

**Changes you need to tell us  
about if you are claiming  
Housing Benefit and  
Council Tax Benefit**

**CARLISLE  
CITY COUNCIL**



[www.carlisle.gov.uk](http://www.carlisle.gov.uk)

## Useful contacts

Get in touch with us by writing to:

Revenues & Benefits Services  
Carlisle City Council  
Civic Centre  
Carlisle  
CA3 8QG.

Fax: **01228 817266**

E-mail: **hben@carlisle.gov.uk**

Or you can phone us on one of the following numbers.

- Benefit queries: **01228 817201**
- Council Tax queries: **01228 817200**

If you prefer you can call into the Civic Centre to speak to someone.

Our Customer Contact Centre on the ground floor of the Civic Centre is open from:

- 9am to 5pm, Monday to Thursday;
- 9am to 4pm on Fridays.

## **You can get independent advice on Housing Benefit and Council Tax Benefit from the following:**

Citizens Advice  
Old Post Office Court  
Devonshire Street  
Carlisle  
CA3 8LE  
Phone: **01228 633900**

Benefits Advice Centre  
Civic Centre  
Carlisle  
CA3 8QG  
E-mail: **bac@carlisle.gov.uk**

Please phone **01228 625250** between 1pm and 3pm on Mondays to arrange an appointment.

Please ring **01228 817400** between 2pm and 4pm on Thursdays for advice over the phone.

## **What is a change of circumstance?**

An event that changes your entitlement to benefit; for example a change in income or capital, someone moving in or out of your household or any other details we use to work out your benefit.

The changes you have to tell us about are different depending upon your age and income. If you are over 60 and don't get pension credit, the rules are the same as for everyone else.

## **What do I do if there is a change in my circumstances?**

The law says you must tell us if there is any change to the information we have used to decide whether you are entitled to Housing Benefit or Council Tax Benefit (or both).

You should tell us immediately, in writing, of any changes in your circumstances.

You should tell us straightaway even if you're still waiting to hear from us about your claim, and even if you've already told someone else like the Benefits Agency or your landlord.

In this leaflet we tell you the type of changes you have to report, particularly about starting work or about changing address, and what happens if you don't tell us.

## **What type of change should I report?**

Please tell us about the following changes:

### **Over 60 and getting Pension Credit**

- **Pension Guaranteed Credit:**
  - absence from home for more than 13 weeks; and
  - changes to non-dependents.
- **Pension Savings Credit only:**
  - changes to Child Benefit;
  - changes to Child Tax Credit;
  - changes to capital where the total exceeds £16,000;
  - changes to partners not included in your Pension Credit claim; and
  - a change of the people in your home, for example, when someone joins or leaves, including those admitted to hospital.

### **Under 60 or not in receipt of Pension Credit**

Please tell us about the following changes:

- an increase or decrease in wages, or other income or savings;
- the date you start to receive Income Support/Jobseeker's Allowance (you also need to tell us if you stop receiving these benefits);
- any other award of benefit or income such as contribution-based Jobseeker's Allowance, Tax Credits, Incapacity Benefit and so on;
- a change of the people in your home, for example, when someone joins or leaves, including those admitted to hospital;
- someone who lives with you starts or stops work;
- the date a child/young person leaves school;

- if you change address - even to another room in the same house
- any changes in the amount and type of income(s) received by the people in your home;
- any change in maintenance or works pension; and
- any changes in your/your partner's capital e.g. bank accounts or stocks and shares.

## **For people with Private Landlords including Housing Associations**

Please tell us if:

- your landlord puts your rent up or down;
- the services include in your rent change; or
- the of the property you live in changes

## **For everyone**

### **Other kinds of changes you should tell us about**

You should tell us if you:

- move;
- live away from home;
- become a student or finish your course;
- go into hospital;
- go into prison; or
- have a change of landlord.

We cannot list all the changes in circumstances that you should tell us about, but if you are not sure whether we need to know, tell us anyway. Don't leave it until the next time you fill in a claim form.

Let us know within one calendar month about any changes in your circumstances or you may lose benefit.

You should always tell us whether the income starts, stops, goes up or goes down. (Our contact details are on page 2 of this leaflet.)

