

How to claim benefit



Number 1 in a series of benefit information leaflets.



**BOROUGH OF
BROXBOURNE**

www.broxbourne.gov.uk

How to claim benefit

To claim Housing Benefit or Council Tax Benefit or both, you will need to complete and return a claim form. We will then assess whether you are entitled to benefit and send you a decision notice. If you qualify for benefit, we will tell you how much you will get, how the benefit will be paid and when you will get your first payment. Benefit usually starts from the Monday after we have received your claim. You will need to provide evidence in support of your claim.

This leaflet is part of a series (illustrated opposite) produced by a group of local authorities to help make Housing Benefit and Council Tax Benefit easier to understand.

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What can I claim for?

You can claim for:

- rent paid to a private landlord or housing association or for a council home;
- paying Council Tax on your home.

Who can claim?

To claim Housing Benefit and Council Tax Benefit you must generally be on a low income.

For example:

- you work full-time or part-time and receive a low wage;
- you receive Incapacity Benefit, Jobseeker's Allowance or any other state benefit.

Savings restrictions

You cannot claim if you and your partner have savings of more than £16,000. (If you receive Pension Guarantee Credit, the savings limit does not apply.)

When should I claim?

You should claim as soon as possible. If you delay in claiming, you may lose benefit.

How much benefit will be paid?

Housing Benefit and Council Tax Benefit can cover up to 100% of your rent and Council Tax.

The amount of benefit you receive will depend on many things, for example:

- how many children you have;
- whether you have a partner;
- how much income and savings you and your partner have;

- if anyone in your household is disabled;
- whether your rent includes fuel bills, meals or water charges;
- how much rent you pay;
- how much Council Tax you pay.

What evidence must be supplied when making your claim?

We must see original documents, not copies, to support your claim for benefit.

We will need to see documents to confirm the following things for you and any partner:

Proof of identity – such as birth certificates, marriage certificates, passport, National Insurance number card, medical card, driving licence, UK residence permit, current Home Office letter, EU identity card, or recent gas or electricity bill. We may need to see several of these documents for each person.

National Insurance number – such as National Insurance number cards, payslips or letters from a social security or tax office.

Savings, investments and property – such as all your bank, building society or post office books; full bank statements; and certificates for premium bonds, National Savings Certificates, ISAs, Tassas, stocks, shares and unit trusts. We need to see evidence of any interest or dividends you get on investments and savings. The evidence you send must show details for at least the last three months.

Earnings – this means your last five payslips if you are paid weekly, your last three payslips if you are paid every two weeks, or your last two payslips if

you are paid monthly. We can give you a form for your employer to fill in if you do not have these payslips. If you or your partner is self-employed, we need to see your accounts for the last financial year or, if you have been trading for less than six months, a summary of your trading so far. We can supply a form.

Other income – such as pension slips from a former employer, or a letter from the court showing how much maintenance you are getting. We need to see evidence of any money you get from people who pay you for board and lodgings.

Benefits, allowances, tax credits, pension credits or pensions – such as current award notices or letters from the Department of Work and Pensions confirming how much you get.

Private rent and tenancy – such as a rent book, rent receipts, a tenancy agreement or a letter from your landlord. We can supply a form if you do not have these documents.

Other money paid out – such as letters about student grants, pension schemes or receipts for child care costs.

If you cannot provide us with the evidence we need at the time you make your claim, send the form back to us straight away and send the evidence later.

We can start to process your claim as soon as we get your form, but we will not be able to pay you any benefit until we have all the evidence we need.

How is my benefit paid?

If you are a council tenant, your benefit is paid directly to your rent account. If you were a council tenant but your home is now managed by a housing association, we can pay your benefit directly to you every week.

If you are not a council tenant, we will pay you your housing benefit fortnightly, four-weekly or monthly in arrears. Payment will normally be made by BACS (directly into your bank account).

If you ask us to pay your benefit directly to your landlord, payment will be made four-weekly or monthly in arrears.

If you ask for payments to be made to you and you fall behind with paying your rent by eight weeks or more, your landlord can ask us to pay your housing benefit directly to them.

Council Tax Benefit will show as a reduction in your council tax bill.

Is there any other help available with my Council Tax?

You may be able to claim a second adult rebate.

This rebate is not normally available to couples.

You may be entitled to this rebate instead of Council Tax Benefit if:

- you are the only person in your household liable to pay Council Tax; and
- you have another adult on a low income living with you who is not your partner or someone paying rent.

Change of circumstances

You must tell us immediately if your circumstances change.

If you delay or fail to tell us about a change in circumstance, you may have to repay any overpaid benefits or you may lose out on increased benefit. This is because any increase in your benefit will only happen from the Monday after you tell us of the change and not from the date it happened.

We need to know about any change of circumstance, for example:

- if you move home;
- if someone moves in or out;
- if your income changes;
- if your rent changes;
- if you qualify for another benefit;
- if you stop getting Income Support or Jobseeker's Allowance;
- if anyone living in your home has a change of circumstance.

Participating authorities: Broxbourne, Dacorum, Hertsmere, Ipswich, Lincoln City, North Herts, St Albans, Stevenage, Three Rivers and Welwyn Hatfield.



Where to get help and advice

To get more information you can write to us at:

Benefit Service
Borough of Broxbourne
PO Box 512
Waltham Cross
EN8 9ZH

Or you can visit us at:

Borough Offices
Bishops' College
Churchgate, Cheshunt
Herts EN8 9XG

Offices are open: Mon, Wed, Thu 8.30am – 5.30pm
Tue 8.30am – 7.30pm
Fri 8.30am – 5pm Sat 9am – 1pm

Telephone: 01992 785503

Minicom: 01992 785581

Email: benefits@broxbourne.gov.uk

Fax: 01992 626917

Website: www.broxbourne.gov.uk

Other organisations that provide help and advice

Citizens Advice Bureau
Old Bishops' College
Churchgate, Cheshunt
Waltham Cross
Herts EN8 8XP

Offices are open: Mon, Tue, Fri 10am – 3pm

Other formats

This leaflet is also available in large print, Braille, on audio cassette and in other languages. Please contact us if you need this leaflet in one of these formats.

This leaflet gives basic advice and is a general guide. If you have a question that is not answered in this leaflet, or if you want more advice, please contact us.