

### Quick reference tables: What welfare benefits may a kinship carer be entitled to?

Kinship carers are family members and friends raising children unable to live with their parents. If you have taken on the care of a child who cannot live at home with their parents, you may need financial and other support to help you care for them. Each line of the tables deals a different type of kinship care arrangement and shares simple information about the benefits and tax credits you may be entitled to. We have included a reminder below about the different types of kinship care arrangement. **If you click on the type of arrangement this will take you to the relevant row in the table to find the information you need.**

- [Private family arrangement](#) – A close relative<sup>1</sup> steps in to raise a relative's child without the prior involvement of children's services and without matters being looked at by the Family Court
- [Private fostering](#) – Someone who is not a close relative of the child, and not already an approved foster carer, looks after a child for 28 days or more will then be a private foster carer
- [Testamentary guardian](#) – Someone who is appointed by a child's parent(s) or special guardian(s) in writing to look after their child after they die, and (i) the parents/special guardians have now died and (ii) the appointment has taken effect. The appointment will often be in a written Will, but not always
- [Special guardianship order](#) – A special guardianship order is a court order that says a child will live permanently with someone (who is not their parent) until they are 18. A special guardianship order gives the special guardian 'enhanced' parental responsibility for the child. This gives them the authority to make all major decisions about the child's upbringing and care. The order restricts the birth parents' rights but does not permanently end them.
- ['Lives with' child arrangements order \(or residence order\)](#) – Under this court order, the child will live with the kinship carer named in the order and the carer will share parental responsibility with the parent(s)
- [Kinship foster care](#) – Sometimes a kinship care arrangement involves a child becoming looked after in the care system, but with the child living with a relative or friend who becomes a foster carer for them, approved by children's services. This might be under a care order, or under a voluntary arrangement.<sup>2</sup> The carer is known as a kinship foster carer
- [Adoption](#) – Adoption is unusual in kinship care arrangements, because it changes the legal relationship with the child's parents.

For more information and advice about different types of kinship care arrangement that exist – you can find this on our [Kinship carers](#) page. For detailed information about benefits see advice sheet [2h\) Welfare benefits for kinship carers](#).

<sup>1</sup> Close relative is defined in [section 105 Children Act 1989](#) as 'grandparent, brother, sister, uncle or aunt (whether full blood, half blood or by marriage or civil partnership) or stepparent'.

<sup>2</sup> A voluntary arrangement is an arrangement under [section 20 of the Children Act 1989](#).

Type of care arrangement	Can I claim child benefit (CB)?	Can I claim universal credit (UC), child tax credit (CT) or (for those of pension age) pension credit (PC)?	Can I claim housing and council tax benefit (HB and CTB)?	Will any allowance I get be taken into account when any of my benefits are calculated?
<p><b>1. Private family arrangement or a private fostering arrangement.</b></p> <p><b>This could include carers who are testamentary guardians.</b></p>	<p><b>Yes</b>, once the child comes to live with you.</p> <p>Only one person can claim CB for the same child. The carer can apply for CB to be transferred to them.</p> <p>In the event of a dispute with the parents about CB, HMRC will make a decision.</p>	<p><b>UC – Yes</b>, the child counts of part of the UC claim. They count as part of the family for housing costs.</p> <p><b>CTC and PC – Possibly</b>, but dependent on overall income.</p> <p>But – the child being part of the family may mean that the family is subject to the benefit cap. This is an overall limit on the amount of benefit income the household can receive from UC and CB.</p> <p>Remember – a kinship child should not count towards the ‘two-child limit’. The two-child limit means that anyone getting UC or CTC will not normally get additional benefits for any third child that was born after 5 April 2017 – but the situation is different with children in kinship care.</p> <p>For more information, see the <a href="#">Understanding benefits caps and penalties section below (Appendix 1)</a></p>	<p><b>Yes</b>, the child is treated as part of the family and counts as part of the HB/CTB claim.</p> <p>So, when the council is deciding how much HB they will pay, and the thinking about the bedroom tax, the kinship carer may be allowed an extra bedroom because of the extra member of the household. This depends on age and sex of the child.</p>	<p><b>No</b>, any payments you receive from children’s services under section 17 of the Children Act 1989 will be disregarded when your benefits and tax credits are worked out.<sup>3</sup></p>
<p><b>1a. But if the private family arrangement or private fostering arrangement is temporary</b></p>	<p><b>No</b>, in order to get CB, a child must ‘normally reside’ with you. So unlikely to qualify if this is a temporary stay.</p>	<p><b>No</b>, in order to get UC, CTC or PC, a child must ‘normally reside’ with you. So unlikely to qualify if this is a temporary stay.</p>	<p><b>No</b>, in order to get HB or CTB, a child must ‘normally reside’ with you. So unlikely to be considered as part of your household if this is a temporary stay.</p> <p>But, any payments you receive from children’s services under section 17 of the Children Act 1989 will be disregarded</p>	<p><b>No</b>, any payments you receive from children’s services under section 17 of the Children Act 1989 will be disregarded when your benefits and tax credits are worked out.<sup>4</sup></p>

