

Herts Adviser

produced by the Money Advice Unit

Issue 38

May 2022

Help for Ukrainian arrivals and hosts

Changes have been made to the benefit, tax and council tax system to assist Ukrainians arriving in the UK, and the host families accommodating them. The situation can change very rapidly, but this is what we know as of 26 April 2022.

Ukrainian arrivals

<u>Guidance</u> has been issued on gov.uk for people arriving in the UK from Ukraine. Further guidance on universal credit has also been provided.

Benefit rules have been amended for people fleeing the war and arriving in the UK, who can now claim benefits from the day they arrive. They are eligible for universal credit, housing benefit (in limited circumstances), child benefit, pension credit, personal independence payment, disability living allowance (for children), carers allowance, and attendance allowance. Their universal credit will include the normal elements, but not a rent element if accommodated under <u>The Homes for Ukraine</u> <u>Scheme</u>

New-style employment and support allowance (ESA), and jobseekers allowance (JSA) are also available for Ukrainians who meet the criteria, although that is unlikely given the requirement to have paid sufficient recent national insurance.

Ukrainian claimants are exempt from the habitual residence test, and exempt from the past presence test for disability benefits and carer's allowance.

The above exemptions apply to Ukrainians coming to the UK under the <u>Ukraine Family visa Scheme</u> (run by the Home Office) or <u>The Homes for Ukraine</u> <u>Scheme</u> (managed by the Department for Levelling Up, Housing and Communities (DLUHC).

Further <u>guidance on immigration status</u> is available on gov.uk



Help for Ukrainian arrivals and hosts



<u>Terminal illness</u> <u>changes</u>



Help with the cost of living



Video appeal tribunals

To help new arrivals with benefit applications, translation services are available for those making claims on the phone. The Money Advice Unit has been assured that work coaches and other DWP staff at Jobcentres across the county are on hand to support people making claims online. You can find out more on <u>gov.uk</u> and watch the DWP's social media explainer animation in <u>English</u> or <u>Ukrainian</u>.

Every Ukrainian guest is entitled to a £200 interim payment to help with subsistence costs, which will be provided by the local council. The payments are via Paypoint vouchers which are sent to the lead guest by text or email. They can then convert the vouchers for cash at a Paypoint location.

There are also Ukrainians living in the UK already, and their benefit situation appears to be unchanged, compared to new arrivals.

Access to banking

Some Ukrainian arrivals have had difficulty opening bank accounts, due to not being able to provide documents required as proof of identity and proof of a UK address. Some banks – including <u>NatWest</u>, <u>RBS</u> and <u>Santander</u> - are providing support and information to help Ukrainian refugees access bank accounts.

There are also <u>online-only providers</u> that Ukrainian arrivals can use. It may also be worth considering the County-wide credit union, <u>HertSavers</u>, who can offer an account with debit card facility.

National Insurance numbers

If a claimant does not have a National Insurance Number (NINO), an application for a NINO will be initiated from within the DWP if entitlement to benefit is established. The claimant should provide sufficient information and evidence to enable a NINO to be allocated. There have been difficulties in the past with some benefit claims not being accepted unless a NINO is provided, which locks the claimant out of entitlement.

The "<u>Move to the UK if you're from Ukraine</u>" document on gov.uk says quite clearly "If you're applying for universal credit you'll get a NINO if your claim is successful. If you plan to work or claim other benefits, you can apply for a NINO yourself". Claimants can <u>apply for a NINO on gov.uk</u>

Rent liability

When a sponsor accommodates a Ukrainian national through the DLUHC Homes for Ukraine scheme, no rent can be charged. The host will be paid £350 per month via the scheme instead. If a sponsor and Ukrainian national make the temporary accommodation placement permanent and agree the terms of a rent liability, the £350 per month payment will cease. If a Ukrainian national has a rent liability either through a Homes for Ukraine placement becoming a permanent arrangement, or because they have secured private sector or social sector accommodation, housing costs support is available via universal credit (or housing benefit in very limited circumstances).

If a Ukrainian national temporarily stays with a family member via the Home Office Family Visa scheme while they seek and move to permanent accommodation, they are not considered to be a non-dependent. However, in most cases, the arrangement will be a permanent accommodation solution and a family member claiming UC will see their award based on needing an additional bedroom for their non-dependant as well as seeing the standard housing costs contribution apply to their claim (£77.87 per month from April 2022, with usual exceptions if under 21, disabled etc). The actual amount of money the non-dependant is expected to contribute is between the UC recipient and their non-dependant.

