

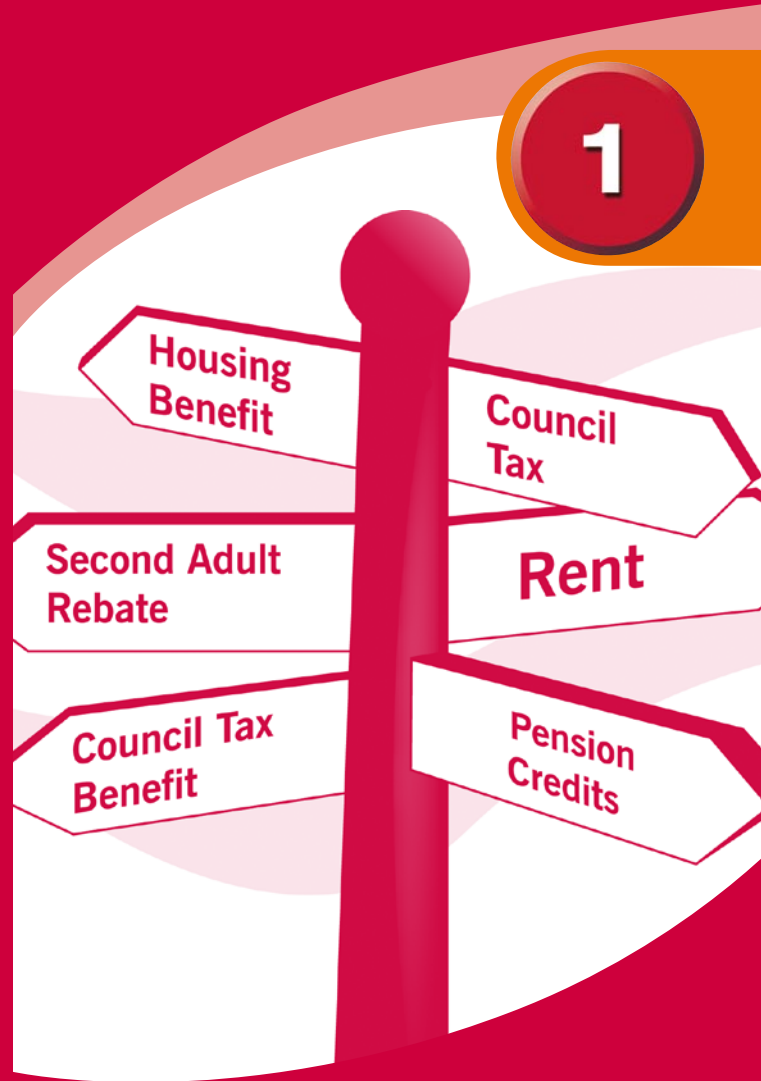
Other information leaflets available

- 2 *Who can claim and how (People under 60)*
- 3 *Under 25's/Young People*
- 4 *Lone Parents*
- 5 *Students*
- 6 *People from abroad*
- 7 *Working and claiming*
- 8 *Changes in circumstance*
- 9 *Overpayments*
- 10 *Rents and charges*
- 11 *Pre Tenancy Determinations*
- 12 *Non-dependants*
- 13 *Absence from home*
- 14 *Claiming benefit on two homes*
- 15 *Backdating*
- 16 *Discretionary Housing Payments*
- 17 *Second Adult Rebate*
- 18 *Customer service and home visits*
- 19 *Child Care Costs*
- 20 *Self-Employed*
- 21 *Information for landlords*
- 22 *Disputes and appeals*
- 23 *Savings and investments*
- 24 *Counter Fraud*
- 25 *Verification of documents*
- 26 *Dealing with Bereavements*

If you would like to receive this information in another language or in another format such as large print, Braille or on audio tape, please contact Customer Services on 01793 463725 for further information.

Who can claim and how? (People over 60)

Version 2 February 2007



What is Housing Benefit & Council Tax Benefit?

Housing Benefit can help you pay your rent for the property you live in if you are on a low income. You may be a council tenant, pay rent to a private landlord or to a Housing Association.

Council Tax Benefit can help you if you have to pay Council Tax on your home.

Who can claim?

It doesn't matter whether you are working, retired, widowed, self-employed, sick or disabled – if you are on a low income you may qualify for help.

