

Housing Benefit and Council Tax Benefit for people who work

**CARLISLE
CITY COUNCIL**



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;
- 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 even if I work?

You can claim benefit but the more you earn, the less benefit you are likely to get. You should apply to find out if you are entitled. Just ask us for an application form. (Our contact details are on page 2 of this leaflet.)

Can I claim Housing Benefit and Council Tax Benefit if I'm self-employed?

You can claim benefit. You need to give us proof of your self-employed earnings, either your last audited accounts (if you have been self-employed for more than a year) or a completed copy of our 'self-employed proforma' if you have been self-employed for less than a year. You can contact us for more information about what we need.

There are separate rules if you have just become self-employed. Contact us for more details. (Our contact details are on page 2 of this leaflet.)

How do I claim Housing Benefit and Council Tax Benefit?

You should ask us to send you an application form, or you can call into our office and pick one up. (See page 2 of this leaflet for our contact details.)

If you don't have all the proof you need to provide with your claim, don't delay sending in your form as you may lose benefit. We can always ask for any more information once we have received your application.

Our leaflet 'How to claim Housing Benefit and Council Tax Benefit' also gives you more detail.

What will you need to see as proof of my earned income?

We will need to see **one** of the following:

- 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.

When you make your claim, the payslips you must send are the most recent ones. Or your employer can fill in a proof of earnings certificate, which you can get from us.

What if I've just started work and I'm not sure what my wages will be?

In this case, we can ask your employer what you are likely to earn. Then, when you get your payslips, you can send them to us so we can reassess your earnings.

Do you ignore any of my earnings?

Yes, we ignore a set amount of your earnings every week. The amount we ignore depends on your circumstances.

We count the money you earn from work after:

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

We do not count 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;
- if you are a single parent, the first £25 of the money you earn each week;
- if you work 30 hours or more, we also ignore an extra amount from your earnings.

What other proof will I need to provide?

We need to see proof of any other income (for example, Child Benefit) as well as any savings or investments you have.

We also 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.)

I work and have a child. Do you take account of the childcare costs I have to pay?

Yes we do. We can ignore an amount of your earnings equal to the childcare costs you pay to an approved childcare provider.

There is a separate form for the childcare provider to complete. Please contact us for more information.

Can I get advice on how much Housing Benefit and Council Tax Benefit I can get if I start work?

Yes, just contact us with details of your expected earnings and other income details and we should be able to give you an estimate of how much Housing Benefit or Council Tax (or both) you could get.

Is there any extra financial help available to help me back into work?

Yes, there is extra financial help available.

If your Income Support or income-based Jobseeker's Allowance ends because you go back to work or your hours increase, you may be entitled to keep receiving Housing Benefit or Council Tax Benefit (or both) for up to four weeks.

To get this extra benefit you must have been receiving Income Support or income-based Jobseeker's Allowance for at least six months before you start work and the work should be expected to last for at least five weeks.

Claim this extra benefit from Jobcentre Plus or from us within four weeks of the day your new job or new hours start.

What should I do if anything changes while I'm getting benefit?

You should tell us straight away if your circumstances change as this might affect how much you get, and if you don't tell us you may lose benefit.

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

Pick up our leaflets 'Changes you need to tell us about if you are claiming Housing Benefit and Council Tax Benefit' and 'What happens if 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 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 let us know. 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
- How to claim Housing Benefit and Council Tax Benefit Council Tax Benefit
- Council Tax Benefit
- A guide to Housing Benefit
- 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

All the material printed in this leaflet is the copyright of Carlisle City Council and cannot be reproduced in any form without written permission.

This leaflet has been compiled by Carlisle City Council. If you would like a copy of it in an alternative format, such as large print or on audio tape, please call us on **01228 817201** or email us at **hben@carlisle.gov.uk**.

CARLISLE
CITY COUNCIL



www.carlisle.gov.uk

Carlisle City Council
Civic Centre
Carlisle
CA3 8QG

Opening hours

9am to 5pm, Monday to Thursday
9am to 4pm on Fridays