See the guidance in housing benefit circular 4/2022 on gov.uk for further information.

Hosts

Under the DLUHC Homes for Ukraine Scheme, hosts should not charge rent but will receive a tax free "thank you" payment of £350 per month from the government. This is limited to one payment each month per residential address, regardless of the number of Ukrainian refugees hosted, and will continue for up to 12 months. The "thank you" payment will be made in arrears. Hosts are not expected to cover the costs of food, although they can offer meals if they wish to do so.

The £350 payment to hosts who accommodate Ukrainian refugees will be disregarded for all means-tested benefits. If the host gets any benefit as a result of 'living alone' (such as a severe disability premium added to a legacy benefit, or the 25 per cent council tax single person discount), these will be unaffected. If the host is already being affected by restrictions in their housing costs for having a spare bedroom (bedroom tax), these will continue, as the refugee is not seen as a permanent resident. They won't be entitled to a higher rate of local housing allowance if they rent from a private landlord.

The above applies only to Ukrainian nationals arriving in the UK under the "Homes for Ukraine" scheme. Any Ukrainian national who arrives in the UK through the Home Office family visa scheme and moves in with a family member will be treated as a non-dependent for benefits purposes. This may mean they are liable to a non-dependent contribution of up to £106.05 a week if the family member gets housing benefit, or a housing cost contribution of up to £77.87 a month per adult if they are on universal credit. But note that according to the rules, there's no deduction for a non-dependent if they're there temporarily and their home is elsewhere.

Non-dependents are entitled to a bedroom when entitlement to local housing allowance or "bedroom tax" is calculated.

Council tax

Local authorities cannot change their council tax support scheme after the start of the financial year, so the £350 payment that the host receives should in theory be treated as income if the host receives council tax support. The Government is encouraging (but can't require) local authorities to give discretionary discounts to participants in this type of situation.

Further information

Rightsnet has published information to their advicelocal site for those affected by the war in Ukraine. Find out more at <u>https://advicelocal.uk/ukraine</u>

Herts Adviser

Money Advice Unit has a bigger HERT

As part of Hertfordshire County Council's Building Life Chances programme, the MAU has launched a new service for children and families living in Hertfordshire, who are struggling financially. The existing Hertfordshire Economic Recovery Team (HERT) has been extended to include benefits advice and assistance to families who have suffered financial difficulties during the pandemic. Most families have experienced financial stress during this time which has been exacerbated by the increase in the cost of living, healthy food often not being affordable, changes in the benefit system and of course the increase in fuel charges.

The project aims to enhance the benefits advice available locally to aid their financial recovery and embed future financial security and literacy.

Launched in February 2022, working county-wide for 24 months, the project will help families to ensure they are in receipt of their full benefit entitlement. Our advisers will deliver specialist benefits advice including casework, advocacy, and appeal representation as required.

To request a referral form for the HERT Family Finance Project please email:

mauadmin@hertfordshire.gov.uk

If you have any questions regarding the project or would like to arrange for one of our advisers to visit a group you support, please contact juliette.veal@hertfordshire.gov.uk

DWP to splash out on PIP claims

The Department for Work and Pensions (DWP) has begun an administrative exercise



which will look at personal independence payment (PIP) claims that may be affected by the Upper Tribunal decision in the case of <u>KT and SH v Secretary of</u> <u>State for Work and Pensions.</u>

This concerns hearing impaired or deaf people who require an aid, appliance, or supervision to wash or bathe safely. If a deaf or hearing-impaired claimant is not able to hear a standard fire alarm or smoke alarm while washing or bathing, although the risk from a fire is low, the DWP should now consider whether a visual alarm is needed, or supervision if a visual alarm would not be appropriate, in order to wash or bathe safely. The DWP review exercises applies to claims decided by the DWP on or after 21 August 2020. Claimants who received PIP decisions prior to that date could seek advice about whether to reapply or ask the DWP to review their claim.

The DWP will gradually contact claimants who may be affected by this change and be eligible for more PIP.

