

Claiming benefits and other Frequently Asked Questions:

Please Note; while we endeavour to provide the most up to date information possible, benefit and employment legislation is subject to change: please refer to the following websites for the most current information.

<http://www.jobcentreplus.gov.uk/JCP/index.html>

<http://www.direct.gov.uk/en/index.htm>

How do I claim benefit?

If you would like to make a claim for benefit, the first step is to call **0800 0 55 66 88**, **(Welsh Speakers can call 0800 012 1888)** or **Text phone: 0800 0 23 48 88** if you are deaf, hard of hearing, or have speech difficulties. Phone lines are open from 8am to 6pm, Monday to Friday.

Alternatively for some benefits you may be able to claim online. Further details of how to do this are available on the above websites.

What is the procedure?

An operator will guide you through making a new claim and will tell you what will happen next.

Do I need evidence to show I am being made Redundant?

When you are made redundant, it is preferable for Benefit Claim purposes if you are issued with a termination letter with your individual details; this will enable us to process your benefit claim as swiftly as possible. (See Appendix 1 for a sample termination letter with the information required). If you are issued with a generic termination letter or no letter is issued, then your employer or the administrator will be contacted and sent an ES85 form requesting the necessary information; this may delay your claim.

How much will I get and when?

The amount of money you are entitled to will vary depending on your circumstances. If you get an occupational or personal pension, it may affect the amount of benefit you get.

Jobseekers allowance is the main benefit available for people of working age who are out of work, which comes in two forms:

a) Contribution Based

The maximum weekly rates are:

Age 16 - 25: £50.95

Age 25 or over: £64.30

b) Income Based

The maximum weekly rates are:

Single people, aged under 25: £50.95

Single people aged 25 or over: £64.30

Couples and civil partnerships (both aged 18 or over): £100.95

Lone parents (aged under 18): £50.95

Lone parents (aged 18 or over): £64.30

For income-based Jobseeker's Allowance, the amount may be less after your household income, pension and savings is taken into account.

Jobseeker's Allowance payments:

Jobseeker's Allowance is paid at the end of every fortnight. It's paid straight into your bank or building society account. This is the best way to get your benefit because you can choose how and when to take your money out of your account.

If you think your decision is wrong:

If Jobcentre Plus decides that you can't get Jobseeker's Allowance and you think this decision is wrong, you can appeal. Refer to the Directgov website for information on how to appeal against a benefits decision.

Is there extra help for people with children?

People with Children can get additional help and support from the government depending on their circumstances. If you are bringing up a child then you should be eligible for child benefit.

If you are responsible for a child under twelve years of age and not claiming Jobseeker's Allowance, you may be eligible for Income Support.

If you are working under sixteen hours per week and are on a low income, then you may supplement your income through Child Tax Credits

Refer to the Directgov website to check whether you can claim Income Support and/ or Child Tax Credit.

Can I get emergency financial help?

If you need financial help because of an emergency or disaster, then you may be able to get a Crisis Loan; this is an interest free loan from the Government's Social Fund which you then pay back.

In order to be eligible for a Crisis Loan, you must be:

- Aged 16 or Over.
- Not have enough Money to meet your (or your family's) immediate short-term needs in an emergency or as a result of a disaster.
- Without the loan, there will be serious damage or risk to your (or your family's) health or safety.

The Amount payable depends on your individual circumstances, savings, and whether you have borrowed from the Social Fund previously. You repay only the amount you borrowed, as no Interest is charged.

A Crisis Loan does not count as income and will not affect other benefits you may be getting.

Refer to the Directgov website for more information and how to apply.

Can I get help with my rent or my mortgage?

Help for People in Rented Accommodation:

If you are on a low income and need financial help to pay all or part of your rent, you may be entitled to Housing Benefit.

Alternatively, if you rent from a private landlord, then you may qualify for Local Housing Allowance

Check with your local council whether you are eligible for Housing Benefit on the Directgov website.