<sup>3</sup> See: [Regulation 3 of the Tax Credits \(Definition and Calculation of Income\) Regulations 2002](#), [schedule 9, paragraph 28 of the Income Support \(General\) Regulations 1987](#) ; [schedule 7, paragraph 29 of the Jobseeker’s Allowance Regulations 1996](#), [schedule 8, paragraph 30 \(1\) \(a\) of the Employment and Support Allowance Regulations 2008](#), [schedule 5, paragraph 28 of the Housing Benefit Regulations 2006](#) and [schedule 4, paragraph 29 of the Council Tax Benefit Regulations 2006](#)

<sup>4</sup> See: [Regulation 3 of the Tax Credits \(Definition and Calculation of Income\) Regulations 2002](#), [schedule 9, paragraph 28 of the Income Support \(General\) Regulations 1987](#) ; [schedule 7, paragraph 29 of the Jobseeker’s Allowance Regulations 1996](#), [schedule 8, paragraph 30 \(1\) \(a\) of the Employment and Support Allowance Regulations 2008](#), [schedule 5, paragraph 28 of the Housing Benefit Regulations 2006](#) and [schedule 4, paragraph 29 of the Council Tax Benefit Regulations 2006](#)

The information contained in this document is for guidance only. Every effort is made to ensure it is correct at time of publication. But it should not be used as a substitute for legal advice or for individual advice about your case.

Please note that the information is about the law in England only.

Type of care arrangement	Can I claim child benefit (CB)?	Can I claim universal credit (UC), child tax credit (CT) or (for those of pension age) pension credit (PC)?	Can I claim housing and council tax benefit (HB and CTB)?	Will any allowance I get be taken into account when any of my benefits are calculated?
<p><b>Kinship foster care</b></p>	<p><b>No</b>, you cannot claim CB for any child you are fostering<sup>5</sup>.</p> <p>You can continue to claim CB for your own children who live with you.</p>	<p><b>UC - No</b>, you cannot include a child you are fostering as part of your UC claim.</p> <p><b>But</b>, if you are on UC, your status as a foster carer means that you don't have to look for work, and your earnings from foster care are ignored. Your partner might have to continue to look for work though.</p> <p><b>CTC – No</b>, not in relation to the child you are fostering. But you can continue to claim CTC for your own children who live with you.</p> <p><b>WTC</b> – Foster care counts as self-employed work for WTC, so you may qualify for this, especially if you have no or little other income.</p> <p><b>PC</b> – Foster carers won't be able to get any extra money in their Pension Credit for the child they are fostering.</p>	<p><b>No</b>, a fostered child does not count as part of your household for HB and CTB purposes.</p> <p>This may mean that your HB is restricted because only one bedroom you need for foster children 'counts' when the HB service decide how many rooms you need for a family of your size.</p>	<p>UC – No, any fostering allowance is ignored for UC</p> <p>CTC - No, any fostering allowance is ignored for CTC.</p> <p>WTC – Yes, but it will only be your 'profit' from fostering that counts. You don't have a profit if your income from fostering is less than £10,000 a year, plus £200 a week for each child under 11, and £250 a week for each child aged 11 and over.<sup>6</sup></p> <p>PC – No, any fostering allowance is ignored for PC. And when claiming income support, jobseekers' allowance, employment support allowance or carer's allowance.<sup>7</sup></p>

<sup>5</sup> See [regulation 16 \(3\) of the Child Benefit \(General\) Regulations 2006](#)

<sup>6</sup> See [regulation 19, table 6, paragraph 9 of the Tax Credits \(Definition and Calculation of Income\) Regulations 2002](#)

<sup>7</sup> See [schedule 9, paragraph 26 of the Income Support \(General\) Regulations 1987](#), [regulation 15 of the State Pension Credit Regulations 2002](#), [schedule 7, paragraph 27 of the Jobseeker's Allowance Regulations 1996](#), [schedule 8, paragraph 28 of the Employment and Support Allowance Regulations 2013](#), [schedule 1, paragraph 6 of the Social Security Benefit \(Computation of Earnings\) Regulations 1996](#)

The information contained in this document is for guidance only. Every effort is made to ensure it is correct at time of publication. But it should not be used as a substitute for legal advice or for individual advice about your case.