More information can be found at <u>Risk</u> and safety: changes to PIP law from 21 August 2020 on gov.uk

HMRC have landed

HM Revenue and Customs have published a <u>new landing page</u> bringing together the support which sits with them, available to help with the cost of living. It includes help with childcare, tax relief, help with savings, help if you can't pay for your tax bill and information on the marriage allowance.

Changes to the special benefit rules for terminal illness

There are special benefit rules for people who are nearing the end of their life, which provide fast-track access to certain benefits. Although there isn't a specific benefit for people who are terminally ill, certain benefits can be paid more quickly and at a higher rate, without a medical assessment.

These benefits are:

- attendance allowance
- personal independence payment (PIP)
- <u>disability living allowance</u> (DLA)
- <u>employment and support allowance</u> (ESA)
- universal credit



The DWP is changing the six-month 'special rules' criteria to a model which considers whether a person is likely to be in their final year of life. However, due to parliamentary constraints, they can only currently change the rules for universal credit and ESA. Similar changes are planned for PIP, DLA and attendance allowance later in the year.

This means that, from 4 April 2022:

- The DS1500 certificate is still the relevant special rules document for all of the above benefits if a medical professional believes the patient might have less than six months to live.
- Where the medical professional feels that it is inappropriate to issue a DS1500, but they consider that the patient might have 12 months or less to live, they can complete an SR1 form for ESA and universal credit purposes (and the DWP has told us they will keep the SR1 on file for possible use in other benefits later on).

The DWP recognises that it can be difficult to predict how long someone might live. Both these forms are factual medical reports which the medical professional should complete if they believe their patient has a progressive disease and, as a result, can reasonably be expected to die within the prescribed period. This does not mean that it must be more likely than not that the patient will die within this period, but rather that the medical professional would not be surprised if this happened. If people live longer than expected, they can continue to receive the benefit under the special rules for three years. After that, their claim will be reviewed. There are no negative consequences for the medical professional or claimant if the patient lives longer than expected, and it is possible to issue these forms where the patient is unaware of the prognosis.

New DWP guidance and further information about both forms is available for clinical staff on gov.uk: The 'Special Rules': how the benefit system supports people nearing the end of life

Applications for Blue Badges should also be fast tracked for people with a SR1 certificate, in the same way as those with a DS1500.

A new Money Advice Unit factsheet about benefits for terminally ill and recently bereaved people will shortly be available on <u>www.hertfordshire.gov.uk/money</u>, and we are running a Microsoft Teams training course on this subject in May. Please contact <u>MAUTRAINING@hertfordshire.gov.uk</u> if you would like a training programme.

One ring to bind them

From 11 April 2022, claimants can contact DWP Bereavement Services through a single phone number **0800 151 2012**, to:

- Report a death, provide information and find out what support is available following a bereavement
- Make a new claim, or manage an existing claim, for bereavement benefit or bereavement support payment
- Make a new claim, or manage an existing claim, for a funeral expenses payment
- Request state pension updates following the death of a spouse or civil partner

Terminal illness and work-related requirements

From 15 February 2022, people with a terminal illness are exempt from the requirement to accept a claimant commitment for universal credit. The definition of terminal illness is still a reasonable expectation that the claimant will die within the next six months.



Universal credit announcement - managed migration

On 25 April 2022 the Department for Work and Pensions (DWP) announced that managed migration to universal credit (UC) will start on a very limited basis from 9 May 2022. A small number of claimants who are still receiving legacy benefits (such as income-related employment and support allowance or income support) will be selected by the DWP and migrated to UC.

The managed migration process will then gradually be rolled out, and the DWP's target is to have completed the process by the end of 2024.

There will be more information in the next issue of Herts Adviser.

GP signatures become legible at last!

From 6 April 2022, the way GPs sign fit notes has changed. GPs can now authorise fit notes digitally, without the need to print and sign them. This means instead of a handwritten signature in ink, fit notes can have the doctor's name included in the form, which can either be printed or sent digitally to patients.

These changes do not otherwise change the purpose and function of the fit note. While this is being rolled out the existing fit note will still be legally valid, and should be accepted, until the DWP notifies that it is being withdrawn.

<u>Updated guidance is available on</u> <u>gov.uk</u>

MAU case study - Ben, Anna and the SDP

In a case dealt with by the Money Advice Unit (MAU), Anna (not her real name) was awarded personal independence payment (PIP) daily living component. Her partner Ben (not real name) is registered severely sight impaired, but gets only the lowest rate of disability living allowance care component, which doesn't count as a qualifying benefit under the severe disability premium rules. However, because Ben is registered severely sight impaired, Anna still meets the qualifying conditions to have a severe disability premium (SDP) added to her income-related ESA joint claim with her partner.

