

# How to claim 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 are Housing Benefit and Council Tax Benefit?**

Housing Benefit and Council Tax Benefit are state benefits which help people on low incomes.

- Housing Benefit is paid to people with low incomes to help with their rent.
- Council Tax Benefit is paid to people with low incomes to help with their Council Tax.

There are two types of Council Tax Benefit:

- Council Tax Benefit; and
- Second Adult Rebate.

Our leaflet 'Council Tax Benefit' gives more detailed information.

Housing Benefit and Council Tax Benefit are both 'means-tested'. This means that when we work out your benefit, we have to take account of things like your income, investments and savings.

Local councils run the Housing Benefit and Council Tax Benefit schemes, following government rules.

## **Can I claim Housing Benefit and Council Tax Benefit?**

You can claim Housing Benefit and Council Tax Benefit for you and your family.

Your family includes you, your partner and your dependent children.

A partner is someone you are married to, or someone you live with as if you are married to them.

You are not classed as partners if your partner is the same sex as you.

You can claim if:

- you pay rent to a private landlord or a housing association;
- you pay Council Tax on your home;
- your savings are less than £16,000; or
- you are on a low income.

You may be on a low income if you or your partner get:

- a low wage for working full-time or part-time; or
- state benefits, such as:
  - Income Support;
  - Jobseeker's Allowance;
  - Incapacity Benefit;
  - Statutory Sick Pay;
  - Statutory Maternity Pay;
  - State Retirement Pension; or
  - Pension Credit.

## **Special Rules**

Special rules apply to the following people who claim Housing Benefit and Council Tax Benefit:

- students;
- people who have to go through immigration control ;
- people in hospital;
- prisoners;
- people in residential care and nursing homes;
- young people aged 16 or 17; and
- people who have to maintain two homes.

If you fall into one of these categories, contact us for more information.

Pick up our leaflets 'Housing Benefit and Council Tax Benefit for students' and 'Housing Benefit and Council Tax Benefit for people who are away from home' for more information.

## **Who can't claim Housing Benefit and Council Tax Benefit?**

The following people can't claim Housing Benefit and Council Tax Benefit:

- people who do not have a rent liability;  
Our leaflet 'Help with your rent for private tenants' gives you more information;
- people who have over £16,000 in savings and capital unless you are in receipt of Guaranteed Pension Credit; and
- most full-time students. There are some exceptions to this.  
Pick up our leaflet 'Housing Benefit and Council Tax Benefit for students' for more information.

If you're not sure, contact us for advice. (Our contact details are on page 2 of this leaflet.)

## **How do I claim Housing Benefit and Council Tax Benefit?**

- **If you claim Income Support or income-based Jobseeker's Allowance**

The Benefits Agency will give you form HCTB1 so you can claim Housing Benefit and Council Tax Benefit.

You should fill in the form and send it to us.

- **If you are on a low income**

You can claim by filling in one of our claim forms and sending it to us along with proof we need to assess your claim.

You can get the claim form from us. (Our contact details are on page 2 of this leaflet.)

## **How can I get help filling in the form?**

Contact us and we can tell you where to get help.

You can contact Citizens Advice or the Benefits Advice Centre. (See page 2 of this leaflet for details.)

If you have difficulty making a claim because you are elderly or disabled, we may be able to visit you at home. Please contact us for help. (Our contact details are on page 2 of this leaflet.)

## **When should I claim?**

You should claim as soon as possible, if you delay, you might lose benefit.

If you apply late and ask us to pay for a 'backdated' period, we might not be able to pay you for that period.

There are strict rules telling us when we can and when we can't pay for a 'backdated' period.

See page 15 of this leaflet 'When will my benefit start?', for more information.

## **What proof do I need to give you?**

### **If you get Income Support, income-based Jobseeker's Allowance or Guaranteed Pension Credit**

We need proof of your and your partner's National Insurance numbers, as well as proof of identity for both of you.

Our forms tell you what you need to provide, but if you're not sure, contact us for help. (Our contact details are on page 2 of this leaflet.)

### **If you are on a low income**

We need proof of your and your partner's National Insurance numbers, as well as proof of identity for both of you.

