

How to sort out things outside the prison

When you arrive at prison there may be things which you need to think about or sort out outside the prison. The following information may help you with this.

Children or other people you look after

Care arrangements

If you need to sort out care for children or other people you look after, tell prison staff straight away. They should help you make contact with family members and other support to put care arrangements in place.

Child Maintenance Payments

If you have been paying child maintenance money, you need to let the Child Maintenance Service know that you are in prison.

You must tell them within 1 week about this. It is a criminal offence if you do not tell them within a week of any changes.

You do not have to pay child maintenance if you are in prison.

You can write to them at:

Child Maintenance Service (England, Scotland, Wales cases)
Child Maintenance Service 21
Mail Handling Site A
Wolverhampton
WV98 2BU

Telephone: 0800 171 2345

What benefits am I entitled to whilst I am in prison?

Most benefits stop while you are serving a prison sentence.

For example, you will no longer be entitled to Jobseeker's Allowance (JSA) or Employment and Support Allowance (ESA).

However, you may still be entitled to help with housing costs for a limited amount of time (see 'Housing Costs' below).

You can get help from a benefits adviser at the prison. They can advise you and help to suspend or close down benefits you're no longer able to claim while you are in prison.

If you are unable to see a benefits adviser ask a member of staff to help you contact Job Centre Plus on 0345 608 8545 or 0800 055 6688.

If you think your Jobcentre Plus office owes you some benefit money then write to them and ask them to send you the money in prison. If you cannot get this money, you can claim it after you are released.

If you were working your family may need to claim benefits while you are in prison or on remand. They should contact the local Jobcentre Plus office as soon as possible.

Universal Credit

You will not get the Universal Credit standard allowance if you're in prison or on remand.

You will also not get the extra payments to help with a disability, health condition or childcare.

You might be able to get the housing payment part of Universal Credit if you're single – see below for information about help with housing costs.

You can make a new claim for Universal Credit when you leave prison. You will be offered an appointment with a prison work coach 12 weeks before your release. The work coach can help you to prepare your Universal Credit application.

Your state pension

You will not get your state pension

- If you have been sentenced.
- While you are on remand, waiting for your trial or your sentence.

You will get your pension if you are released without being sentenced. You will get the money when you are released.

If you have a partner

- Your partner will still get their pension when you are in prison unless they get something called dependent's increase.
- They should check with their Jobcentre Plus office if they are not sure.

For more information, contact the Pension Service at

The Pension Service
Post Handling Site A
Wolverhampton
WV98 1AF

Telephone: 0800 731 0469

Can I get help with housing costs whilst in prison?

You or your family may be able to get help with housing costs whilst you are in prison.

It is a good idea to get advice about this as it will depend on whether you have been convicted or are on remand. It will also depend on whether you were claiming benefits before prison and what type. You should be able to get support from resettlement services when you arrive at the prison.

Universal Credit

If you were getting Universal Credit as single person, you can continue to get the Universal Credit housing payment for up to 6 months if both of the following apply:

- you're expected to spend 6 months or less in prison
- you were getting the housing payment part of Universal Credit immediately before going to prison or being put on remand

If you were getting Universal Credit as a couple, the person in prison or on remand will no longer be eligible for any Universal Credit payments.

The person not in prison should report a change of circumstances to get the Universal Credit standard allowance and any additional Universal Credit payments, for example for housing or childcare, as a single person.

Housing benefit entitlement

If you were living on your own

- If you are on remand you can claim Housing Benefit for up to 52 weeks.
- If you are sentenced you can claim Housing Benefit if you will be in prison for less than 13 weeks.
- If you were not getting Housing Benefit already, write to your local council to ask for a form to claim it.

You won't be entitled to claim Housing Benefit if:

- you're likely to be on remand for more than 52 weeks
- you're likely to be in prison for more than 13 weeks (including any time on remand)
- you're not intending to return home on release
- you're claiming as a couple and you've split up
- the property is going to be rented out

Help with rent - what to do

Write to your landlord or estate agent to let them know you are in prison. Tell them;

- How long you will be in prison.
- Whether anyone will be looking after your home.
- The address of the prison you are in and your prison number in case they need to contact you.