Please note that the information is about the law in England only.

Type of care arrangement	Can I claim child benefit (CB)?	Can I claim universal credit (UC), child tax credit (CT) or (for those of pension age) pension credit (PC)?	Can I claim housing and council tax benefit (HB and CTB)?	Will any allowance I get be taken into account when any of my benefits are calculated?
<p><b>4. Child arrangements order (CAO) or residence order (RO)</b></p>	<p><b>Yes</b>, once the child comes to live with you.</p> <p>Only one person can claim CB for the same child. The carer can apply for CB to be transferred to them.</p> <p>In the event of a dispute with the parents about CB, HMRC will make a decision.</p>	<p><b>UC – Yes</b>, the child counts of part of the UC claim. They count as part of the family for housing costs.</p> <p><b>CTC and PC – Possibly</b>, but dependent on overall income.</p> <p>But – the child being part of the family may mean that the family is subject to the benefit cap. This is an overall limit on the amount of benefit income the household can receive from UC and CB.</p> <p>Remember – a kinship child should not count towards the ‘two-child limit’. The two-child limit means that anyone getting UC or CTC will not normally get additional benefits for any third child that was born after 5 April 2017 – but the situation is different with children in kinship care. For more information, see the <a href="#">Understanding benefits caps and penalties section below (Appendix 1)</a></p>	<p><b>Yes</b>, the kinship child is treated as part of the family and counts as part of the HB/CTB claim.</p> <p>So, when the council is deciding how much HB they will pay, and the thinking about the bedroom tax, the kinship carer may be allowed an extra bedroom because of the extra member of the household. This depends on age and sex of the child.</p>	<p><b>No</b>, any child arrangements order or residence order allowance will be disregarded when your benefits and tax credits are worked out.<sup>8</sup></p> <p>But, if you still get income support or income-based job seekers’ allowance which includes amounts for the children, then this could be affected by the child arrangements order or residence order allowance</p>

<sup>8</sup> See [Regulation 3 of the Tax Credits \(Definition and Calculation of Income\) Regulations 2002](#), [schedule 9, paragraph 28 of the Income Support \(General\) Regulations 1987](#) ; [schedule 7, paragraph 29 of the Jobseeker’s Allowance Regulations 1996](#), [schedule 8, paragraph 30 \(1\) \(a\) of the Employment and Support Allowance Regulations 2008](#), [schedule 5, paragraph 28 of the Housing Benefit Regulations 2006](#) and [schedule 4, paragraph 29 of the Council Tax Benefit Regulations 2006](#)

The information contained in this document is for guidance only. Every effort is made to ensure it is correct at time of publication. But it should not be used as a substitute for legal advice or for individual advice about your case.

Please note that the information is about the law in England only.

Type of care arrangement	Can I claim child benefit (CB)?	Can I claim universal credit (UC), child tax credit (CT) or (for those of pension age) pension credit (PC)?	Can I claim housing and council tax benefit (HB and CTB)?	Will any allowance I get be taken into account when any of my benefits are calculated?
<p><b>5. Special guardianship order</b></p>	<p><b>Yes</b>, once the child comes to live with you.</p> <p>Only one person can claim CB for the same child. The carer can apply for CB to be transferred to them.</p> <p>In the event of a dispute with the parents about CB, HMRC will make a decision.</p>	<p><b>UC – Yes</b>, the child counts of part of the UC claim. They count as part of the family for housing costs.</p> <p><b>CTC and PC – Possibly</b>, but dependent on overall income.</p> <p>But – the child being part of the family may mean that the family is subject to the benefit cap. This is an overall limit on the amount of benefit income the household can receive from UC and CB.</p> <p>Remember – a kinship child should not count towards the ‘two-child limit’. The two-child limit means that anyone getting UC or CTC will not normally get additional benefits for any third child that was born after 5 April 2017 – but the situation is different with children in kinship care.</p> <p>For more information, see the <a href="#">Understanding benefits caps and penalties section below (Appendix 1)</a></p>	<p><b>Yes</b>, the kinship child is treated as part of the family and counts as part of the HB/CTB claim.</p> <p>So, when the council is deciding how much HB they will pay, and the thinking about the bedroom tax, the kinship carer may be allowed an extra bedroom because of the extra member of the household. This depends on age and sex of the child.</p>	<p><b>No</b>, any special guardianship order allowance will be disregarded when your benefits and tax credits are worked out.<sup>9</sup></p> <p>But, if you still get income support or income-based job seekers’ allowance which includes amounts for the children, then this could be affected by the child arrangements order or residence order allowance<sup>10</sup></p>

