



# **A guide to Housing Benefit and Council Tax Reduction**

## 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.

## What is Council Tax Reduction?

Council Tax Reduction helps people who are on a low income to pay their Council Tax bill. If you or your partner are liable for paying Council Tax you can claim this.

## 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 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 Benefit. However if you are in receipt of Guarantee Pension Credit you can still claim.

## How do I claim Benefit?

You claim by filling in our application form. You can apply for both Housing Benefit and Council Tax Reduction on the same form.

You may be able to claim Housing and Benefits via the Job Centre when you make a claim for Income Support or Job Seekers Allowance.

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:

- Rent (if you are claiming Housing Benefit);
- Identity
- Income;
- Savings;
- Expenses (such as your child care costs)

The application form sets out the documents that can be accepted as proof.

## How much benefit will I get?

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

We will calculate how much money you need to live on 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 that you will receive will be reduced.

Your benefit may also be reduced if you have adult children, friends or relatives living in your home.

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

The amount awarded will be based upon the number of rooms your household requires and the area in which you live.

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

Your benefit will normally start from the Monday after we receive your application form. So do not delay making your claim.

If we ask you to supply information to support your claim you must return this within 1 calendar month. If you are late returning the information you will lose benefit.

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. 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.

## **How will you tell me about my Benefit Entitlement?**

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

We will also tell how to appeal if you are not happy with our decision.

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

We will pay Council Tax Reduction straight onto to your Council Tax account so that you receive a reduced bill.

If you are living in private accommodation or if you are a tenant of

a housing association we will normally pay your Housing Benefit directly to your bank/building society account. Payment will be made 4 weekly in arrears.

If you have high rent arrears we may be required to pay benefit direct to your landlord.

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

## **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 Council tax Benefit 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 to appeal or to ask us to look at our decision again so don't delay.

If you think that your Housing Benefit Council tax Benefit is wrong you can:

- write to the Benefit Section stating why you think it is wrong
- If we do not respond to you within 2 months, or if you are still dissatisfied by the decision you may appeal to the Valuation Tribunal.

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

You should tell the Council immediately if you start work. If you have been unemployed for 26 weeks and claiming

benefit you may qualify for an additional 4 weeks benefit after you start work.

## If your Circumstances Change

Once you have claimed Housing benefit or Council Tax Reduction you must tell the Council of any change in your circumstances within one calendar month for Housing Benefit and 21 days for Council Tax Reduction. Tell us if:

- Your income changes
- Your savings change
- Your rent changes
- You move address (even for a short time)
- Your children leave school
- You go into hospital

Also tell us if any of these changes apply to your partner or another person living with you.

## Why is it important to notify a change?

If you have a change in your circumstances 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 what you are entitled to.

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 the Council about a change in your circumstances.

## How To Contact Us

This leaflet only gives general guidance and should not be treated as a complete and authoritative statement of the law.

### By post:

Housing Benefit Section  
Civic Offices  
Holton Road  
Barry  
CF63 4RU

### In person:

Benefit Counter  
Civic Offices  
Holton Road  
Barry

### By phone: 01446 709244

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

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