

Budgeting and Debt Advice Services

in Leicester



Waiting for a benefit payment

Maximising the benefits you are entitled to

Managing your budget and getting out of debt

Council tax or rent arrears

Free advice services in Leicester

On benefit and struggling to budget?

Find out about what help may be available if you are struggling to manage on a low budget or struggling with debt.

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Universal Credit Advances and Short Term Benefit advances

If you need short-term financial help there are two types of advance payments from the Department for Work and Pensions (DWP) you can apply for to help you with specific expenses.

What is available if I am waiting to receive Universal Credit?

You can apply for a Universal Credit Advance.

What is available if I am waiting to receive a different type of benefit?

Apply for a Short Term Benefit Advance if you are waiting to receive any of the following benefits:

- Jobseeker's Allowance (JSA)
- Income Support
- Employment and Support Allowance (ESA)
- Carer's Allowance
- Pension Credit
- State Pension.

What does my situation have to be to get an advance payment?

You have to show you face financial hardship without an advance payment. For example, you have no savings, and no income you can rely on.

How do these payments work?

Both are interest free advances and have to be repaid. Your regular benefit payments will be reduced until the advance payment has been fully paid off. It will take between three and 12 months depending on your circumstances.

How much will I get?

You will receive up to half of your main benefit payment. For example, if you are eligible for £70 Jobseeker's Allowance the Department for Work and Pensions (DWP) will advance you £35.

What happens if I am refused an advance payment?

You can appeal the decision, but you must explain why you are in financial hardship.

Find out more about benefit advances at [gov.uk/short-term-benefit-advance](https://www.gov.uk/short-term-benefit-advance)

Apply for a Universal Credit Advance or Short Term Benefit Advance through the Jobcentre Plus.

Budgeting Advances and the Flexible Support Fund

I've already started receiving my benefit. What other help is available?

You can apply for a Budgeting Advance or the Flexible Support Fund.

What does my situation need to be to get a Budgeting Advance?

You or your partner need(s) to have been on one of the following benefits continuously for at least six months:

- Universal Credit
- Income based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Pension Credit.

How does the Budgeting Advance work?

This is a loan that must be re-paid. You'll have to pay it back by getting lower Universal Credit payments until it's paid off. You'll be told how much your payments will be reduced by.

What can I receive the Budgeting Advance for?

You can get it if you're struggling to cover a particular expense, such as:

- a necessary household item, home repair, home maintenance or security
- an unexpected bill

- work related travel expenses, uniforms or tools
- moving costs or rent deposit
- maternity expenses
- clothes.

How much will I get?

The amount you can borrow depends on your circumstances, but the minimum award is £100.

Who else can apply for a Budgeting Advance?

You can claim if you're on a low income too, though you need to meet certain criteria. You will also need to be able to repay the advance, usually within 12 months. If you're refused a payment you cannot appeal.

If you've applied for Universal Credit but haven't had a payment yet, you might be able to get an advance payment instead of a Budgeting Advance, see page 3.

What is the Flexible Support Fund?

The Flexible Support Fund (FSF) aims to give support, including training, to help you start or move towards finding work.

What goods and service can I access this fund for?

It can be used to cover travel to interviews, childcare, tools clothing and uniforms to start work.

The funds that are given to you do not need to be repaid.

You can apply for the Budgeting Advance or the Flexible Support Fund through the Jobcentre Plus.

Help available from Leicester City Council

Discretionary Housing Payment (DHP)

- To help you with your rent shortfall, you can apply for a short-term award if you are a Housing Benefit or Universal Credit claimant

Find out more about DHPs or apply online at leicester.gov.uk/dhps

Council Tax Reduction Scheme (CTRS)

- If you are on a low income, you can apply to Leicester City Council for help with up to 80% of your council tax bill.

Find out more about CTRS or apply online at leicester.gov.uk/housingbenefit

Council Tax Discretionary Relief (CTDR)

- This is usually paid in addition to the Council Tax Reduction Scheme and can help if you cannot afford to pay all of your council tax bill.

Find out more about CTDR or apply online at leicester.gov.uk/dhps

Community Support Grant (CSG)

This is a local scheme to help support vulnerable people. Support can be given for food, goods or services in a crisis situation, or where there is severe financial pressure on an individual or family.

There are two types of grants:

- **Crisis grant:** If you are in crisis and the financial support you require is immediate and urgent, for example if you are at risk of eviction while waiting for your first UC payment.
- **Support grant:** If you need support due to financial hardship but the need is not immediate.

Awards will be made by way of a voucher, card, food parcel or goods system. Cash will only be paid as a last resort.

Find out more about CSG at leicester.gov.uk/csg

To apply for a Community Support Grant, call 0116 454 1019 between 8.30am and 5pm from Monday to Friday. Freephone access is available at our Customer Service Centre at 91 Granby Street.

