

## Information on Housing Benefit and Council Tax Benefit



### Introduction

The Housing Benefit and Council Tax Benefit scheme is run by local councils on behalf of the Government.

The scheme is complicated and this leaflet explains some of its main features and answers some of the questions you may have. However, if you need more detailed information regarding your specific circumstances you should contact us.

### What is Housing Benefit?

This benefit helps private, housing association and council tenants pay their rent. Depending on your income, capital and family circumstances we can pay up to 100% of your rent.

### What is Council Tax Benefit?

This benefit helps people who pay Council Tax pay their bill. Depending on your income, capital and family circumstances, you can get up to 100% off your Council Tax bill.

It does not matter if you already get a discount on your Council Tax, for example if you live alone you can still get Council Tax Benefit.

### Second Adult Rebate

Second Adult rebate is for people who may not have a partner but who may share their home with someone who is:

- Aged 18 or over; and
- Is on a low income and does not pay them rent.

Second Adult Rebate will be based on the income and circumstances of the people who live with you.

In most cases we will automatically work out both your Council Tax Benefit and Second Adult rebate and if you qualify for both we will pay you the higher of these two benefits.

### Can I get Housing Benefit and or Council Tax Benefit?

Are:

- You on a low income?
- You paying rent or Council Tax?
- Your savings less than £16,000?

If the answer is YES to these questions, claim Housing Benefit and or Council Tax Benefit.

## What else should I know?

If you live with a partner, you need to make a joint application. Your claim will be based on your joint income, capital and circumstances.

Unless you are of pensionable age and receive the Guarantee Credit of Pension Credit, savings over £16,000 usually mean you cannot get Housing Benefit and or Council Tax Benefit.

Savings over £6,000 (£10,000 if you or your partner are of pensionable age) affect how much Housing Benefit and or Council Tax Benefit.

If you have come to the United Kingdom (UK) within two years of your claim, this may affect Housing Benefit and or Council Tax Benefit.

Most asylum seekers and people who are sponsored to be in the UK cannot get Housing Benefit and or Council Tax Benefit.

You cannot usually get Housing Benefit and or Council Tax Benefit if you live in a close relative's household.

You cannot usually get Housing Benefit if you are a full-time student, unless you are disabled or have children. If you are a full-time student you will not usually have to pay Council Tax.

If your partner is a student you may be able to get Housing Benefit and/or Council Tax Benefit.

### Note

We use **partner** to mean

- A person you are married to or a person you live with as if you are married to them;
- A civil partner or a person you live with as if you are civil partners.

## How much will I get?

To work out your Housing Benefit and Council Tax Benefit entitlement the council will look at:

- The money you and your partner have coming in, including earnings, some benefits and tax credits and occupational pensions.
- Your savings and your partner's savings.
- Your circumstances, such as your age, the ages and size of your family, whether you or any of your family are disabled, and whether anyone who lives with you could help with the rent.

### Note

If you have anyone living with you who is not a dependant and is over 18 such as a son or daughter who is working the council has to deduct a fixed amount from your rent and or Council Tax. This is known as a non-dependant deduction. The amount of deduction is based upon the income and circumstances of the non-dependant.

If you have a lodger or a sub tenant living with you it may also affect your Benefit.

If you are a private tenant paying rent to a private landlord the council is also required to look at:

- The number of bedrooms required for your household.
- Which area your property is in.

Housing Benefit does not generally cover any items included in your rent such as water rates, fuel charges and meals.

Normally the most Housing Benefit you can get is the same as your eligible rent. This may not be the same as your full rent.

The most Council Tax Benefit you can get is 100% of your Council Tax bill.

### How do I claim?

- If you are claiming Pension Credit, Income Support, Jobseeker's Allowance or Employment and Support allowance you can make a telephone claim for HB/CTB at the same time. Alternatively you may be sent a claim pack by Jobcentre Plus/Pension Service which will include a Housing Benefit and Council Tax Benefit form which should be returned to the Council.
- If you do not claim Pension Credit, Income Support or Jobseeker's Allowance you can claim benefit for Housing Benefit from us.

