



# Useful information if you're struggling for money

We know that during the Covid-19 emergency, a lot of people are frightened and also going through big changes in their lives. And for many people, lack of money is the biggest worry. We're here to help you



CALL

OUR ADVISERS  
ARE HERE TO  
HELP ON :



TEXT

**07957 711080**

or



WHATSAPP

**07496 881145**

This leaflet has information about welfare benefits, emergency grants, what to do if you can't pay your rent, gas, electric or water bill.

Help for people released from prison.

And help for people with no recourse to public funds.

To discuss these or other worries please get in touch

**WE'LL CALL YOU BACK!**



Central England  
Law Centre

We're a charity that provides free expert legal advice to those most in need

## **DON'T STRUGGLE! There is help. Please get in touch to discuss what can be done.**

### **UNIVERSAL CREDIT**

- Anyone who has little or no income, whether unemployed, employed or self-employed, may qualify for Universal Credit. It's designed to provide money for day-to-day living and rent payments.
- <https://www.gov.uk/universal-credit/how-to-claim> Phone: 0800 328 5644, textphone 0800 328 134
- There's a 5 week wait to get Universal Credit. An advance can be requested if you're struggling.

### **ALREADY GETTING UNIVERSAL CREDIT?**

- The Government announced an increase in Universal Credit of £1,000 per year. You'll get this on or after 6th April, but some won't get it until their June payment. If you're affected by the benefits cap you won't get the increase.
- If you're affected by the benefit cap, you could be a family who is exempted. This usually is on the grounds of disability. Contact us to find out more
- If you've had a deduction on your benefit for an overpayment, tax credits debt, or a loan, DWP should have suspended it for Covid-19.

### **RENT ARREARS—CONTACT US FOR HELP**

You might be able to get a Discretionary Housing Payment if you're getting Housing Benefit, or Universal Credit with an award for rent costs. Our specialist housing team will help you.

**COUNCIL TAX:** You might get a discount on your payments - if you're single or disabled.

**COUNCIL TAX SUPPORT:** apply online—its a benefit that reduces your bill. For help with Council Tax Arrears Phone (02476 831111) or email [counciltax@coventry.gov.uk](mailto:counciltax@coventry.gov.uk)

### **GAS/ELECTRIC**

Self isolating and/or struggling to top up gas and electric cards/prepayment meters? There's help available: <https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/#energy>

**WATER ARREARS:** financial help at Severn Trent Trust Fund 0121 355 7766, or email [contact@sttf.org.uk](mailto:contact@sttf.org.uk) .

**COMMUNITY SUPPORT GRANTS:** call 02476833773 or email [dgateam@coventry.gov.uk](mailto:dgateam@coventry.gov.uk) to see if you can get a grant.

### **NEW BABY?**

The register office is closed for Covid-19, but Child Benefit can still be claimed. You'll find the form on line. Add a note to explain that you can't register the birth. If you already get Child Benefit for another child you can ring 0300 200 3100 and register the claim

### **HEALTH COSTS**

Help with prescriptions, dental treatment and glasses, as well as hospital fares. More information here <https://www.nhs.uk/Healthcosts/Documents/2009/HC11%5B1%5D.pdf>

### **TEMPORARY RELEASE FROM PRISON**

Due to Covid-19 some people have been temporarily released from prison. They can claim benefits. If the claimant has rejoined their partner then they can be added to the partner's claim.

### **NO RECOURSE TO PUBLIC FUNDS?**

The Home Office can change your conditions and allow you to receive benefits. If you need help with this get in touch with us.

**CHARITIES GIVE GRANTS** to individuals, to help with things such as furniture, decorating, clothing, or regular amounts to help cover bills and household expenses. Contact us for help to apply

WHATEVER YOUR MONEY WORRY, ITS BEST TO ASK FOR HELP



[help@centralenglandlc.org.uk](mailto:help@centralenglandlc.org.uk)



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**CONTACT US! WE WILL CALL YOU BACK. THERE IS A LOT OF HELP OUT THERE AND WE'LL HELP YOU GET IT**