If you were living with your family and already getting Housing Benefit;

- Write to the Housing Benefit Office to tell them you are in prison.
- Your family should also contact them to ask to take over your benefits while you are in prison.

If your family needs to start getting Housing Benefit

- They should contact the Housing Benefit Office to make a claim for Housing Benefit.

If you cannot pay the rent and you cannot get help with housing costs

- You may want to give your home back to the landlord or the estate agent. This may be better than owing them lots of money and getting into debt.
- Your landlord may agree to find you somewhere else to live when you get out of prison.
- You may be able to find a relative or friend who can pay the rent and look after your home while you're away. This is called a 'caretaker'. You should get an agreement from your landlord to do this.

Get advice before you make a decision. You should be able to speak to a member of resettlement staff at the prison.

You can also call NACRO on 0800 0181 259 or Shelter on 0808 800 4444.

Your mortgage

If you are unable to pay your mortgage whilst in prison, a family member may be able to apply for a Support for Mortgage Interest (SMI) loan. An SMI loan covers the interest part of the mortgage.

If you are on remand and were already receiving an SMI loan as a single person, you may be able to continue getting SMI loan payments if you meet the eligibility conditions.

However, you cannot make a new claim for SMI loan payments if you are on remand.

You cannot get an SMI loan if you're part of a couple and on remand, but your partner can may be able to claim benefits and housing costs.

If you are serving a prison sentence you cannot get an SMI loan but a family member might be able to claim instead. This may be possible if you lived with your family and they are still staying in the home. They may be able to do this even if the mortgage is not in their name.

To be eligible for a Support for Mortgage Interest (SMI) loan, you usually need to be getting one of the following qualifying benefits:

- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Universal Credit
- Pension Credit

What to do

- If you or your family member are receiving one of the benefits above, contact the office which pays that benefit to find out if you are eligible for an SMI loan
- Tell your mortgage provider you are in prison. Let them know if you want to pay the interest part of your mortgage only. Tell them if you think you will not be able to pay at all.
- You could try to negotiate with your lender to stop the payments for a bit.

You might also need to consider the following options:

- renting out your home. You need your lender's agreement for this
- renting out a room in your home
- If you are unable to pay you may have to consider selling the house.

Get advice if you are unable to pay your mortgage while you're in prison. You could call National Debt Helpline on 0808 808 4000 (more details below)

Council Tax

Tell your local council you are in prison. You may not have to pay council tax or your family may have to pay less council tax.

You should be allowed to write a letter to your local council tax office, although you may have to pay the postage costs. You may also be able to get help from a member of staff to make a telephone call to the council.

You should make sure they have the address of the prison you are in and your prison number in case they need to contact you.

If you're single

- You can apply for your home to be exempt from Council Tax if you're single, in prison or on remand, and there's no one living there.

Your home won't be exempt if you're in prison for not paying Council Tax or a fine for not paying it.

If you're in a couple

- You can apply or continue to get joint Council Tax Reduction if your partner is on remand and is expected home in a year or less.
- You can claim or continue to claim joint Council Tax Reduction if your partner's expected to be in prison for 13 weeks or less – including any time on remand.

Bills like water, gas, electricity and telephone

You cannot get any help with these while you are in prison.

You should contact the companies to tell them you are in prison. Ask staff for help to write a letter or make a phone call.

You could ask them if you could pay the bills when you leave prison. Or you could ask for the gas, water or electricity to be cut off.

You should make sure they have the address of the prison you are in and your prison number in case they need to contact you.

National Insurance

While in prison you cannot usually pay types of National Insurance contributions called Class 1 and Class 2, which are paid if you are in a job.

You may be able to pay these in some circumstances, such as if you do paid work in the community when on temporary release.