### **Please remember**

We need evidence of the change before we can alter your claim.

Please don't delay in telling us about the change, you can supply the evidence later. However, without the evidence there will be a delay in amending your claim.

If you tell us about a change that will reduce your benefit we may suspend your claim while we deal with the change. (Our contact details are on page 2 of this leaflet)

### **When do I have to tell you about any changes?**

You should tell us within one month of the change happening. If you don't, you could lose benefit

- If you tell us within one month of the change happening, we will usually work out your benefit from the Monday following the date the change happened.
- If you leave it longer than a month to tell us, and the change means that you could get more benefit, we can only work out your benefit from the Monday after you tell us.

This is when you would lose out on benefit, so tell us straightaway.

- If a change happens which means you would get less benefit, you should still tell us within a month of the change.

Even if you delay, we will still work out your benefit by going back to the Monday after the date the change happened.

This means you might have been overpaid benefit, which you'll have to pay back. If you want to avoid this, tell us straightaway.

## **What if I change address?**

You need to tell us straightaway if you move.

You will probably want to claim Housing Benefit or Council Tax Benefit at your new address, and you'll want to get benefit sorted out as soon as possible.

If we don't know you've moved, we may carry on paying benefit to the landlord at your last address.

If you're thinking of moving to a private property, you should apply for a pre-tenancy determination (PTD). This will help you to decide if you can afford the rent on the new property. Pick up our leaflet 'Help with your rent for private tenants' for more information.

## **I'm about to start work. How will that affect my benefit?**

Starting work can mean some practical problems.

Your benefit will change so you need to tell us if you:

- start a new job;
- increase your normal hours;
- start working overtime; or
- get a pay rise.

You need to tell us immediately. (Our contact details are on page 2 of this leaflet).

Pick up our leaflet 'Housing Benefit and Council Tax Benefit for people who work' for more information.

## **If my Income Support or income-based Jobseeker's Allowance stops because I've started work, what happens with my Housing Benefit and Council Tax Benefit?**

If you've been getting Income Support or income-based Jobseeker's Allowance and start a job, or increase your hours, there are rules to make things slightly easier.

### **Extended payments**

Your Housing Benefit and Council Tax Benefit may carry on for up to four weeks after you start work or increase your hours.

Tell your JobCentre Plus office as soon as possible, and don't forget to tell us too. The sooner you tell us, the sooner we can check if you're entitled. (Our contact details are on page 2 of this leaflet.)

### **In-work benefits**

Unless you're very well paid, you may still get some Housing Benefit or Council Tax Benefit if you apply, but we'll need all your income details in order to check.

We usually ask for:

- five payslips if you are paid every week;
- two payslips if you are paid every month; or
- three payslips if you are paid every two weeks.
- if your new employer can provide details of your likely pay (before and after deductions), we can estimate your likely earnings and make an interim payment.

Then, when you get your payslips, you can send them to us so we can reassess your earnings.

If you've been on Income Support or income-based Jobseeker's Allowance, you will need to complete a change of circumstance form.

We will send you the form when we find out your benefit has stopped, but you can save time by picking one up from the address on page 2 of this leaflet.

Please don't delay claiming or you could lose benefit.

There are other benefits for people who work.

You might be entitled to tax credits, but these will affect your Housing Benefit and Council Tax Benefit so we need to know as soon as you are awarded a tax credit or when the amount changes.

## **What happens if I don't tell you about changes?**

- If you don't tell us, we're likely to go on paying the same rate of benefit as before and this may be wrong.

We may need to change the amount we pay you, or stop your benefit completely because of a change.

If you don't tell us, or are slow to tell us, we may have paid you too much benefit. We will expect you to pay it back, and we may take it out of the benefit we're still paying you.

For Council Tax Benefit we'll take the money back out of your Council Tax account so you will get a revised bill showing that you have to pay more.

If you don't tell us about changes straightaway, we may not be able to pay you back pay.

If you take more than a month to tell us about a change that would give you more benefit, we can only increase your benefit from the Monday after the date you told us.

If there are good reasons that explain your delay, we may be able to pay the extra money from an earlier date, but we cannot guarantee this.

We may find out about a change in some other way and this might make us suspect fraud. If this is the case, we may need to ask our investigation team to check the situation.