There are two basic conditions that must be satisfied before you can receive benefit: -

1. You must be resident in the property you occupy as your home
2. You must be required to pay rent or Council Tax

You cannot claim if: -

- you are a non-householder (ie you have no rent or Council Tax liability)
- you and your partner, if you have one, have savings and capital of £16,000 or more between you, unless you receive the guarantee credit element of Pension Credit
- your status in the UK excludes you from receiving public funds

your benefit may be reduced according to their circumstances. This is called a non-dependant deduction. **For more information please read leaflet 12 (Non-dependants).**

Also, if you have lost the Single Person Discount from your council tax bill because you have another person living in your home you may qualify for a benefit called second adult rebate. **For more information on Second Adult Rebate please read leaflet 17 (Second Adult Rebate)**

What we will do next

We will calculate your benefit entitlement based on the information you have told us about yourself and your circumstances.

If there is a shortfall between the rent you pay and the amount of benefit we can give you, we can consider topping up your benefit by means of a Discretionary Housing Payment. This is an extra payment we can give you over and above your benefit for a short period of time. **For more information please read leaflet 16 (Discretionary Housing Payment).**

Fraud Hotline

“Do you know someone who is falsely claiming benefit”
Don't let them get away with it.
Ring the Fraud Hotline on
01793 464690

weekly in arrears if we pay your landlord.

For more information please read leaflet 10 (Rents & Charges)

Council Tax Benefit

If your claim is successful your Council Tax Benefit will automatically be credited to your Council Tax account up to the end of the financial year. Any subsequent change in your circumstances will result in adjustments being made to this amount.

How much benefit could you get?

If you have claimed both Housing Benefit and Council Tax Benefit it will be worked out at the same time. The amount of benefit you receive depends on your family circumstances, income and any savings.

Your benefit will be calculated by comparing the amount of money the Government says you need to live on (this is called your applicable amount) with the money you have coming in each week (such as your retirement pension) and any savings or investments.

If your income is less than your applicable amount you will receive maximum Housing Benefit & Council Tax Benefit. If your income is more than your applicable amount the amount of Housing Benefit & Council Tax Benefit you receive will be reduced on a sliding scale.

If you have other people living in your home (for example grown up children)

Free School meals

If you have dependant children who receive full time education from Swindon Borough Council, the information you provide on your Housing Benefit/Council Tax Benefit claim form will be used to automatically assess your entitlement to free school meals.

How you can claim?

If you are making a new claim for Pension Credit and you also wish to claim Housing Benefit and/or Council Tax Benefit at the same time, you must contact the Pension Service application line on 0800 99 1234.

In all other cases you will need to contact the Council.

You can make a claim by: -



phone on 0845 8500 962
(8.30am- 5.30pm) local call
rates apply



making an appointment at our
offices at Wat Tyler House West
in Beckhampton Street. Opening
hours (9.00am-4.30pm)



downloading a form from our
website at www.swindon.gov.uk

writing to: The Benefits Office,
Swindon Borough Council, Civic Offices,
Swindon SN1 2JH

If you write to us requesting benefit we will still need to ask you to complete a form.

When you make a claim, we will look at your income after deductions for tax and National Insurance, your savings and assets and your personal circumstances such as the people living in your household and your rent and/or Council Tax liability.

If you are having difficulty in completing the form we can help you. **For more information please read leaflet 18 (Customer service and home visits)**

When does your benefit start?

You should claim as soon as you need to. If your income etc. has stayed the same, we can pay you for the year prior to your claim being made. You do not have to ask for your benefit to be backdated.

If you have reached the age of 60 within the past year we can award your benefit from the date you reached this age. You do not have to ask for your benefit to be backdated unless you want your benefit to begin from a date before you reached 60 years of age. **For more information please read leaflet 15 (Backdating)**

If you move into a new address we can start your claim on the date you move in. If, however, you are in receipt of Pension Credit (Guarantee Credit) or you received Housing Benefit/Council Tax Benefit at your previous address we can start your benefit from when you start to be liable for

your rent and/or Council Tax, providing you have moved in.

How is your Housing Benefit & Council Tax Benefit paid?

When we have calculated your benefit we will send you a letter informing you about it.

Housing Benefit - Council Tenant

If your claim is successful your Housing Benefit will automatically be credited to your rent account. This means you will then pay less or no rent. **For more information please read leaflet 10 (Rents & Charges)**

Housing Benefit - Private Tenant

If your claim is successful, your Housing Benefit will either be paid to you by cheque or if you prefer we can pay your landlord directly. If you want us to pay your landlord directly you will need to complete an authorisation sheet which you can find inside our application form. Once you have filled in the sheet you should send it to your landlord to sign before we can pay them direct. We can only send direct payments to your landlord without your permission if you are more than 8 weeks in arrears, you have left the property owing arrears of rent or we consider it to be in your best interests to do so. Housing Benefit is always paid two weekly in arrears if we pay you directly or four