How to maximise the benefits you're entitled to

Citizens Advice LeicesterShire is able to do a full benefits check for you, to make sure you are claiming everything you are entitled to.

You can also visit Citizens Advice LeicesterShire if you think you would benefit from **Personal Budgeting Support**. Someone will go through your finances with you and try to help you maximise the money you have. This includes a full benefit entitlement check.

Call 0300 330 1025 to book an appointment with Citizen's Advice LeicesterShire at one of the following locations around the city:

Leicester city centre

Third Floor, 60 Charles Street, Leicester LE1 1FB
Weekdays 9.00am – 4.30pm

Brite Centre

Braunstone Avenue, Leicester LE3 1LE
Alternate Mondays 9.30am – 12.30pm

Oak Centre

Bendbow Rise, Leicester LE3 1QA
Alternate Mondays 9.30am – 12.30pm

New Parks Library

321 Aikman Avenue, Leicester LE3 9PW

Wednesdays 2 – 5pm

Tudor Centre

Bewcastle Grove, Mowmacre Hill, Leicester LE4 2JU

Tuesdays 10am – 1pm

Netherhall Community Centre

Armadale Drive, Leicester LE5 1RT

Alternate Fridays 10am – 1pm

Hamilton Library

Maidenwell Avenue, Leicester LE5 1BL

Alternate Fridays 10am – 1pm

Southfields/ Pork Pie Library and Community Centre

Southfields Drive (Pork Pie Island), Leicester LE2 6QS

Wednesdays 2pm – 5pm

Wesley Hall Community Centre

76 Harington Road, Leicester LE2 0GN

Alternate Tuesdays 9.30am – 12.30pm

St Matthews Tenants and Residents Association

88 Manitoba Road, Leicester LE1 2ST

Alternate Tuesdays 9.30am – 12.30pm

Beaumont Leys Library

Beaumont Way, Leicester LE4 1DS

Tuesdays 2pm – 5pm

Compassion Centre (Trinity Life Church)

Upper Tichborne Street, Leicester LE2 1GL

Thursdays 9.30am – 12.30pm

St Barnabus Library

French Road, Leicester LE5 4AH

Tuesdays 2pm – 5pm

Woodbridge Children, Young People and Families Centre

45a Woodbridge Road, Leicester LE4 7RG

Thursdays 2pm – 5pm

Do you need help to get out of debt?

If you owe money it's best to work out an arrangement to pay. Don't leave it - it will be harder to deal with later.

Some debts are more important than others. Knowing which debts should take priority can help you keep your home.

Priority debts include:

- Mortgage or rent arrears. If you don't pay these, you could lose your home
- Gas and electricity arrears. If you don't pay these, you can have your supply disconnected
- Council tax arrears. If you don't pay these, a court can use bailiffs to take your goods. If, after this, you still have arrears unpaid, you can be sent to prison.

If you need help to work out an arrangement to pay your debts contact Citizens Advice LeicesterShire for Personal Budgeting Support, see page 9, or contact one of the other free advice services in Leicester on page 18.

**Get online debt advice from Citizens Advice LeicesterShire:
leicscab.org.uk/advice-guide**

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. The team can be contacted 24 hours a day, seven days a week.

You can call them on **0300 555 2222**.

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**

Do you have council tax arrears or rent arrears?

Council tax arrears

If you have problems paying your council tax, talk to us immediately and we will consider making an arrangement with you.

We will also try to help you if we think you may not be claiming any discount, exemption or benefits you are entitled to. Also see Council Tax Reduction Scheme and Council Tax Discretionary Relief, page 7.

Contact us about your council tax on 0116 454 1005

Find out more at
leicester.gov.uk/counciltax

Rent arrears

If you've fallen behind with your rent payments, you should take action quickly to deal with the situation. If you don't find a way to pay back what you owe, this could lead to lots of problems. You could lose your home and have difficulty finding somewhere else to live.

Talk to your landlord to try to come to an arrangement for paying what you owe. They may be able to help support you through a change which has left you in a difficult financial situation. Ask them if they are willing to reduce their rent.

If you are a Leicester City Council tenant call our Income Management team for help: **0116 454 1007** or email: **incomemanagement@leicester.gov.uk**.

If you are a private tenant or a housing association tenant, talk to your landlord. Alternatively, Citizens Advice LeicesterShire can help advise you and provide you with Personal Budgeting Support, including a full benefits check.

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Local advice is available at some of the advice agencies on page 18

Alternative Payment Arrangements (APAs) for Universal Credit claimants that are receiving housing costs.

APAs will ensure your Universal Credit housing costs are paid directly to your landlord if you are struggling to manage your rent payments and are at risk of losing your home.