To make a claim for Housing Benefit please contact us.

- Phone us on **0800 028 2569**. We will need your **name, address and contact phone number**. We will do an assessment to check whether you will qualify for Housing and/or Council Tax benefit.
- We will then arrange to complete the claim with you by personal interview in any Customer Centre or One Stop Shop (located in Cwmbran, Pontypool, Blaenavon, Chepstow, Caldicot, Monmouth or Abergavenny).
- We will also need to see evidence of your income and capital. You should bring these details to your New Claim interview.
- If you have difficulty getting into one of our offices or using the telephone we can visit you to complete the form.
- To arrange this contact us on 0800 028 2569 or call into one of our customer centres or One Stop Shops.

### Claim Online

You can now make a claim online for Housing Benefit and Council Tax Benefit. Use the Online Benefit Calculator to make an application.

**Torfaen's Residents can access the online claim at**  
<http://www.torfaen.gov.uk> under online services

**Monmouthshire Residents can access the online claim at**  
<http://www.monmouthshire.gov.uk> under advice and benefits >Housing Benefit

We will then contact you to ensure we have all the information we need to assess your entitlement.

### Claim straight away. If you delay you may lose benefit.

You can claim up to 13 weeks before you become entitled to Housing Benefit. So if you know you are moving to a new address soon, you can claim Housing Benefit. You will not usually receive any money before you move in.

## Proof of income and capital?

If you can't get all the proof we need straightaway do not worry, make your claim and get the proof to us as soon as you can (within one month at the latest).

We can only accept original documents not photocopies. Do not send valuable items such as bank books or passports in the post. Information can be accepted at any Customer Centre or One Stop Shop (located in Cwmbran, Pontypool, Blaenavon, Chepstow, Caldicot, Monmouth or Abergavenny). We will get the information we need and give the documents back to you. Please ensure that you ask for a receipt.

If you are having difficulty in obtaining proof please advise us immediately, we may be able to extend the one month time-limit or alternatively if you give us written permission we may be able to obtain the information on your behalf.

## What happens next?

When we have worked out your entitlement we will write to you. We will tell you how much benefit we will pay, the date your payments will start and how we have worked out your entitlement.

We aim to do this within **14** days of receiving all of the information. We will send you a letter which will tell you if you are going to get Housing Benefit and or Council Tax Benefit.

If you do not hear from us **within 2 weeks** please contact us to follow up your claim.

### Note:

Whenever you receive a benefit decision notice from us you **must** check that the income and household details included are correct. You should advise us **immediately** if the details used are incorrect.

## When we usually pay benefit from?

**If you are under pensionable age** and if this is your first claim we usually pay your benefit from the Monday after you or your representative first contact us to claim benefit (as long as your written claim is received within one month) otherwise it will be the Monday after the written claim is received.

**If you are of pensionable age** and claim Housing Benefit or Council Tax Benefit (or both) your claim may be paid up to 3 months prior to the date you claim. This can only be done if you are liable to pay rent and council tax for this period and are eligible to claim. If this is the case we may write to you to ask for further details.

## How we pay benefit?

**Housing Benefit** is usually paid 4 weeks in arrears.

If you are

- a private tenant your benefit will normally be paid directly to you into your bank account. However we can pay your landlord in certain circumstances e.g. if you have difficulty managing your affairs please ask us for a **Direct Payment form**.
- Bron Afon or Monmouthshire Housing tenant your benefit will normally paid direct to your landlord.
- the tenant of another Housing Association e.g. Melin or Charter you can choose to have Housing Benefit paid to yourself or your landlord.

**If you live in temporary accommodation** – we normally pay Housing Benefit direct to the Council's Housing section.

**Payment of Council Tax Benefit** - We pay this straight into your Council Tax account, reducing your Council Tax Bill.

### **How long is Housing Benefit paid for?**

Housing Benefit and or Council Tax Benefit will be awarded as long as you are entitled to Benefit. However you must tell us if your circumstances change otherwise you may be paid too much or too little benefit. At some point during the lifetime of your claim we will carry out a review of your claim. This involves us checking that you are receiving the correct entitlement. If you are subject to this review process we will normally either visit you at your home or send you a postal review form.