It is in your interest to let us know as soon as possible about any change in circumstances.

## **How should I tell you about any changes?**

Please tell us in writing and give us your benefits reference number which is on the letters we send to you.

Tell us what's changed and the date it changed.

Give us all the details. For example, we need to know things like:

- the new amounts of income;
- the name and date of birth of someone who has come to live with you; and
- the date someone moved out of your home.

We usually need proof of the change so send us things like:

- the notice of a rent increase;
- the award letter about a new benefit, or about a change to your benefit;
- the award letter about a tax credit, or a change to your tax credits; or
- the letter telling you your pension has increased.

**For wages**, if you haven't got five weeks' or two months' payslips yet, don't delay telling us about your job and wages. You can always send these in later when you have them.

Please note that we cannot accept copies of any documents, we can only accept originals.

## **Do I need to tell anyone else about my changes?**

Yes you do.

If you get Income Support, Jobseeker's Allowance or any other social security benefit, you need to tell the Benefits Agency straightaway about your change.

If you have moved, we always check if you are getting these benefits at your new address. If the Benefits Agency don't know that you've moved, it might hold up your claim with us.

## **What happens if I've been paid too much benefit?**

If we find we've paid you too much benefit, we have to tell you what the right amount is and how much we have overpaid you.

Sometimes we'll tell you that there has been an overpayment but that we have not yet decided whether to ask you to pay it back or what we are going to do about it.

Sometimes we'll tell you straightaway, and will tell you how we're going to take the money back.

At other times we may write to you a few weeks later to ask you to repay the benefit or to tell you that we're not going to ask you to pay it back.

Here are the main ways we get back what we've overpaid you:

- **If the overpayment is for Council Tax Benefit**, we normally take it out of your Council Tax account leaving you with more Council Tax to pay.

Your instalments or direct debits will go up, and if you don't make arrangements to pay or keep to arrangements you may be taken to court.

- **If you still get Housing Benefit**, we will often take a regular amount out of your continuing benefits.

If you can't afford to repay and it's causing you difficulties, we might be able to change the amount you pay back each week. You should write to us and ask.

- **For private or housing association tenants**, if we've paid your benefit to your landlord, we may ask your landlord to pay.

But if the landlord wasn't to know that you were being overpaid, we're more likely to ask you to repay it instead.

- **If you're not still getting benefit, or if you have enough savings to repay**, we may send you a bill.

We may take an overpayment out of other Housing Benefit we owe you.

If we do not hear from you or you do not pay us back, we may refer the debt to a collection agency or; register the debt with the County Court and ask them to enforce it. This is the same as having a Court Order against you, so it will affect your credit rating.

Pick up our leaflet 'What happens when you've been paid too much Housing Benefit or Council Tax Benefit' for more information.

## **What can I do if I don't agree with your decision?**

If you don't agree with our decision, you can ask us to look at it again. Our letters tell you what your rights are.

Pick up our leaflet 'If you think the decision about your Housing or Council Tax Benefit is wrong' for more information.

## **Where can I get help?**

You can always phone us for help and advice. (See page 2 of this leaflet for our details.)

Or, you could contact Citizens Advice or Benefits Advice Centre. (See page 2 of this leaflet for details.)

## **What if I want to comment on your service?**

We would like to know what you think about this leaflet or about the service we provide to you. If you have any comments, please contact us. (Our contact details are on page 2 of this leaflet.)

## **The following leaflets are available to give you information about Housing Benefit and Council Tax Benefit.**

- Discretionary Housing Payments – help you can get to top up your Housing Benefit and Council Tax Benefit
- Housing Benefit and Council Tax Benefit – can your claim be backdated?
- A guide to Housing Benefit and Council Tax Benefit for students
- A guide to Housing Benefit and Council Tax Benefit for landlords
- What happens when you have been paid too much Housing Benefit and Council Tax Benefit
- How to claim Housing Benefit and Council Tax Benefit Council Tax Benefit
- Council Tax Benefit
- A guide to Housing Benefits
- Housing Benefit and Council Tax Benefit for people who work
- Housing Benefit and Council Tax Benefit for people who are away from home
- How other people in your home affect your Housing Benefit or Council Tax Benefit

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