Whilst you are in prison you can choose to pay a type of National Insurance called Class 3. These are voluntary contributions to stop there being a gap in your National Insurance record.

If there is a gap in your National Insurance record because you were unable to pay for some time, your pension or bereavement benefit may be affected. This depends on things like how long your sentence is.

You may have been claiming National Insurance credits before you came to prison. You will not receive any National Insurance credits while you are in prison.

You should get advice about your national insurance if you are not sure.

You should be able to speak to a benefits adviser at the prison or contact HMRC National Insurance Enquiries :

Write to:

PT Operations North East England
HM Revenue and Customs
BX9 1AN
United Kingdom

Telephone:

0300 200 3500
Monday to Friday: 8am to 6pm
Closed on Saturdays, Sundays and Bank Holidays.

Income tax

It is important to check if there is anything you need to do about your tax while you are in prison.

You should contact HM Revenue and Customs (HMRC) if you need help or are unsure if you need to do anything.

Telephone:

0300 200 3300

Write to HMRC at this address:

Pay As You Earn and Self Assessment
HM Revenue and Customs
BX9 1AS
United Kingdom

Tell them your National Insurance Number and reference number if you can.

You can ask a family member or friend to contact HMRC for you. You will need to put something in writing to say it is ok for them to do that.

You could contact HMRC to find out:

- If you can change Children's Tax Credit money to your spouse or partner's name, if they are working.
- If you can get back tax that is taken from your bank or building society interest. You have to fill in a form to do this.
- If you can get back income tax you have paid since 5 April, if you have a job and have a document called a P45.
- Or to get advice if you were working for yourself (self-employed).

Other things you may need to do:

- You will still need to fill in your tax forms if you are sent any. Or if you have any income you need to tell them about.
- If your employer is keeping your job for you while you are in prison, ask them to put this in writing so you have a record of it.
- You can still get your personal allowances while you are in prison. Your personal allowance is the amount of income you can get every year without having to pay tax on it.

Citizens Advice Bureau (CAB) may come into your prison and be able to help you sort your tax out.

Advice services

Nacro Resettlement Advice Service

Information and advice for ex-offenders, families and people working with them
Tel: 0300 123 1999 or 0800 0181259

Unlock

Helpline which provides information and advice to people with convictions. Its focus is on helping people to overcome the problems and difficulties that are caused by criminal convictions.

Tel: 01634 247350 Monday to Friday, 10am to 4pm

Shelter

Talk to an expert housing adviser about your housing situation.

Tel: 0808800444, 08082524000 (Prisoner only?), every day 8am - 8pm on weekdays, 9am - 5pm on weekends. https://england.shelter.org.uk/get_help/helpline

National Debt Helpline

Call for debt advice.

Call 0808 808 4000, Monday - Friday 9am - 8pm, Saturday 9:30am - 1pm, <https://www.nationaldebtline.org/>

Jobcentre plus

New claims number - 0800 055 6688

Further Information

Websites

You may be able to get staff to print information from these sites for you:

- www.gov.uk/benefits-and-prison/benefits-that-stop-or-are-suspended
- www.gov.uk/benefits-and-prison/support-for-mortgage-interest
- england.shelter.org.uk/housing_advice/eviction/keeping_your_home_when_in_prison
- <https://unlock.org.uk/advice/managing-external-bank-account-prison/>

Contact our Advice and Information Service

We are a small service which provides information and advice for people in prison. We are independent of the prison service.

Our freephone information line is **0808 802 0060**.

This number is **free** and you do not need to put it on your PIN.

This number is open:

Monday	3pm – 5pm
Wednesday	10:30am – 12:30pm
Thursday	10:30am – 12:30pm

When we are not taking calls you can still leave a short voicemail. Please give your name, prison number, the prison you are in and what information you are looking for. Voicemails will be checked during working hours Monday to Friday and we will respond as soon as possible by post or email a prisoner.

You can write to us at:

Prison Reform Trust
FREEPOST ND 6125
London
EC1B 1PN

You do not need to use a stamp.