### **If you think our decision is wrong**

If you want to know about the decision we have made on your claim, or if you think it is wrong, you should get in touch with us within one month of the date of the decision. You can either:

- Ask for an explanation;
- Ask us to look at the decision again;
- Appeal against the decision - you can only do this in writing. If you appeal against the decision, your appeal will be heard by an independent tribunal handled by the Tribunal Service. Please ask for our appeals leaflet for more information.

### **Changes you must tell us about**

If you have a change in your circumstances you must tell us as soon as it happens. Any delay in telling us could seriously affect your benefit.

### **Please see page 6 for our contact details.**

It is important that you provide details of the change, the date that the change occurred and proof where appropriate. If you have changed address you can complete our change of address form.

### **Examples of a change that may affect your benefit (this is not a full list)**

- If anyone moves into or out of your home (including partners, lodgers and subtenants).
- If your income or the income of anyone living with you changes e.g. wages or tax credits.
- If you move home.

If you are unsure please just ask us.

Some changes may mean you are entitled to less benefit (for example if your income goes up because you have got a better paid job). If you do not tell us about the change you will be paid too much benefit. When we find out about the change you will be asked to pay the money back. It is an offence not to tell us about any change of circumstance that affects your benefit. We may take court action against you and if we pay you too much benefit, you will probably have to pay it back.

**Note-** This is not a full list. If you are not sure whether to tell us something, just check with us.

## Our Contact details

If you need more help, please contact us.

<b>TORFAEN RESIDENTS</b> should contact <b>TELEPHONE:01495 766430 or 01495 766570</b> <b>E-MAIL: <a href="mailto:revs&amp;bens@torfaen.gov.uk">revs&amp;bens@torfaen.gov.uk</a></b> <b>Minicom</b> for those who are deaf or hard of hearing. The number is <b>01495 767871</b>		<b>MONMOUTHSHIRE RESIDENTS</b> should contact <b>TELEPHONE:01633 644650 or 01633 644655</b> <b>E-MAIL: <a href="mailto:benefits@monmouthshire.gov.uk">benefits@monmouthshire.gov.uk</a></b>	
<b>OUR ADDRESS-</b> Shared Benefit Service Level 3, Civic Centre Pontypool Torfaen NP4 6YB			
<b>IN PERSON</b> at any of our One Stop shops or Customer Centres			
<b>ABERGAVENNY</b> <b>(open normal office hours)</b> Cross Street, Abergavenny NP7 5HD	<b>CHEPSTOW</b> <b>(open normal office hours)</b> Manor Way, Chepstow NP16 5HZ	<b>CALDICOT</b> <b>(open normal office hours)</b> Woodstock Way, Caldicot NP26 5DB	
<b>MONMOUTH</b> <b>(open normal office hours)</b> Priory Street, Monmouth NP25 3XA	<b>PONTYPOOL</b> <b>(open normal office hours)</b> Level One Civic Centre, Pontypool NP4 6YB	<b>CWMBRAN</b> <b>(open normal office hours)</b> 1-2 General Rees Square Cwmbran NP44 7NX	
<b>BLAENAVON</b> <b>(Tuesday to Friday 9.30 am to 2.30)pm )</b> Blaenavon World Heritage Centre Church Road Blaenavon NP4 9AS			
<b>WELSH TRANSLATION-</b> If you require a copy of this document in Welsh please contact us on the telephone numbers above.			

## Online services (This service is currently only available for Torfaen residents)

You are now able to access a full range of online services via the Council's website [www.torfaen.gov.uk](http://www.torfaen.gov.uk) under online services. Using a secure registration process you can now access the following services:

- Housing Benefit and/or Council Tax Benefit claim data for your claim
- Council Tax or Business Rate information for your account including the account balance, payment and instalment details.

The service also allows you to report a change in circumstances, claim a discount or exemption or make a payment towards your account. In addition you can check your potential entitlement to Housing Benefit and/or Council Tax Benefit and make a claim for Benefit on-line. The Benefits section will then contact you to obtain the required detail to complete the claim.