

Leaflet MCL4

How to claim Housing Benefit & Council Tax Benefit

(Including self-employed claims)



Leaflets and where to get them

All of these leaflets are available free of charge. You can get them from the One Stop Shops, Citizen Advice Bureaux and libraries. You can also download copies on www.knowsley.gov.uk.

For your ease, all of the leaflets have a reference to identify them:

- MCL1** Starting Work
- MCL2** Help with Rent
- MCL3** Help with Council Tax (a guide to Council Tax Benefit)
- MCL4** How to claim Housing Benefit & Council Tax Benefit
- MCL5** Help with Disputing a Benefit Decision
- MCL6** Housing Benefit information for Private Landlords
- MCL7** Discretionary Housing Payments - Housing & Council Tax Benefit
- MCL8** Housing & Council Tax Benefit for Young People
- MCL9** Council Tax Discounts (including Disabled Relief)
- MCL10** A guide to Housing Benefit, Council Tax Benefit & Council Tax for Students



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1. How do I claim benefit?

If you want to claim help with paying your rent and Council Tax, complete a benefit claim form, these are available at all the One Stop Shops, from our Contact Centre and from our website.

If you claim income-based Jobseekers Allowance, Income Support, Pension Credit or Employment and Support Allowance the Department for Work and Pensions will normally tell us, but you should also complete a benefit claim form.

You should claim straight away. Benefit is usually paid as soon as you become liable to pay rent and/or Council Tax, but you must claim immediately.

If, due to exceptional circumstances, you were unable to claim at the correct time, it may be possible to backdate your benefit .If you think that this applies to you:

- Put your request in writing
- Provide details of the date you wish to claim and the reason why you did not claim earlier.
- You should provide evidence to support your claim.

You can get a form to claim backdated benefit from our website. See the back of this leaflet for details.

We will then consider whether you have shown good cause for not claiming earlier. This can be paid for a maximum of 6 months for working age people. People who have reached the qualifying age for Pension Credit may have their claim treated as made earlier, up to a maximum of 3 months without having to show good cause.

2. When does my claim start from?

Usually when you become liable for Council Tax or rent, your benefit will be awarded from the day your liability began, provided you have moved into the property. This is as long as your claim is received within that week or

within one month if you or your partner is in receipt of, either income-based Jobseeker's Allowance, Income Support or income-related Employment and Support Allowance.

In other cases benefit will be awarded from the Monday after you first asked to claim, provided your claim form is received within one month of that date.

If you have reached the qualifying age for Pension Credit, your claim may be treated as being made earlier, up to a maximum of 3 months.

3. What information will I have to provide?

You may have to provide original documents of the following:

- Proof of identity for you and your partner
- Proof of National Insurance number for you and your partner
- Full details of all income you and your partner receive
- Name, date of birth and income details of others living in the household plus their National Insurance numbers
- Details of savings and investments and any bank/building society accounts you and your partner may have
- Proof of the rent you have to pay.

4. What if I change address?

If you get benefit you should tell us the date you moved and details of your new address in writing and details of any other changes in your circumstances.

A change of address form is available from our One Stop Shops, website and Contact Centre.

If you are receiving any benefits from the Department for Work and Pensions, for example Income Support, you must also let them know you have moved.

5. Can I receive help towards rent before I move in?

This may be possible if:

- Your new home needs to be adapted to accommodate a member of your household who has a disability
- You get a disability premium or a disabled child premium included in your benefit calculation
- You were a patient or in residential accommodation when you became liable to make payments
- You or your partner are waiting for a loan from the Social Fund to buy an essential item of furniture and have a child aged five or less in your family.

Also, you or your partner must not be liable to make payments for any other property at the time you are moving in.

You must apply as soon as you take the tenancy. You will only receive payment once you have moved into the property and only for a maximum of four weeks.

6. What if I have to leave my home temporarily?

Housing Benefit/Council Tax Benefit can be paid for a maximum of 13 weeks during an absence from your home if:

- You intend to return home
- Your home is not let or sub-let during your period of absence, and
- You expect your absence to be less than 13 weeks.

In some circumstances, you may be temporarily absent for up to 52 weeks and still get benefit. For example, if you are:

- A prisoner on remand
- A vulnerable student
- Absent through fear of violence
- A hospital in-patient
- In a residential care home on a temporary basis.

- Receiving medically approved treatment, care or convalescence
- Providing medically approved care or caring for a child whose parent or guardian is receiving medical treatment or medically approved care
- Absent because your partner or dependent child is receiving medical treatment or medically approved care outside a residential home.

7. Can I receive help towards rent on two addresses?

Yes - but only if:

- You have moved home but you remain liable for rent at your old address; and your liability to pay rent on both addresses could not reasonably be avoided. This is only for a maximum of 4 weeks.
- You are waiting for your new home to be adapted for a member of your household who is disabled and it is unavoidable you are liable to pay rent at both homes. This is only for a maximum of 4 weeks
- You are a student who is eligible to claim and it is necessary for you to live somewhere else during term time
- You are forced to leave your normal home through fear of violence. This is only for a maximum of 52 weeks
- Your family is too large to live in one home and you have been provided with two properties by the council for you and your household to occupy.