SDP can be added to certain means-tested benefits (including income-related employment and support allowance (ESA), pension credit and housing benefit) if the claimant meets the following conditions:

- 1. getting a qualifying disability benefit (personal independence payment daily living component, middle or highest rate disability living allowance care component, or attendance allowance) **and**
- 2. living alone (or treated as living alone) and
- 3. nobody is being paid carer's allowance or the carer element in universal credit for looking after them

If a person is living with a spouse or partner who doesn't get a qualifying disability benefit, then they won't normally qualify for SDP. However, one exception is that if the partner not getting a qualifying disability benefit is registered blind or severely sight impaired, SDP is still payable. This rule is in the ESA Regulations 2008 Sched 4 paragraph (6)(3), and is described in the DWP Decision Makers' Guide at paragraph 44116.

This rule doesn't come into play very often, because a person who is registered blind or severely sight impaired will usually be getting a qualifying disability benefit. Awareness of the rule amongst DWP staff seems to be very low.

MAU helped Anna to apply for SDP, but the DWP said she wasn't entitled to SDP. Even when we reminded the DWP of the rule about SDP and sight impairment, they did not recognise it. We persisted and they finally agreed to pay the SDP (worth £69.40 per week) to Anna, backdated to the start of her PIP award.

We have also helped Ben to apply to transfer from DLA to PIP, as he is likely to be better off on PIP. This is likely to take months to be processed, however.

SDP can often be backdated (sometimes for several years) if a claimant has been missing out when they should have had it, and many service users assisted by MAU have received thousands of pounds of arrears each.



Are half a million people on the Way to Work?

In February 2022, the Department for Work and Pensions' (DWP) Way to Work scheme changed the rules around work search requirements for some universal credit (UC) claimants, significantly reducing the time they can spend looking for work within their chosen field.

The Scheme aims to get 500,000 unemployed 'job ready' claimants into work within five months. It is targeted predominantly at people in the UC 'intensive work search' group - those who can work, but are either not working currently, or are in work but earning low amounts.

They are already expected to take intensive action to secure work or more work, attend regular work-focused interviews, attend work search reviews (at least fortnightly) and undertake work preparation, work search and other work-related activities.

When people who are expected to job search first claim UC, they are allowed to restrict their search to fields in which they have experience. For example, a qualified mechanic can choose only to apply for mechanic jobs and not apply for jobs in retail. Under the old rules, they could restrict their search this way for 13 weeks. Under the new rules, they can only restrict their search for four weeks. After four weeks, they are now expected to look for work in another sector as part of their requirements for being paid UC. New rules will mean that sanctions could begin four weeks after their initial UC claim, if they are not making reasonable efforts to find and secure a job in *any* sector or turn down a job offer.

This rule change will not affect UC claimants who have reduced or no work-related requirements, such as people with caring or certain childcare responsibilities, or who have limited capability for work due to a disability or health condition.

Benefits uprating

Benefit rates changed in early April. Claimants should have received letters from the DWP to inform them of the new amount they will be receiving (or those with universal credit accounts should have been notified via their online account).

The Money Advice Unit's <u>Quick Guide to</u> <u>Welfare Benefit rates</u> has been updated and gives details of the new rates, disregards and savings limits.

Personal expenses allowance

The personal expense allowance for people in residential care and subject to Care Act charging has increased by 75p, from £24.90 per week to £25.65 per week This is the first increase for a number of years.

Workers get a boost

The national minimum wage increased on 1 April 2022. The new rates are:

- £9.50 per hour for ages 25 and above ("national living wage")
- £9.18 per hour for 21 to 24-yearolds
- £6.83 per hour for 18 to 20-yearolds
- £4.81 per hour for under 18s
- £4.81 per hour for apprentices



£150 for some council tax payers

Many Hertfordshire residents are set to receive a £150 council tax rebate as part of a package of measures to tackle the cost-of-living crisis. The rebate is not repayable, covers properties within bands A - D and is being paid from April 2022. In addition to properties valued within bands A - D, the rebate will also include properties that are valued in band E but who benefit from the disabled band reduction scheme.