<sup>9</sup> See [Regulation 3 of the Tax Credits \(Definition and Calculation of Income\) Regulations 2002](#), [schedule 9, paragraph 28 of the Income Support \(General\) Regulations 1987](#), [schedule 7, paragraph 29 of the Jobseeker’s Allowance Regulations 1996](#), [schedule 8, paragraph 30 \(1\) \(a\) of the Employment and Support Allowance Regulations 2008](#), [schedule 5, paragraph 28 of the Housing Benefit Regulations 2006](#) and [schedule 4, paragraph 29 of the Council Tax Benefit Regulations 2006](#)

<sup>10</sup> See [Regulation 3 of the Tax Credits \(Definition and Calculation of Income\) Regulations 2002](#), [schedule 9, paragraph 25 \(1\) \(c\) of the Income Support \(General\) Regulations 1987](#), [schedule 7, paragraph 26 \(1\) \(c\) of the Jobseeker’s Allowance Regulations 1996](#), and [schedule 8, paragraph 26 \(1\) \(b\) of the Employment and Support Allowance Regulations 2008](#)

Type of care arrangement	Can I claim child benefit (CB)?	Can I claim universal credit (UC), child tax credit (CT) or (for those of pension age) pension credit (PC)?	Can I claim housing and council tax benefit (HB and CTB)?	Will any allowance I get be taken into account when any of my benefits are calculated?
<p><b>6. Adoption placement</b></p> <p><b>If the child you are raising has been placed with you for adoption. This is rare for kinship care arrangements.</b></p>	<p><b>Yes</b>, you can get CB if you are a prospective adopter. But only if you are not getting any fostering allowance from children's services<sup>11</sup>. <b>But</b>, you can still get CB if children's services are paying you an adoption allowance.</p>	<p><b>UC - Yes</b>, you may be able to get UC from the time of the adoption placement if you are not getting an adoption allowance from children's services.</p> <p><b>CTC/PC – Possibly</b>, you may be able to get CTC/PC from the time of the adoption placement if you are not getting an adoption allowance from children's services, but this depends on your overall income.</p> <p>But – the child being part of the family may mean that the family is subject to the benefit cap. This is an overall limit on the amount of benefit income the household can receive from UC and CB.</p> <p>An adopted child does not count towards the 'two-child limit'. The two-child limit means that anyone getting UC or CTC will not normally get additional benefits for any third child that was born after 5 April 2017 – but the situation is different with children in kinship care and for those who are adopted. For more information, see the <a href="#">Understanding benefits caps and penalties section below (Appendix 1)</a></p>	<p><b>Yes</b>, the child being adopted is treated as part of the family and counts as part of the HB/CTB claim.</p> <p>So, when the council is deciding how much HB they will pay, and the thinking about the bedroom tax, the kinship carer may be allowed an extra bedroom because of the extra member of the household. This depends on age and sex of the child.</p>	<p><b>No</b>, any adoption allowance you get is will be disregarded when your benefits and tax credits are worked out<sup>12</sup></p>

<sup>11</sup> See [regulation 16 \(3\) of the Child Benefit \(General\) Regulations 2006](#)

<sup>12</sup> See [regulation 19 table 6, paragraph 11 of the Tax Credits \(Definition and Calculation of Income\) Regulations 2002, schedule 9, paragraph 25 \(1\) \(a\) and \(1A\) of the Income Support \(General\) Regulations 1987, schedule 7 paragraph 26\(1\)\(a\) and \(1A\) of the Jobseeker's Allowance Regulations 1996, schedule 8, paragraph 26 \(1\) \(a\) and \(2\) of the Employment and Support Allowance Regulations 2008, schedule 5, paragraph 25 \(1\) \(a\), \(2\) and \(3\) of the Housing Benefit Regulations 2006 and schedule 4, paragraph 26 \(1\) \(a, \(2\) and \(3\) of the Council Tax Benefit Regulations 2006](#)

The information contained in this document is for guidance only. Every effort is made to ensure it is correct at time of publication. But it should not be used as a substitute for legal advice or for individual advice about your case.

