

Housing Benefit and Council Tax Reduction

Our guide to help those who are starting work

Reporting changes in your circumstances

If your situation changes after your benefit has been assessed e.g. if you start work then this is likely to alter the amount of benefit you should be paid. You **must** tell us about changes as soon as they happen (even if you have already told Jobcentre Plus about the change). Any delay in telling us could seriously affect your benefit. Please see page 4 for our contact details.

It is important that you provide details of the change, the date that the change occurred and proof where appropriate.

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.

1. Housing Benefit and Council Tax Reduction

You can still get Housing Benefit or Council Tax Reduction (or both) if you are working. The amount you receive will depend on your income, savings and family circumstances.

In order to process your claim based on your earnings we will require proof of your earnings (e.g. payslips) tax credits and any income you may have. We will also need to see proof of your savings.

Proof of Income or Capital

We can only accept **original** documents not photocopies. Do not send valuable items such as bank books or passports in the post. Bring them to one of our Customer Centres, Community Hubs or One Stop shops. We will get the information we need and give the documents back to you. Please ensure that you ask for a receipt.

2. Extended Payments of Housing Benefit and Council Tax Reduction

If you are on **Income Support or Jobseeker's Allowance (income based), Incapacity Benefit, Severe Disablement Allowance or Employment Support Allowance** and your entitlement ends because you start work or increase your hours or pay, you may be entitled to an 'extended payment' of Housing Benefit or Council Tax Reduction (or both). This means that for four weeks you will continue to receive the same amount of Housing Benefit or Council Tax Reduction as you did before you started full-time work.

Will I be entitled to this help?

You are entitled to an extended payment if you:

- or your partner start a new job or increase the number of hours you work and the work is expected to last five weeks or more;
- have been claiming Income Support / Jobseeker's Allowance (income based) /Incapacity Benefit/Severe Disablement Allowance , Employment Support Allowance continuously for 26 weeks (or any combination of those benefits)before you started work;
- are under pensionable age; **and**
- have to pay rent or Council Tax (or both) for the whole time of the extended payment;

What happens next?

When we deal with the change in your circumstances we will automatically look at whether you qualify for an extended payment.

You can still qualify for an extended payment even if you no longer wish to claim housing and /or a council tax reduction or if you no longer qualify based on your earnings.

How will I be notified?

If you qualify for an extended payment we will advise you of your entitlement. We will also notify you of your new entitlement based on your earnings (if you provide evidence of your income and still qualify for benefit).

If you do not qualify for an extended payment we will reassess your claim based on your earnings and will notify you of your new Housing Benefit and Council Tax Reduction entitlement (if you provide evidence of your income and still qualify for benefit).

If you no longer qualify for Housing Benefit and Council Tax Reduction we will let you know.

3. Help with childcare costs

When you claim Housing Benefit and Council Tax Reduction we may not take account of some of your or your partner's earnings if you pay childcare costs and you:

- have any children under 15 (16 if he or she is disabled); and
- are a single parent working 16 hours a week or more; or
- a couple and both of you work 16 hours a week or more **or**
- a couple where one of you works 16 hours or more and the other has not been able to work for at least 28 weeks as a result of an illness or a disability.

The childcare must be provided by a registered childminder, childcare provider or by approved providers such as a local-authority holiday play scheme.

For more information please see 'Help with childcare costs leaflet.

Note

We use *partner* to mean

- a person you are married to or a person you live with as if you are married to them, or
- a civil partner or a person you live with as if you are civil partners.

4. Child Tax Credit and Working Tax Credit

Child Tax Credit

Child Tax Credit (CTC) is paid to people responsible for at least one child. It is paid by HM Revenue and Customs (HMRC). You can get CTC whether or not you are working. You get money for each child who you're responsible for. If you live with someone as a couple, you need to make a claim for CTC as a couple.

You can claim if you are a lone parent or a couple and are responsible for at least one:

- child under 16 years of age; or
- young person under 20 in full-time education to GCSE A level.

CTC is paid directly into your bank or building society account, or into a post office card account. You can choose to have it paid weekly or monthly.

Tax credits are awarded for a complete tax year. A tax year runs from 6 April to 5 April the following year. If you claim after 6 April, your award will run from the date you claim to the end of the tax year. If your circumstances change during the period of your award, you should tell HMRC as soon as possible, as your tax credit entitlement could be affected.

Working Tax credit

Working Tax Credit (WTC) is paid to people with or without children to top up the wages of those on low incomes.

WTC also includes a Childcare Tax Credit for working families who have to pay for childcare. This amount is paid on top of the Child Tax Credit for working families.