The 10 District Councils within Hertfordshire will administer the rebate. Where a council holds live direct debit instructions for a liable council taxpayer of an eligible household, they should make an automatic payment as early as possible in the 2022-23 financial year, provided that they are assured that the household is eligible and the bank details have been verified. If direct debit details are not available, local authorities should contact affected households to make them aware of the scheme and invite them to make a claim for the rebate.

In addition, the 10 District Councils have been allocated a share of a £2.6 million discretionary fund allocated to Hertfordshire. This is intended to provide payments to other households who are not covered by the rebate scheme - such as households living in property valued in bands E to H that are on income-related benefits.

For Hertfordshire residents who are in receipt of income-related benefits, it has been confirmed that all payments made under the council tax rebate or discretionary fund

- are disregarded when calculating council tax reduction;
- are treated as local welfare provision and therefore will not be taken into account in the calculation of income-related benefits; and
- will be disregarded in the calculation of universal credit, as the Department for Work and Pensions (DWP) will be legislating to this effect in due course.

"No recourse to public funds" – but free school meals given the all-clear

From April 2022, families with 'no recourse to public funds' (NRPF), and other parents with restricted immigration status, can now access free school meals. This had been a temporary, COVID response policy but is now permanent. There are income limits, set at the level of other recipients who would have access to benefits that NRPF-affected families aren't eligible for. See the guidance **Providing free school meals to families with no recourse to public funds (NRPF)** on gov.uk

Video helps the MAU stars

Social security appeal hearings can now take place over video link. This is an option, for appellants who are able and willing to take part by video. To attend a video hearing, appellants will need good internet access and IT literacy, or to have someone with them on the day to help them access the hearing. They will also need to be in a quiet and private location. Her Majesty's Courts



and Tribunals Service sends detailed instructions to appellants and representatives before a video hearing takes place.

A MAU adviser has described her experience of representing an appellant at a video hearing:

"The hearing for the personal independence payment (PIP) appeal was scheduled for late 2021 and due to be face-to-face, but COVID prevented this taking place.

The PIP decision was made in 2019 and the hearing was due to be heard via a telephone hearing in 2020 but I requested a face-to-face hearing as the appellant would not have been able to cope with a remote hearing.

The appellant was a service user with a learning disability and did not understand COVID restrictions and social distancing, so it was later agreed he was unable to attend a face-to-face hearing in person. His finances are managed by a local authority corporate appointee team who are his appointee.

As representative, I had to advise that I had COVID in my household, even though I was testing negative, so it was agreed to hold the hearing via a video link, but the appellant would not be able to participate. This was set up by the clerk at the venue at short notice as I had a direct number to call the venue to advise of the situation.

The PIP claim was made due to migration from DLA, and the PIP appeal only covered a short period as a new PIP claim had been made and was in payment.

The tribunal was made up of a panel of three, a DWP presenting officer attended via phone and I attended via video link. I only saw the judge via video, not the other two panel members who did not verbally participate.

The judge only had a few questions regarding some conflicting information provided by the DWP as I had provided substantial evidence including details of the ongoing award. The judge accepted that the appellant's situation had not changed since his first PIP claim and agreed to award the same level of PIP for the first claim under appeal. The DWP did not challenge this.

As this was a strong case, I was happy as representative to proceed with a video hearing without the appellant. If it was not a strong case it would have been better to wait for the remaining COVID restrictions to be lifted and wait for a face-to-face hearing. Since attending a Tribunal User Group meeting, I have been made aware that the Tribunal Service and judges will accept that different types of hearings are not always suitable and will do what they can to accommodate any issues, including having the appellant and representative in a tribunal room with a remote panel on a screen if necessary."

MaPS to negotiate the cost of living

The national Money and Pensions Service (MaPS) are trying to reach people before their finances get into a crisis. The focus is on people who have not yet missed payments on their bills or credit commitments, but who are at serious risk of doing so.

MaPS have launched new <u>find you way forward</u> guidance on their <u>MoneyHelper</u> website to help people manage their money. These resources and tools are aimed at people who:

- Are struggling to keep on top of their bills and payments
- Have experienced a reduction in income or squeezed budgets
- Are self-employed
- Have been or are worried about being made redundant or losing their job

For people who are already missing payments on their bills or credit commitments, then free debt advice services are available via their **locator tool**.