Please note that the information is about the law in England only.

# Appendix 1 - Understanding benefit caps and penalties

---

## 1. What is the two-child policy?

- The two-child policy means that anyone getting Universal Credit or Child Tax Credit will not normally get additional benefits for any third child that was born after 5 April 2017. It does not affect children born before this date. Child benefits remains payable for those children.
- There are some exemptions from the two-child policy. For example, if the benefit claimant is a [special guardian](#) to the child. Or if the third child is the child of a young person that the claimant is still responsible for.
- If the kinship has more than two children living with them, the amount of benefits they receive may be affected. For example, they may have two children who were born before April 2017 and they can receive benefits in relation to both of those children. But if they have a relative's child come to live with them in 2018, they will not be entitled to benefits in relation to that child.
- If one of the older children moves to live with another carer, then youngest child takes their place in the claim. So the kinship carer can then still receive benefits in relation to two children.
- If the third or subsequent child is disabled, the carer will be able to get the disabled child element of Universal Credit, but not the basic allowance for that child.

## 2. What is the benefit cap?

- The benefit cap puts an overall limit on the amount of benefit income the household can receive from Universal Credit and child benefit. Or, if the parent is still on legacy benefits, the cap applies to their tax credits, housing benefit, income support, jobseekers' allowance and child benefit.
- Some people are exempt from the benefit cap. For example, people who are disabled.
- Currently, the total benefit income cap for people with children is:
  - £384 a week outside London.
  - £442 a week inside London.

### 3. What is the under-occupation penalty (or 'bedroom tax')?

- A kinship carer who claims Universal Credit (housing cost element) or housing benefit, may find that the help they get with rent is reduced if they have more bedrooms than the DWP or local authority says they need.
- This affects tenants living in social housing. A similar principle applies to tenants who rent privately. They may have their Universal Credit (housing cost element) or housing benefit limited to the 'Local Housing Allowance' figure.
- **So what exactly are the limits?**
  - Two children of different genders are expected to share a bedroom until they are aged 10.
  - Two young people of the same gender are expected to share a bedroom until they are 16.
  - There are special rules for disabled children who need a room of their own at night.
- If a child moves to live with someone else, this affects the number of bedrooms that their kinship carer 'needs' under these rules. Kinship carers in this situation must notify their landlord immediately of any changes to the number of people living in the family home.
- If a kinship carer is badly affected by these rules, they can ask their local authority for a payment from their discretionary housing payment fund. This is the case whether they are receiving Universal Credit (housing cost element) or Housing Benefit.

Kinship carers can also ask children's services for financial support under section 17 of the Children Act 1989. Where a child has been assessed as a child in need, children's services have the power to provide financial assistance and accommodation (section 17(6) Children Act 1989). In appropriate situations, they may use this power to help a family access accommodation by paying a deposit and rent in advance. Or they could provide help to meet a rent shortfall after housing benefit. For more information about support for children in need under section 17 of the Children Act 1989, see our [Child in need](#) page.

## Where to get further information

---

### Government information about benefit claims

Type of claim	Contact details
<b>Child Benefit</b>	Telephone: 0300 200 3100 Textphone: 0300 200 3103 Calling from abroad: +44 (0)161 210 3086 (Monday to Friday, 8am to 8pm, Saturday, 8am to 4pm) Website: <a href="http://www.gov.uk/browse/benefits/child">www.gov.uk/browse/benefits/child</a> and <a href="https://www.gov.uk/child-benefit-for-children-in-hospital-or-care">https://www.gov.uk/child-benefit-for-children-in-hospital-or-care</a> Address: PO Box 1, Newcastle-upon Tyne, NE88 1AA
<b>Universal Credit</b>	Telephone: 0800 328 5644 Textphone: 0800 328 1344 Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 328 5644 Welsh language: 0800 328 1744 (Monday to Friday, 8am to 6pm, find out about call charges) Website: <a href="https://www.gov.uk/apply-universal-credit">https://www.gov.uk/apply-universal-credit</a>
<b>Child Tax Credit</b>	Telephone: 0345 300 3900 Textphone: 0345 300 3909 Calling from abroad: +44 2890 538 192

