



Leaflet MCL1

Starting Work?

**What you need to know about
Housing Benefit & Council Tax Benefit**



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. Introduction

This leaflet gives general advice on the help you may be able to get if you start work or increase the number of hours you work.

2. What to do next?

You must contact your Jobcentre Plus and the Council to tell them of your change in circumstance. If you do not you may lose extra benefit, or may be overpaid benefit.

3. What help can I get?

You can get an Extended Payment if you were unemployed and receiving either Income Support, income-based Jobseeker's Allowance, Incapacity Benefit, Severe Disablement Allowance or Employment and Support Allowance continuously for at least 26 weeks and this stopped because either you or your partner started work or have increased your hours of work to more than 16 hours per week.

How long is the Extended Payment period for?

The extended payment period will be for four weeks from the day after your Income Support, income-based Jobseekers Allowance, Severe Disablement Allowance, Incapacity Benefit or Employment and Support Allowance has stopped as long as you continue to have a liability to pay rent or Council Tax.

You will get the same amount of Housing and/or Council Tax Benefit as you did when you were in receipt of Income Support or income-based Jobseekers Allowance, Severe Disablement Allowance, Incapacity Benefit or Employment and Support Allowance for those four weeks.

You do not have to claim for an Extended Payment, we will award it to you if you meet the qualifying conditions.

You may still qualify for some help with your rent and Council Tax when you start work. If you want to continue to receive Housing and Council Tax Benefit while you are working, it is important you tell us about your new circumstances straightaway, or you may lose benefit.

4. What information do you need to tell us?

You may have to provide original documents of the following:

- Full details of all income you and your partner receive including five consecutive weekly wage slips or two months, if paid monthly
- Self employed accounts or day books. You can download a self employed declaration form from our website.
- Any Tax Credits you receive
- Details of any savings, bank or building society accounts, and investments you and your partner may have.

How will my benefit be worked out?

We use net income; this is what is left after tax, National Insurance and half your pension contribution is taken out. Before your benefit is worked out we allow you certain disregards from your wages.

We disregard the following amounts from your earnings:

Single Claimants	£5.00
Couples	£10.00
Disabled Claimants and Carers	£20.00
Lone Parents	£25.00

In addition there is an earnings disregard of £17.10 if you or your partner is working over 30 hours each week, or 16 hours for certain people.

We also look at other types of income including most state benefits, Tax Credits, occupational or private pensions you receive. We also take an income from any savings, investments or capital you or your partner may have over £6000 for people of working age and over £10,000 for people of pensionable age.

You need to tell us about certain items of income, even though they are not taken into account when we work out your benefit: They include

- Child Benefit
- Child maintenance you receive
- Disability Living Allowance (care and mobility components)
- Attendance Allowance
- War Widows Pensions
- War Disablement Pension

- Voluntary payments
- Permitted work (i.e. earnings allowed by the Jobcentre Plus for people receiving certain sickness benefits.)

Help with Childcare Costs

When you claim Housing Benefit and/or Council Tax Benefit, we may not take account of some of you or your partner's earnings if you pay child care costs.

If you pay for childcare to a registered childminder, an approved provider such as a local authority holiday scheme or nursery, we may allow you up to £175 per week for one child or £300 per week for two or more children in approved childcare.

5. What if I have been overpaid Housing Benefit?

If you have been paid too much benefit and you disagree with the amount you have been overpaid, you can ask for your claim to be looked at again. You must do this within one month of being told by the Council. For information, see our leaflet, 'Help with Disputing a Benefit Decision.'

If you have to pay back an overpayment of benefit and you are still receiving Housing Benefit, it can be reduced by a set amount each week to recover any amount owing. The weekly recovery amount is £10.20 from April 2011, but this amount goes up to £13.60 per week, if the overpayment of benefit was found to be as a result of fraud.

6. Other help you may get

If you are starting work and receiving a low wage, you may be able to get the following:

- Working Tax Credit
- Return to Work Credit
- Child Tax Credit, if you have children
- Uniform grants
- Free School meals only if your income is less than £15,860 and you do not get Working Tax Credit
- Free NHS prescriptions
- Energy Grant
- Optical voucher.

To find out more visit a One Stop Shop or call our Contact Centre (see how to contact us).

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