

# A Guide to Housing Benefit and Council Tax Reduction

Please be aware that this leaflet only gives general guidance and should not be treated as a complete and authoritative statement of the law.

## What is Housing Benefit?

Housing Benefit helps people who are on a low income to pay their rent. You can claim Housing Benefit if you pay rent for a property that you live in as your home, you are a pensioner, or live in certain types of supported accommodation, or receive a severe disability premium within your current claim for JSA (Income Based), ESA (Income Related), Income Support or Housing Benefit and are treated as living alone, or have more than 2 children. But please note, from the 1<sup>st</sup> February 2019, households with more than 2 children will have to make any new claims to Universal Credit.

If you do not fall into any of these categories, then you will have to claim Universal Credit for help with your rent costs, because Housing Benefit was abolished on the 10<sup>th</sup> October 2018. You can claim this by visiting [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)

## What is a Council Tax Reduction?

Council Tax Reduction helps people who are on a low income to pay their Council Tax bill. If you or your partners are liable to pay Council Tax, you can claim Council Tax Reduction.

## Can I claim if I have moved to the UK from abroad?

If you have come to live in the UK within the last five years it is possible that you may not be able to claim. You should contact us for further advice.

## Can I claim if I am a student?

As a student you are not entitled to benefit, unless:

- you are studying part time;
- you are under 19 and not in higher education;
- you are 60 or over;
- you are solely responsible for a child or young person;
- you are disabled.
- you receive Income Support.

If you are living in halls of residence or accommodation owned by the university you will not be entitled to benefit, even if you are in one of the categories above.

### **Can I claim if I have savings?**

If you have savings over £16,000 you will not normally be entitled to Housing Benefit or Council Tax Reduction. However you can still claim if you are in receipt of Guarantee Pension Credit.

### **How do I claim?**

You claim by filling in our application form, and you can do this online. If you would prefer a paper copy, please contact us on 01446 709244 to request this. You can apply for both Housing Benefit and Council Tax Reduction on the same form.

You may be able to claim Housing Benefit and Council Tax Reduction via the Job Centre when you make a claim for New Style Jobseekers Allowance or New Style Employment Support Allowance, or Universal Credit.

If you have a partner you should make one claim to cover both of you.

### **What proof will I need to provide?**

When you apply you will have to provide documents to show:

- Your liability to pay rent (only if you are claiming Housing Benefit)
- Your identity and National Insurance number for both you and your partner
- Proof of all income received by your household
- Proof all savings held by you and your partner
- Proof of expenses such as child care costs

You can find out which documents are acceptable in the application form or contact us for further information.

We can only accept original documents.

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

The amount of your benefit and/or reduction will depend on the level of your income and savings.

We will calculate how much benefit and/or a reduction you are entitled to based on your family circumstances. The figures we use to do this are set each year by central government.

If your income is higher than your needs, according to these figures, the amount of benefit and/or a reduction that you will receive will be reduced.

Your benefit and/or reduction may also be reduced if you have adult children, friends or relatives living in your home (we call these non-dependants).

## **Will all my rent be paid?**

Housing Benefit for private tenants is restricted to a decision from the Rent Officer or the Local Housing Allowance applicable to your household. These amounts are based upon the number of rooms your household requires and the area in which you live. A deduction may be made if you live in social housing and have spare bedrooms.

Housing Benefit does not cover certain service charges and support charges. Please contact us for further information.

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

Housing Benefit is usually awarded from the Monday following the date we receive your application form and Council Tax Reduction is usually awarded from the date we receive your application form. Please therefore do not delay making your claim.

You have a calendar month to provide information to support your claim, so do not hold up submitting your application form – just let us know that you will be sending information in.

If we ask you to supply information to support your claim, you must return this within one calendar month.

If you are having difficulty supplying the information, please let us know and we may be able to extend the time limit.

## **Can I have my claim backdated?**

If you think your claim should start from an earlier date, you can ask to have your claim backdated. This must be done in writing and you will need to provide a good reason for the delay in making the claim. You should give as much information as you can to support your claim for backdated benefit.

Housing Benefit can only be backdated for one month from the date we receive your backdate request. Council Tax Reduction can be backdated for six months from the date we receive your backdate request.

## **How will you tell me if I am awarded Housing Benefit and Council Tax Reduction?**

We will send you a letter telling you how much weekly benefit you have been awarded and how we have calculated this figure.

We will also send you a notification every time your claim is assessed.

We will also tell you what to do if you are not happy with our decision.

## **How will I receive my benefit?**

If you are a private tenant, we will usually pay your Housing Benefit directly to your bank or building society account. Payment is made four-weekly in arrears. We can consider

paying your landlord directly if you are in arrears with your rent or if you are vulnerable. Please contact us for further advice.

If you are a Housing Association tenant, we will usually pay your landlord directly, four weekly in arrears. You can however request payments directly to your bank or building society account.

If you are a council tenant, your Housing Benefit will be paid straight onto your rent account each week.

Your Council Tax Reduction is awarded straight onto to your Council Tax account so that you receive a reduced bill.

### **Can I claim extra benefit if my circumstances are exceptional?**

The Council has a small amount of funds that can be used to pay extra benefit in certain circumstances. There are limited funds that can only be paid to those most in need. Please see our leaflet on Discretionary Housing Payments.

### **What can I do if I think my benefit is wrong?**

If you think that your Housing Benefit or Council Tax Reduction is wrong, you can:

- Ask us to explain our decision
- Ask us to look at the decision again
- Appeal to an independent tribunal

You have one calendar month from the date of our letter to ask us to look at our decision again or appeal, so don't delay.

### **What will happen if I start work?**

You should tell us immediately if you start work. If you have been unemployed for twenty-six weeks and claiming certain benefits, you may qualify for an additional four week run-on of Housing Benefit and Council Tax Reduction after you start work.

We will reassess your entitlement based on your new income details and let you know your new awards.

### **If your circumstances change:**

Once you have claimed benefit you must tell us about any changes in your circumstances within one calendar month of the change happening. You must report:

- Changes to your/your partner's income
- Changes to your/your partner's capital
- Changes to your rent or landlord
- Change in your/your partner's address
- Changes to your household: anyone moving in or out, when Child Benefit ends for a young person, if the income of any other adults changes.

## **Why is it important to notify a change?**

If you have a change in your circumstances, your rate of entitlement to Housing Benefit and Council Tax Reduction may change. This can result in you being underpaid or overpaid. Therefore it is important you notify us of a change straight away as we want to make sure you are getting the correct entitlement.

If you are overpaid, this can result in ongoing benefit being reduced while we recover the overpayment or if you do not continue to being entitled, having to make arrangements to repay an invoice.

**WARNING** – you may be prosecuted if you provide false information or fail to tell us about a change in your circumstances.

## **How to contact us**

### **✉ By post:**

Benefits Section  
Civic Offices  
Holton Road  
Barry  
CF63 4RU

### **↑ In person:**

Benefits Counter  
Civic Offices  
Holton Road  
Barry

**☎ By phone:** 01446 709244

**Email:** [privatebenefits@valeofglamorgan.gov.uk](mailto:privatebenefits@valeofglamorgan.gov.uk)

**This document is available in Welsh / Mae'r ddogfen hon ar gael yn Gymraeg**