<u>British Gas Energy Trust</u> can help any consumer from any supplier, once the customer has sought professional money advice. The British Gas Energy Trust may be able to provide a grant if someone is struggling to pay off gas or electricity debt. However, it's important to ensure the customer has sought professional money advice before applying as the Trust will want to understand how the customer will be able to manage energy costs in future.

IncomeMax, a social enterprise funded by the Trust, has produced <u>the Bounce Back</u> <u>Checklist</u> that details benefits, grants and organisations that can help, including details of where to get money advice locally.

See also:

- Bulb Energy Fund
- EDF Energy Customer Support Fund
- E.ON Energy Fund
- OVO Debt and Energy Assistance
- <u>Scottish Power Hardship Fund</u>
- Octopus Support Fund

Protection from benefit deductions

In response to the increased fuel costs, <u>new regulations</u> came into force on 26 April 2022. Under these new regulations the DWP will not accept any new requests from energy suppliers for third party deductions for ongoing gas and electricity payments, or for increases to existing deductions from universal credit, income-based jobseekers allowance, income-related employment and support allowance, pension credit or income support. Claimants can still request ongoing gas and electricity payments if they choose to do so, or increase/alter any payments already in place.

........

Warning! POCA phased out

Customers who receive payments of child benefit, tax credits and guardian's allowance from Her Majesty's Revenue and Customs (HMRC) into a Post Office Card Account POCA) have had their payments suspended from 5 April 2022 until they open an alternative account.



As announced in the previous issue of Herts Adviser, HMRC were intending to stop payments into Post Office Card Accounts in November last year. However, a one-off extension was agreed until 5 April 2022. More than 6,800 customers have not yet notified HMRC of their new account details and will now have their payments suspended.

Customers can choose to receive their benefit payments into a bank, building society or credit union account. If they already have an alternative account, they should contact HMRC as soon as possible to update their details.

Child benefit and guardian's allowance customers can notify HMRC of their revised bank account details using their Personal Tax Account, change their bank account details via GOV.UK, or phone the child benefit helpline on 0300 200 3100. Tax credit customers can change their bank account details by contacting the tax credits helpline on 0345 300 3900.

If customers cannot open an alternative account, they must contact HMRC

PIP Delays

The number of new PIP claims being made has increased significantly over the past few months. 170,000 new claims were registered between October 2021 and January 2022, an increase of 20 per cent compared to a year previously.

The average clearance time for new PIP claims (excluding those made under the special rules for terminally ill people) is now 22 weeks "end to end" (from registration to a decision being made).

There were 2.9 million claims with entitlement to PIP (caseload) at 31 January 2022.

PIP video consultations

Most claimants (77 per cent) who apply for personal independence payment (PIP) have a telephone consultation before their claim is decided. However, a small but increasing number (two per cent) of people are having online video consultations. It is worth knowing that claimants who have a video consultation can apply to be reimbursed £5 towards their costs. (They don't need to provide proof of actual costs incurred.) More information and a link to the <u>video expenses form</u> is available on the website of Independent Assessment Services.

Claimants will not be given access to a video recording following a video consultation. Those who have a telephone consultation can obtain an audio recording if they submit a request before the consultation takes place.

.

Query from the MAU advice line

Every working day, the Money Advice Unit answers benefits queries from statutory and voluntary organisations on our advice line on 01438 843444 (9.30 am - 12.30 pm) or by email at <u>moneyadvice.unit@hertfordshire.gov.uk</u> This advice line is for professionals only.



Question

Can a young person of no fixed address claim universal credit?

Answer

Yes they can, although not all DWP staff know that! See <u>Applying for Universal</u> <u>Credit: information for homeless people - GOV.UK (www.gov.uk)</u> for a general guide, plus a longer guide aimed at advisers - <u>Universal Credit and homeless people:</u> <u>guide for supporting organisations - GOV.UK (www.gov.uk)</u>. The latter includes the statement:

"If the claimant does not have a permanent address, there are options available to them. They can use a care of address, like the address of a family member or trusted friend. If they are staying at a hostel they can use the hostel address as their address or in exceptional circumstances they can use their local jobcentre.

If the claimant is staying at a hostel they will not get the housing element as part of their universal credit payment. They will need to make a separate claim for housing benefit through their local authority to get support with housing costs."



Up-to-date versions of MAU's benefit factsheets are available at **www.hertfordshire.gov.uk/money**