

Applying for Housing Benefit and Council Tax Benefit

What are Housing Benefit and Council Tax Benefit?

Housing Benefit and Council Tax Benefit is a government scheme that local authorities run to help people on low incomes pay their rent and their council tax.

How are Housing Benefit and Council Tax Benefit worked out?

To calculate Housing Benefit and Council Tax Benefit the following are considered:

- The money coming into your household.
- Your savings and investments.
- Your circumstances.
- The number of people living in the property.
- The amount of rent you are charged (for Housing Benefit only).
- The amount of Council Tax you are charged (for Council Tax Benefit only).

Who can claim Housing Benefit and Council Tax Benefit?

You can claim if you:

- Are on a low income.
- Are responsible for paying rent (for Housing Benefit only).
- Have a savings less than £16,000 (this rule is different for people over 60).
- Have to pay Council Tax on your home (for Council Tax Benefit only).

How do I claim these benefits?

If you wish to make a claim for Housing Benefit and/or Council Tax Benefit you need to complete our online application form. Please see the Do it Online section on our website. The application form covers both Council Tax Benefit and Housing Benefit, so if you want to claim both benefits you only need to complete one form.

- If you are of working age and you make a claim for Income Support, Jobseekers Allowance or Incapacity Benefit you can also claim Housing Benefit and Council Tax Benefit at the same time using the Customer Management System (CMS) managed by the Job Centre.
- If you are over 60 and you make a claim for Pension Credit you can also claim Housing Benefit and Council Tax Benefit at the same time via the Pension Service. If you apply via the CMS or the Pension Service you will not normally have to complete a separate Council application as well. We may however have to contact you to gather further information.

How do I fill in the application form?

You must answer all the questions on the claim form. If you leave any questions blank we will return the form to you to fill in fully. This could delay your benefit. You must send us evidence to confirm any information you give on your claim form.

If you need help filling in this form, have any questions, or if you are disabled or you cannot leave your home, we may be able to visit you at home please call 01702 215001 and speak to an advisor. Someone else can fill in this form for you as long as:

1. You check the information is true and complete and sign the declaration (part 17); and

2. The person who fills in the form for you signs the declaration (part 17) to say that they have completed the form on your behalf.

What supporting evidence will I need to provide?

It is important that you provide all necessary documents to prove your income, identity and National Insurance Number and proof of your partners National Insurance Number if applicable. We will also need to see proof of income for any other adults you have in your property excluding boarders, sub tenants or joint tenants.

The evidence you need to support a claim for benefit is proof of:

- Identity;
- Income and earnings;
- Capital;
- Rent if you are renting privately unless you are a council tenant;
- National Insurance number;
- Details of who lives in your household and their income.

If you are already receiving State Pension Credit, the Pension Service will send us details of your income and savings. We accept original documents, photocopies of original documents or scanned documents. Please note we reserve the right to request to see the originals if the copies supplied are not of a satisfactory standard.

You can send the evidence in the post or bring it into the Customer Service Centre, Civic Centre, Victoria Avenue. If you do not have all the evidence we ask for, return the form anyway. If you delay returning your application form, you may lose benefit. You must provide any missing evidence within 1 calendar month.

What happens next?

When your claim has been assessed we will send you a letter telling you:

- How much (if any) benefit you are entitled to;
- When your benefit will start; and
- The details that have been used to work out your benefit.

If you are not entitled to Council Tax Benefit you may be able to get Second Adult Rebate. Second Adult Rebate is for help with your Council Tax if you share your home with one or more adults who:

- Are over 18;
- Do not pay rent;
- Do not pay Council Tax; and
- Are on a low income.

You can qualify for Second Adult Rebate regardless of your income, savings and investment. If you think you may qualify for Second Adult Rebate contact the Revenues and Benefits Department by calling 01702 215001 and ask to speak to an advisor.

When will my benefit start?

Benefit will normally be awarded from the Monday after we receive your claim form. You can however have your claim start from an earlier date if you fulfil certain criteria. For example if you are moving into a property and become liable for the first time or if you have claimed Income Support or Jobseekers Allowance.

How can Housing Benefit be paid?

If you are a council tenant your Housing Benefit is automatically credited to your rent account. If you are a Housing Association tenant and entitled to Housing Benefit your rent can be paid in one of the following ways:

- Straight into your bank or building society account; or

- Direct to the landlord.

If you would like us to pay your Housing Benefit direct to your landlord or agent you must complete the form 'Direct Payment of Housing Benefit'. If you are a private tenant renting from a private landlord your Housing Benefit is normally paid direct into your bank account. It is your responsibility to pass the rent onto your landlord when your rent is due. If you feel that you cannot manage handling your rent we can consider paying direct to your landlord, however, we will need you to complete a Direct Payment to your Landlord form and we will also need to see sufficient proof to back up your claim.

How can Council Tax Benefit be paid?

If you are entitled to Council Tax Benefit we will use it to reduce the amount of Council Tax you will have to pay.

Can my benefit be backdated?

In certain circumstances we can backdate Housing Benefit and Council Tax Benefit. We will only backdate your benefit if we think you had a good reason for not making your claim sooner. We will consider each claim individually. If you want us to backdate your claim, please write to us or use the extra information box on the application form giving the reasons why you did not claim earlier. We do have limits on how much we can backdate. Please contact us for further information on 01702 215001.

Changes in circumstance

You must tell the Revenues and Benefits Department of all the changes in your circumstance as soon as the change happens. You can use our online changes in circumstances form, alternatively you can tell us about the changes in writing.

If you do not tell us about a change within one month of it happening your benefit will be affected. You may either lose benefit you would have been entitled to, or have to pay back benefit you were not entitled to. Deliberately failing to tell us of a change is a criminal offence and you could be prosecuted. You must provide original documents to prove any changes to your circumstances.

The following list gives examples of the type of changes that may happen. This is not a complete list of changes that you should tell us about.

- Any of your children leave school, home or stop getting child benefit.
- The number in your household increases or decreases. For example anyone moves into or out of your home (including lodgers and subtenants) or a new child is born.
- Your income or the income of anyone living with you changes.
- Your capital/savings and investment increase.
- You, or anyone living with you, become a student, go on a youth training scheme, go into hospital or a nursing home, go into prison or get/change/leave a job.
- Your rent changes.
- You move home.
- You or your partner are going to be away from your home for more than a month.
- You receive any decision from the Home Office.

What happens if I think your decision is wrong?

If you think the benefit start date or the details we have used to assess your claim is wrong you can write to us for further information of how your benefit was calculated. If you still disagree with our decision, you have one calendar month to write to us asking us to look at your claim again. We will write to you to tell you the result. For more detailed information on the appeals procedure. Please refer to the 'Reviewing Housing Benefit and Council Tax Benefit decision' leaflet.