. Even a good and trustworthy friend could fall seriously ill or go into hospital, making it impossible for you to get your money out of their account.

A better option is the **Payment Exception Service** operated by the DWP. This credits your benefit to a **payment card**, which you can use to draw cash at **PayPoint outlets**. You can usually find PayPoint outlets in your local newsagents, convenience store or supermarket.

If you **tell the UC Helpline** that you need this, they should send you a payment card and arrange an interview for you at your local Jobcentre. Here, your identity will be checked and the code to use your card given to you.

You should also get help from the Jobcentre to open your own bank account.

HELP WITH HOUSING COSTS IN HOSTELS

If you are staying in a hostel or refuge for domestic violence survivors, you probably need to claim **Housing Benefit** from the local council for your rent, even if you get Universal Credit. Staff at the hostel will usually know what you need to claim and how much of the charge will be paid by Housing Benefit.

Usually, there will also be **service charges** you must pay from your own income. If you don't pay these, you **may be evicted**.