8. What if my circumstances change?

If there is a change in your income or household circumstances you must notify us in writing immediately, or you may lose benefit. If the change gives you more benefit, but you did not tell us within a month of it happening, your benefit will increase from the Monday following the date you told us.

You can do this by letter or you can visit your nearest One Stop Shop. See contact details at the back of this leaflet. You can also download a change in circumstances form from our website. It is an offence to fail to report a change in circumstances, which may lead to the issuing of a sanction. This could include a fine, prison sentence or a police record.

9. Can I claim benefit if I am a student?

Generally all part-time students can claim benefit. If you are a full-time student, you can only claim if you are:

- A pensioner
- A lone parent
- Disabled
- Couples where both are students but are also responsible for a child.

A partner of a full-time student can make a claim for benefit. For more information about students claiming Housing Benefit, please see our leaflet called "A guide to Housing Benefit, Council Tax Benefit and Council Tax for Students".

SELF-EMPLOYED

10. Can I claim benefit if I am self-employed?

Yes, you need to complete a claim form, send in original documents with either your audited accounts or day books. You can also download a self employed declaration form from our website.

11. How is self-employed income worked out?

We calculate the net profit from the proof provided.

The net profit is calculated as follows:

Gross income less any allowable business expenses = GROSS PROFIT.

Gross Profit less any notional tax, National Insurance & pension contributions = NET PROFIT.

What are allowable business expenses?

Only the expenses, which we consider to be reasonable and are totally for the running of the business will be deducted from the gross income figure.

Business Partnerships

If the claimant is self-employed in a partnership, the gross profit will be split between the business partners. To confirm how the business is divided, the Deed of Partnership should be provided.

Couples who are Business Partners

The above guidelines will also be taken into account even if the business partners are a couple. This makes sure that the deductions for notional tax and National Insurance are correctly worked out.

Child minders

When calculating what income should be used for self-employed childminders, we **do not deduct** any business expenses.

The net profit is obtained by deducting tax, National Insurance contributions and half of any pension contributions from **one third** of the **gross profit**.

What information will I have to give?

Proof of your last **12 months** trading, profit & loss account(s). This should be available from your accountant. Day books or receipts are accepted when the business is new. You can also download a self-employed declaration form from our website.

How to Claim

If you think you may be entitled to Housing Benefit and Council Tax Benefit/Second Adult Rebate you must complete a benefit claim form.

Forms are available at all of the One Stop Shops, Contact Centre and from our website.

12. What if I have a query?

You can telephone our Contact Centre or you can call in person at any of the One Stop Shops. You can write a letter to us or email us. Details are at the back of this leaflet.

Merseyside authorities working together

This leaflet is one of a series produced by a number of Merseyside authorities to help you understand Housing Benefit and Council Tax Benefit. It is a general guide. People have different circumstances, so please contact us if you need more detailed advice. Addresses are on the back of this leaflet.



Knowsl@y Council

www.knowsley.gov.uk

Sefton Council 

www.sefton.gov.uk

 **WIRRAL**

www.wirral.gov.uk

FIGHT FRAUD – PLAY YOUR PART

Benefit Thieves take money from your pocket. Don't turn a blind eye and let them get away with it. If you know or suspect a Benefit Thief, report it in confidence. You do not have to give your details.

Call FREE on **0800 0730532** or use the simple Online Form at **www.knowsley.gov.uk**

You can also get this information in other formats and languages. Please phone **0151 443 4031** or email **customerservices@knowsley.gov.uk**

How to contact us

Information relating to the services which the Council provides and how to contact the various departments can be obtained from any Branch Library or One Stop Shop.

In person: Please call at:

Huyton One Stop Shop
Municipal Buildings
Archway Road
Huyton
Merseyside
L36 9XJ

Kirkby One Stop Shop
Municipal Buildings
Cherryfield Drive
Kirkby
Merseyside
L32 1TX

Prescot One Stop Shop
Prescot Shopping Centre
Aspinall Street
Merseyside
L34 5GA

Halewood One Stop Shop
Roseheath Drive
Off Leathers Lane
Merseyside
L26 0UP

One Stop Shop opening times: Monday to Friday 9.00am to 5.00pm

By post: Please write to:

Housing Benefit Section
Knowsley Borough Council
Municipal Buildings
Cherryfield Drive
Kirkby
Merseyside
L32 1TX

By telephone:

Please ring contact centre on
0151 443 4042

By e-mail:

benefits@knowsley.gov.uk

By fax:

0151 443 4142

Disabled access is available at all of the One Stop Shops. The following facilities are available:

- Wheelchair/pram access and lowered desks
- Minicom telephone system for hearing impaired people. Please dial: 0151 443 4248
- Advisors trained in British Sign Language (up to Level 2)
- Access to BT's language line through which we can contact an interpreter in minutes
- Private interview rooms
- Friendly staff who are happy to assist