We also need to see proof of the following:

- the different kinds of income you get;
- your bank accounts;
- any savings or investments you have;
- Social security benefits:
  - Incapacity Benefit;
  - State Retirement Pension; and
  - Child Benefit.
- Wages:
  - 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 you don't have any payslips, you can ask your employer to fill in a certificate of earnings form.
- If you are self-employed, we need to see your recent accounts.

If you can't provide them, contact us for help. (Our contact details are on page 2 of this leaflet.)

## **What if I haven't got all the proof you need?**

Send your claim form in anyway.

Don't delay even if the proof we ask for isn't available.

You can send the information within the next 28 days. We cannot work out your benefit without it.

## **How much benefit will I get?**

This depends on your income and whether you have other people living in your house.

- **If you or your partner receive Income Support, income-based Jobseeker's Allowance or Guaranteed Pension Credit**

If you are responsible for the rent and the Council Tax, you will usually qualify for the maximum amount of Housing Benefit and Council Tax Benefit.

Please read the section of this leaflet 'What happens if there are other people living with me?'. They may affect how much benefit you get.

If you are a private tenant, you may not qualify for full help with your rent.

All private rents (other than Housing Association tenancies) are referred to the Rent Service. They will decide if your rent is too high for the property or the area and whether your property is too large for your needs.

There are also rules limiting the amount of Housing Benefit we can pay to single people who are aged under 25 and have no children living with them.

You should get a pre-tenancy determination before you agree to rent a private property. This will tell you how much rent we can take into account when we work out your benefit.

Pick up our leaflet 'Help with your rent for private tenants' for more information.

- **In all other cases**

You may still qualify for Housing Benefit and Council Tax Benefit.

We will work out your benefit by taking into account all your income, savings, investments and rent.

If you are a private tenant we also have to take into account what the Rent Service decides when we work out your benefit.

Pick up our leaflet 'Help with your rent for private tenants' for more information.

## **How is my Housing Benefit and Council Tax Benefit worked out?**

- **If you get Income Support, income-based Jobseeker's Allowance or Guaranteed Pension Credit**

For Council Tax, you will get the full amount of benefit after any deductions for non-dependants have been taken off.

For Housing Benefit, you will get the full amount after we have taken off charges for any:

- non-dependants who live with you; and
- service charges.

If you are a private tenant, the amount of Housing Benefit you get may also be affected by the Rent Service's assessment of your rent.

Please see the section of this leaflet called ‘What happens if there are other people living with me?’ for more information.

- **In all other cases**

We work out your benefit by comparing the money you get each week with your ‘applicable amount’.

Your applicable amount is what the Government says you and your family need to live on each week.

This amount will be higher for some people – for example, if you are disabled or if you are a one-parent family.

If the money you get each week, is less than, or the same as, the applicable amount, you will usually get the maximum benefit.

If you have non-dependants living with you, we may have to make deductions from your benefit for them.

Please see page 14 of this leaflet ‘What happens if there are other people living with me?’ for more information.

For private tenants, the amount of Housing Benefit you get may be affected by what the Rent Service has decided or the service charges included in your rent.

If your income is less than, or the same as, your ‘applicable amount’, you should claim Income Support, Jobseeker’s Allowance or Guaranteed Pension Credit as you might get more help.

## **What money do you take into account when you work out my benefit?**

We take into account any money you have coming in, such as:

- social security benefits;
- maintenance;
- works pension; and
- wages.

We take into account the money you earn from work after money has been taken out for:

- tax and National Insurance contributions; and
- half of any money you pay into a pension fund.

We do not take into account the following:

- if you are single, the first £5 of the money you earn each week;
- if you are a couple, the first £10 of the money you earn each week;
- if you are disabled or a carer, the first £20 of the money you earn each week; or
- if you are a single parent, the first £25 of the money you earn each week.

We also do not take into account:

- Disability Living Allowance;
- Attendance Allowance; and
- Mobility Allowance.

Sometimes, we ignore different amounts from other types of income and benefits.

For example, we ignore the first £15 of any maintenance payments you receive in respect of dependent children.