Help for homeowners

The help available for homeowners depends on whether or not you are claiming or planning to claim jobseekers allowance or other benefits.

If you **are not** planning to claim for jobseekers allowance, you may be entitled to help under Homeowners Mortgage Support (HMS).

HMS will help people who are having difficulties meeting their mortgage repayments, but are likely to get their finances back on track in the near future.

More information on HMS can be found at

http://www.direct.gov.uk/en/HomeAndCommunity/Keepingyourhomeevictionsandhomelessness/Mortgagesandrepossession/DG_177639

If you are accepted for HMS, your lender will delay some of the monthly interest due on your mortgage. This will reduce your payments for up to two years. The money isn't written off – you'll have to pay it back eventually, with interest.

If you **are** planning to claim for Income Support, income-based Jobseeker's Allowance or income-related Employment & Support Allowance and you are a homeowner, your benefit may include additional support for mortgage interest (SMI).

Payments can be made towards your mortgage interest payments for loans taken out to purchase the property or for specific home improvement loans. No help can be provided towards housing costs such as payments of capital owed on a loan, insurance premiums or mortgage arrears.

If you would like to find out if you are eligible for SMI, please ask the operator for more information.

What help is there to find a new job or training?

Our Job Kit “Find your way back to work – Job Kit Practical help and advice when applying for jobs” provides helpful advice on finding work. It includes CV and interview tips together with information to help you overcome any concerns, find and get the job you're looking for. These are available from local Jobcentre Plus offices or can be downloaded from www.jobcentreplus.gov.uk.

Each **Jobcentre Plus office** has touch screen job points, where you can search for suitable vacancies. Staff will be on hand to help you navigate the system.

Our **telephone job matching service Jobseeker Direct** can help you find a permanent, temporary, full-time or part-time job. We can tell you about vacancies in your local area and beyond. If you're interested in a job, we can tell you how to apply, send you an application form and, whenever possible, ring the employer to arrange an interview.

- Call 0845 6060 234. Lines are open between 8am and 6pm Monday to Friday, and 9am and 1pm Saturdays.
- Or, if you are deaf, hard of hearing or have speech difficulties, call our text phone on 0845 6055 255.
- If you speak Welsh, call us on 0845 6067 890. Or, if you are deaf, hard of hearing, or have speech difficulties, call our text phone 0845 6044 022.

There are two ways in which you can search for the vacancies held by **Jobcentre Plus online**. The first is using the Jobcentre Plus jobsearch facility through our website www.jobcentreplus.gov.uk by selecting “looking for a job”, then “search for a job”. Your second option is via www.direct.gov.uk. Both sites access the same vacancies but offer different search criteria, so you can choose the one that best suits your needs.

When you make your claim to JSA you will meet with a Jobcentre Plus personal adviser who will also talk to you about the extra help that might be available to overcome job hunting difficulties, for example:

- access to specialist help for things like writing a CV, preparation for interviews, confidence building and work skills
- help to look for work if you haven't had experience of looking for a job for some time
- help if you are seeking professional or executive jobs
- help with your reading, with maths or with your English
- information about how to get help with improving your skills, linked to local job opportunities
- help with one-off expenses that might help you get back to work quickly, for example, the cost of buying formal clothes for an interview or basic tools such as paintbrushes needed to take up a job where an employer will not provide these items

Where do I go to find this help?

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You will need to attend a subsequent interview at a Jobcentre at an appointed time.

You can call into your local Jobcentre to search for vacancies or obtain information on benefits, but you will need to book an appointment should you need to speak to an advisor.

Jobcentre Plus Services, information on benefits and help with finding work can all be accessed via the Internet.

Please go to

<http://www.jobcentreplus.gov.uk/JCP/index.html>

<http://www.direct.gov.uk/en/index.htm>

If you do not have access to the Internet at home, free public access can be obtained in some instances via local libraries or community centres.