The number of hours a week you have to work to be able to get Working Tax Credit depends on your circumstances.

If you are single or in a couple, and have no children, you can qualify if you are:

- 25 or over **and** you work at least 30 hours a week, or
- 16 or over **and** you work at least 16 hours a week **and** you are disabled and get a qualifying benefit, or
- 60 or over **and** you work at least 16 hours a week.

If you are single and have at least one child, you can qualify if you are:

- 16 or over **and** you work at least 16 hours a week **and you are responsible for a child or young person**

If you are in a couple and you are responsible for a child or young person, you can qualify if you are:

- 16 or over **and** you or your partner works at least 16 hours a week **and** the two of you work at least 24 hours a week between you in total. For example, you can meet this condition if you work 16 hours a week and your partner works 8 hours a week. If only one of you works, that person must work at least 24 hours, or
- 16 or over **and** you work at least 16 hours a week and you are disabled **and** you get a qualifying benefit
- 16 or over **and** you work at least 16 hours a week **and** your partner is a hospital in-patient or entitled to Carer's Allowance or in prison or gets certain disability benefits
- 60 or over **and** work at least 16 hours a week.

How tax credits are be worked out?

The amount of tax credits are based on;

- the number of children you have (for Child Tax Credit only);
- the hours you work each week and your childcare costs (for Working Tax Credit only); and

- your previous year's income before tax and National Insurance (for both Child Tax Credit and Working Tax Credit)

Note-The online calculator on the government's website will help you to find out roughly how much tax credits you might be able to get. www.gov.uk

How can to claim?

To claim tax credits you have to fill in a claim form. You can order a tax credits claim pack from the Tax Credit Helpline on 0345 300 3900 or Text phone 0345 300 3909.

It's a good idea to have your National Insurance number handy before you call. You can find this on:

- your P60 certificate from your employer
- your PAYE (Pay As You Earn) Coding Notice or a letter from the Tax Credit Office
- your payslip from work
- any letter from the Department for Work and Pensions (DWP) or Jobcentre Plus.

You can fill the form in yourself and send it back by post to: Tax Credit Office, Preston, PR1 4AT

More Information

For more information on Benefits and help when going back to work please refer to the [Government website](#).

Our Contact details

If you need more help, please contact us.

TORFAEN RESIDENTS should contact TELEPHONE:01495 766430 or 01495 766570 E-MAIL: benefits@torfaen.gov.uk		MONMOUTHSHIRE RESIDENTS should contact TELEPHONE:01633 644650 or 01633 644655 E-MAIL: benefits@monmouthshire.gov.uk	
Minicom for those who are deaf or hard of hearing. The number is 01495 767871			
OUR ADDRESS- Shared Benefit Service Level 3, Civic Centre Pontypool Torfaen NP4 6YB			
IN PERSON at any of our One Stop shops, Community Hubs in Monmouthshire or Customer Centres in Torfaen.			
ABERGAVENNY Abergavenny Market -Cross St, Abergavenny NP7 5HD	CHEPSTOW Chepstow Library- Manor Way, Chepstow, NP16 5HZ	CALDICOT Caldicot Library - Woodstock Way, Caldicot, NP26 5DB	
MONMOUTH Monmouth Library, Rolls Hall, Monmouth, NP25 3BY		USK Usk Library - 35 Maryport St, NP15 1AE	
PONTYPOOL Level One Civic Centre, Pontypool NP4 6YB	CWMBRAN Cwmbran Library, Gwent House, Gwent Square, Cwmbran, NP44 1XQ		BLAENAVON Blaenavon World Heritage Centre Church Road Blaenavon NP4 9AS

WELSH TRANSLATION - If you require a copy of this document in Welsh please contact us on the telephone numbers above.

Online services (This service is currently only available for Torfaen residents)

You are now able to access a full range of online services via the Council's website www.torfaen.gov.uk under online services. Using a secure registration process you can now access the following services:

- Housing Benefit and/or Council Tax Reduction claim data for your claim
- Council Tax or Business Rate information for your account including the account balance, payment and instalment details.

The service also allows you to claim a discount or exemption or make a payment towards your account. Sign up securely and quickly at www.torfaen.gov.uk/en/CouncilTaxandBenefits

Download app.

You are now able to report a change in circumstances on the council's website or smartphone app. You can download the app for free from your phone's app store or visit www.torfaen.gov.uk. You'll also get access to a range of other useful services and information.

Monmouthshire residents can also use this service to report a change in their circumstances.