If you work, pick up our leaflet 'Housing Benefit and Council Tax Benefit for people who work' for more information.

## **What happens if I have savings or investments?**

This depends on how much you have.

Government rules say that if you and your partner, as a couple, have savings or investments of more than £16,000, you can't claim Housing Benefit or Council Tax Benefit.

- **If you or your partner are under 60** and have £3,000 or less, it will not affect your claim.
- **If you or your partner are under 60** and have between £3,000 and £16,000 it will affect how much money you get.

For every £250 (or part of £250) you have over £3,000, we add £1 to the money we count each week when working out your benefit.

This is called 'tariff income'.

- **If you or your partner are over 60** and have £6,000 or less, it will not affect your claim.
- **If you or your partner are over 60**, we will only use tariff income if you have between £6,000 and £16,000.

For every £500 (or part of £500) you have over £6,000, we add £1 to the money we count each week when working out your benefit.

## **What happens if there are other people living with me?**

If you have friends, relatives or anyone over 18 living in your home, you may get less benefit.

These people are called 'non-dependants'.

We may take an amount out of your benefit for each non-dependant who lives in your home. Non-dependants do not include:

- your partner;
- a child you get Child Benefit for;
- people under 18;
- people in full-time education; or
- people on youth training schemes.

We will not take any money out of your benefit for non-dependants if:

- you get Attendance Allowance;
- you get the care part of Disability Living Allowance;
- you are registered blind;
- the non-dependant is a paid carer provided by a charitable or voluntary organisation; or
- the non-dependant is under 25, and on Income Support or income-based Jobseeker's Allowance.

Pick up our leaflet 'How other people in your home affect your Housing Benefit and Council Tax Benefit' for more information.

## **When will my benefit start?**

If you qualify, your benefit will usually start from the Monday after we receive your claim form.

If you think your benefit should start earlier, you need to write and tell us:

- the date you think your benefit should start; and
- the reason why you think it should start earlier.

If you get benefit from an earlier date, it is called 'backdating'.

You must show 'good cause' for not having made your claim earlier. The maximum time we can go back is 52 weeks from the date you ask us to backdate your benefit.

Our leaflet 'Housing Benefit and Council Tax Benefit – can your claim be backdated?' has more information.

## **How will you pay me?**

### **Council Tax Benefit**

If you qualify for Council Tax Benefit, we will pay it straight into your Council Tax account.

You will get a bill showing the amount you have to pay after the benefit has been awarded.

## **Housing Benefit**

If you are a housing association or private tenant who qualifies for Housing Benefit, we pay you a 'rent allowance'.

The rent allowance is usually paid to you every two weeks for the previous two weeks, but sometimes we can pay it direct to your housing association or landlord. We usually pay your rent allowance every four weeks to landlords for the previous four weeks.

If you are a private tenant, we sometimes give you an 'interim payment' while we are sorting out your Housing Benefit.

Pick up our leaflet 'Help with your rent for private tenants' for more information.

## **What should I do if anything changes when I'm getting benefit?**

Tell us straightaway if your circumstances change.

It may affect how much you get.

If you don't tell us about a change and we pay you too much benefit, you may have to pay it back.

## **What happens if you give me too much money?**

If we give you too much Housing Benefit, it is called an 'overpayment'.

If we give you too much Council Tax Benefit or Second Adult Rebate it is called an 'excess benefit'.

If there is an overpayment, we will send you a letter telling you:

- why we gave you too much benefit;
- how much the overpayment is;
- if you have to pay back the overpayment; and
- how you can appeal if you think this is wrong.

Our leaflet 'What happens when you've been paid too much Housing Benefit or Council Tax Benefit' has 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 about our decision tell you what your rights are.

You could also pick up our leaflet 'If you think the decision about your Housing or Council Tax Benefit is wrong' which gives you more detailed information.

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

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

Or, you can contact Citizens Advice or the 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
- Changes you need to tell us about if you are claiming Housing Benefit or Council Tax Benefit
- What happens when you have been paid too much Housing Benefit and Council Tax Benefit
- Council Tax Benefit
- A guide to Housing Benefit
- 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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