Type of claim	Contact details
<b>Working Tax Credit</b>	Telephone: 0345 300 3900 Textphone: 0345 300 3909 Calling from abroad: +44 2890 538 192
<b>Employment support allowance</b>	Telephone: 0800 055 6688 Textphone: 0800 023 4888 Welsh language telephone: 0800 012 1888 (Monday to Friday, 8am to 6pm)
<b>Disability Living Allowance</b>	Telephone: 0800 121 4600 (to get the claim form) Website: <a href="https://www.gov.uk/disability-living-allowance-children">https://www.gov.uk/disability-living-allowance-children</a> For the Disability Benefit Centre: 0345 605 6055 Address: Disability Benefit Centre 4, Post Handling Site B, Wolverhampton, WV99 1BY
<b>Personal Independent Payment</b>	Telephone: 0800 917 2222 Textphone: 0800 917 7777 (Monday to Friday, 8am to 6pm) Website: <a href="https://www.gov.uk/browse/benefits/disability">https://www.gov.uk/browse/benefits/disability</a>
<b>Child Maintenance Service</b>	Website: <a href="https://www.gov.uk/child-maintenance/contact">https://www.gov.uk/child-maintenance/contact</a> Freephone: 0800 953 0191 Welsh language: 0800 408 0308

Type of claim	Contact details
<b>Guardian's allowance</b> (kinship carers may be able to receive guardian's allowance if they are bringing up a child whose parents have died. Or if any surviving parent cannot be found).	<p>Telephone: 0300 200 3101</p> <p>Textphone: 0300 200 3103</p>
<b>National Debtline</b>	<p>Telephone: 0808 808 4000</p> <p>Fax: 0121 410 6230</p> <p>(Monday to Friday, 9am to 9pm; Saturday, 9:30am to 1pm)</p>

### Specialist organisations and services providing advice about benefits

Organisation/service	Contact details
<p><b>Carers UK</b></p> <p>Campaigns for better deals for carers and provides information on carers' rights.</p>	<p>Free Helpline: 0808 808 7777 (Monday–Friday: 10am- 4pm)</p> <p>Email: <a href="mailto:advice@carersuk.org">advice@carersuk.org</a> Website: <a href="https://www.carersuk.org">https://www.carersuk.org</a></p>
<p><b>Citizens Advice</b></p> <p>Helps people resolve their legal, monetary and other problems by providing free independent and confidential information and advice from around 3,400 locations. The website tells you how to find your local Citizens Advice office.</p>	<p>Website: <a href="https://www.citizensadvice.org.uk">https://www.citizensadvice.org.uk</a></p>

Organisation/service	Contact details
<p><b>Hertfordshire County Council money advice service</b></p>	<p>Website: <a href="https://www.hertfordshire.gov.uk/services/adult-social-services/money-and-benefits-advice/financial-information/money-advice-unit.aspx?searchInput=&amp;page=1&amp;resultsPerPage=10&amp;view=list">https://www.hertfordshire.gov.uk/services/adult-social-services/money-and-benefits-advice/financial-information/money-advice-unit.aspx?searchInput=&amp;page=1&amp;resultsPerPage=10&amp;view=list</a></p>
<p><b>Mary Ward Legal Centre</b></p> <p>Provides free, independent advice to people who live and work in London to help them access their legal rights and entitlements. This includes legal advice in relation to debt, welfare benefits, employment issues and housing matters.</p>	<p>Telephone: 020 7269 5455 or 020 7269 0292</p> <p>Email: <a href="mailto:debtadvice@marywardlegal.org.uk">debtadvice@marywardlegal.org.uk</a></p> <p>Website: <a href="https://www.marywardlegal.org.uk">https://www.marywardlegal.org.uk</a></p>
<p><b>Shelter</b></p> <p>Works to alleviate the distress caused by homelessness and bad housing.</p>	<p>Free helpline: 0808 800 4444 (Shelter's helpline is open 8am – 8pm on weekdays and 8am – 5pm on weekends, 365 days a year)</p> <p>Website: <a href="http://england.shelter.org.uk/get_advice">http://england.shelter.org.uk/get_advice</a></p>
<p><b>Turn2Us</b></p> <p>A national charity providing practical help to people who are struggling financially. They provide information about benefits and grants and have a free, confidential and independent helpline.</p>	<p>Telephone: 0808 802 2000 (9am – 5.30pm Monday–Friday)</p> <p>Email: <a href="mailto:info@turn2us.org.uk">info@turn2us.org.uk</a></p> <p>Website: <a href="https://www.turn2us.org.uk">https://www.turn2us.org.uk</a></p>