The arrangements can include:

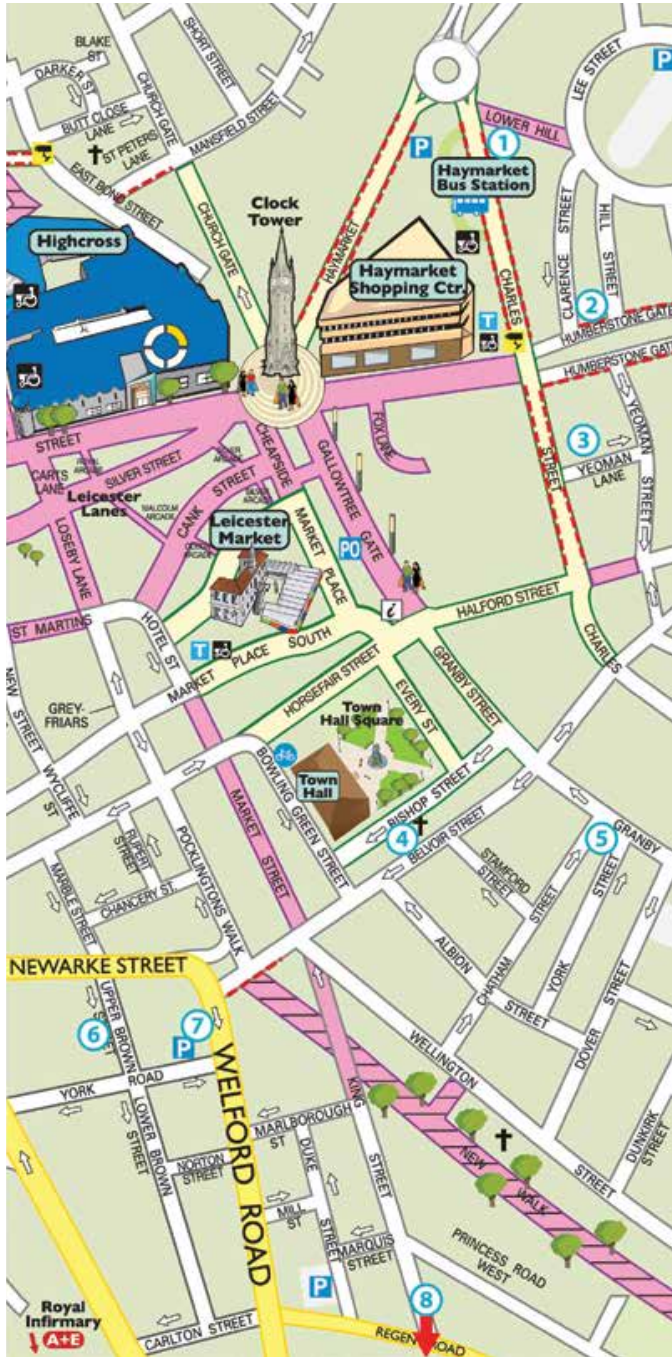
- More frequent Universal Credit payments. The frequency of payments can be changed from monthly to weekly or fortnightly
- Split payments between partners. Rather than one payment to one person, the payments may be split between you and your partner

- Housing costs paid directly to your landlord if you are struggling to manage your rent and at risk of losing your home.

APAs can be arranged if you have at least two months' rent arrears or evidence of vulnerability. If you have an Alternative Payment Arrangement you will also be required to receive Personal Budgeting Support (PBS).

Ask your Job Centre Plus work coach about an Alternative Payment Agreement or apply through Leicester City Council by completing a Personal Budgeting Support form at **leicester.gov.uk/universalcredit**.

City centre services who can offer free budgeting and debt advice



City centre services who can offer free budgeting and debt advice

Community Advice and Law Service

Third Floor
Epic House
Lower Hill St
Leicester
LE1 3SH
adviceleicester.com
0116 242 1120

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Citizens Advice and Community Advice and Law services are also at **Leicester City Council**
Customer Service Centre
91 Granby Street
Leicester
LE1 6FB

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Age UK

Clarence House
46 Humberstone Gate
Leicester
LE1 3PJ
ageuk.org.uk/leics
0116 299 2278

2

The Race Equality Centre

Second Floor
Phoenix Yard
5-9 Upper Brown St
Leicester
LE1 5TE
theraceequalitycentre.org.uk
0116 204 2790

6

Citizens Advice LeicesterShire

Third Floor
60 Charles Street
Leicester
LE1 1FB
leicscab.org.uk
0300 330 1025

3

Shelter Housing Aid and Research Project (SHARP)

13 Welford Road
Leicester
LE2 7AD
leicestershelter.org.uk
0116 254 6064

7

Zinhiya Trust

12 Bishop Street
Leicester
LE1 6AF
zinhiyatrust.org
0116 254 5168

4

Trinity Money Advice

Trinity Hall
Trinity Lane
Leicester
LE1 6WP
trinitymoneyadvice.org.uk
0116 319 2636 or
07512 677072

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If you need this information in a different format please email SDIO@leicester.gov.uk

