



## How to claim Housing Benefit and Council Tax Benefit

This fact sheet can be made available in other languages or formats on request by contacting 0161 770 6622. For further information please see our detailed fact sheet **Information for all**.

### What are Housing Benefit and Council Tax Benefit?

**Housing Benefit** is a Department for Work and Pensions benefit to help you pay your rent if you are on a low income. It is run by your local Council, if you have any questions or problems with Housing Benefit you must contact your local Council.

Housing benefit is sometimes called rent rebate for people living in Council-owned property, or rent allowance for people living in privately rented property.

You need to make a claim to get Housing Benefit.

**Council Tax Benefit** is paid to people with a low income who pay Council Tax. There are two main types:

Main Council Tax Benefit  
Second Adult Rebate

Both these benefits are means-tested; this means when the amount of your benefit is worked out, things like your income, investments and savings will be looked at.

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

Yes, these benefits are for you and your family. This includes you, your partner and your children.

Your partner is someone you are married to, or are the civil partner of, or live with as if you are married to them.

You can claim if

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

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

- a low wage for working full time or part time; or state benefits for example;
  - Income support
  - Jobseeker's Allowance
  - Incapacity Benefit
  - Statutory Maternity Pay
  - State Retirement Pension

## **Special rules**

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
- People who have to maintain two homes

Who Housing Benefit and Council Tax Benefit is NOT for

You cannot claim for these benefits if you

- do not have a rent liability
- you have over £16,000 in savings and capital

- you are a full time student, although there are exceptions to this rule.

## **How do I claim these benefits?**

**If you claim Income Support or income based Jobseeker's Allowance** you must ask the Benefits Agency for form HCTB1. Send it to us straightaway so we can work out your benefit.

**If you are on a low income** you can claim by filling in one of our forms and giving us the proof we need to assess your claim. Contact us for the form – contact details are at the end of this fact sheet.

Contact us if you need help filling in the form, or the local Citizens Advice for help. Check the phone book for the number.

You should claim as soon as possible because you may lose benefit if you delay.

## **When should I claim?**

You should claim as soon as possible because you may lose benefit if you delay.

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

This is because there are strict rules telling us when we can and when we can't pay for a backdated period.

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

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

We need proof of your and your partner's National Insurance number, along with proof of the benefits you receive. We may also ask you to provide proof of identity for both of you.

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

We need proof of your and your partner's National Insurance number, and we may also ask you to provide proof of identity for both of you.

We also need to see proof of the following.

Social security benefits

This means things like:

- Incapacity Benefit;
- Pension Credit;
- State Retirement Pension; and
- Child Benefit.
- Retirement pensions
- Wages

If you work for an employer, we usually need to see your last five payslips if you are paid every week. If you are paid every month, we usually need to see your last two payslips.

Sometimes, we will 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 cannot provide them, get in touch with us for more advice.

These are just a few examples.

We really need to know about all the different kinds of income you get.

We also need to see proof of all your bank accounts, along with proof of any savings or investments you have.

If you're not sure, just check with us.

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

You should send your claim form in anyway.

Don't delay sending it in if the proof we ask for isn't available at the moment. You can send the information in later, but we cannot work out your benefit without it.

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

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

## **If you or your partner receive Income Support or income-based Jobseeker's**

As long as you are liable for rent and Council Tax, you will usually qualify for the maximum amount of Housing Benefit and Council Tax Benefit.

If you are a private tenant and receive Income Support, income-based Jobseeker's Allowance or the guaranteed part of Pension Credit, you may not qualify for full help with your rent. This is because all private rents are assessed by the Rent Officer Service, who consider whether 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 under 25 and who 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.

## **In all other cases**

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

In this case, we will work out your benefit by taking account of all your income, savings, investments and rent.

If you are a private tenant, we also have to take account of what the Rent Officer says when we work out your benefit.

## **How is my benefit worked out?**

### **If you get Income Support, income-based Jobseeker's Allowance**

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

For Housing Benefit, you will get the full amount after we have deducted things like any charges for any:

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

Don't forget that if you are a private tenant, the amount of Housing Benefit you get might also be affected by the Rent Officer's assessment of your rent.

### **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.

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

When we have worked out what money you get each week, if it's less than, or the same as, the applicable amount, you will usually get the maximum benefit.

But don't forget, if you have any non-dependants living with you we might have to make deductions from your benefit for them.

And, for private tenants, the amount of Housing Benefit you get might be affected by what the Rent Officer has said.

### **Please note**

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

### **What money do you count when you work out my benefit?**

We count any money you have coming in.

This includes things like:

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

We count 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 count the first:

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

We also do not count things like:

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

These are just a few examples.

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 if you have dependant children.

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

That depends on how much you have.

Government rules say that if you, and your partner if you are a couple, have savings or investments of more than £16,000, you cannot get Housing Benefit or Council Tax Benefit.

**If you or your partner are under 60** and have £6,000 or less, it will not affect your claim.

**If you or your partner are under 60** and have between £6,000 and £16,000, it will affect how much benefit you will get.

For every £250 (or part of £250) you have over £6,000, 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 aged 60** or over, and you have between £6,000 and £16,000, it will affect how much benefit you will get. 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. This is called 'tariff income'.

## **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;
- the non-dependant is under 25, and on Income Support or income-based Jobseeker's Allowance.

## When will my benefit start?

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

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

- the date you think your benefit should start; and
- the reason why you did not claim earlier.

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

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

## 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 that shows the amount you have to pay after the benefit has been awarded.

### Housing Benefit

If you are a council tenant who qualifies for Housing Benefit, we will pay you a weekly 'rent rebate'. The rent rebate goes straight to your rent account and reduces the amount of rent you have to pay.

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

The rent allowance is usually paid to you, but sometimes we can pay it to your housing association or landlord.

We usually pay your rent allowance every four weeks to cover your rent 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.

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

You should tell us straightaway if your circumstances change. It 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.

It is important for us to work in partnership with you and other customers. We will listen carefully to your views and what you have today. We also work closely with other organisations; we believe this is the best way to provide services to you.

**Address:** Housing Benefit Section  
PO Box 4  
Civic centre  
West Street  
Oldham  
OL1 1UH

**Email us at:** [benefits@oldham.gov.uk](mailto:benefits@oldham.gov.uk)

**Phone:** Customer Services: 0161 770 6633.

You can also phone our 24-hour line for requesting forms on 0161 770 3915.

**Visit us at:** Civic Centre (in the main entrance) Monday to Friday 8.40am to 5pm.

## **We value your comments and suggestions**

We want to provide a good quality service for people in Oldham and as we are a public service you have a say in what we do. We want you to be completely satisfied with our services but to ensure this we need to know what you think. What do we do best? Where could we improve things? Do you have any ideas or suggestions? Only by listening to you can we give you the service you deserve.

If you wish to make a comment about our services you can email us on [customer.feedback@oldham.gov.uk](mailto:customer.feedback@oldham.gov.uk)

or you can phone us on 0161 770 4191

or you can write to us: Complaints Officer  
Chief Executives Department  
PO Box 160  
Civic Centre  
Oldham, OL1 1UG