

ARE YOU WORKING?

THERE MAY BE BENEFITS YOU CAN CLAIM

Even if you are working there may be welfare benefits you may be able to claim. Entitlement will be dependent on your income, capital and savings and personal circumstances. Below are just a few common benefits which can be paid to people in work.

HOUSING BENEFIT

You may be able to get help with your rent if you are on a low income. Housing Benefit can pay for part or all of your rent – the amount will depend on your income and circumstances.

When calculating entitlement the income you and your partner and any other adults in the household (known as non-dependants) are taken into consideration.

You cannot get housing benefit if you have capital or savings of £16,000 or more. Housing benefit will not cover ineligible charges such as water, fuel and meals, even if they are included with your rent.

Housing Benefit is administered and paid by the local council. If you want to claim you must contact your local councils Benefit Office to complete an application form and provide them with details of your income, savings, employment details and any other information requested by them.

Claiming: You should claim as soon as you think you may be entitled as there is no guarantee that your claim will be backdated.

COUNCIL TAX SUPPORT

Council tax support is administered by local council benefit offices - the eligibility rules can vary dependent on which local authority area you live in. In order to qualify you or your partner must be the person(s) named on the council tax bill where you live.

The income and capital/savings rules are similar to housing benefit as it takes into account the income of you and your partner and any other adults in the household.

You cannot get council tax support if you have capital or savings of £16,000 or more.

Claiming: You should claim as soon as you think you are entitled as council tax support can only be backdated 1 month. Council tax support is applied to your council tax bill to reduce the amount you have to pay.

If you are the only adult resident in your home, you will be entitled to a **Single Person Discount** – this is a 25% discount of your council tax bill. You will be entitled to this even if you are not entitled to any council tax support.

EXTENDED HOUSING BENEFIT AND COUNCIL TAX SUPPORT

If you (or your partner) have been on Income Support, Income Based Jobseekers Allowance or Income based ESA continuously for at least 26 weeks prior to you starting full time employment, you may qualify for extended payments of housing benefit and council tax support for up to 4 weeks.

You should not have to apply for this as your local councils' benefit office should calculate this automatically for you when you notify them that you are working, however, it is worth checking that they have remembered to do so.

IMPORTANT: If you have a change of circumstances it is essential that you notify your local councils' benefit office to ensure that you are not overpaid or underpaid benefits.

WORKING TAX CREDIT

Working Tax Credit 'tops up' wages if you are in full time paid work and receiving a low income. It is administered by HMRC.

To qualify you must meet one of the following criteria:

- You or your partner must be in full-time paid work of at least 30 hours a week and you must be over the age of 25
- You work at least 16 hours per week and you have a physical or mental disability (which must be proven) Or you are 60 or over Or you are single and are responsible for at least 1 child or young person Or you are a member of a couple and responsible for at least 1 child or young person and your partner is counted as incapacitated (special rules apply so seek further advice)
- You are a member of a couple and your combined hours are at least 24 hours per week (one of you must work at least 16 hours per week) and you have caring responsibility for at least 1 child.

You may also get help towards the cost of child care if you pay a registered child care provider.

Working Tax Credit is counted as income when calculating entitlement to Housing Benefit and Council Tax Support.

Claiming: To claim Working Tax Credit you should ring the Helpline on **0345 300 3900**.

HEALTH BENEFITS

If you are not exempt from NHS charges, you may qualify for the Low Income Scheme for partial help towards NHS costs such as:

- NHS prescriptions
- Reduced cost dental treatment
- Reduced cost sight tests
- Vouchers towards the cost of glasses
- Reduced cost wigs and fabric supports
- Partial help towards fares to receive NHS treatment

Claiming: It is advisable to claim before you incur any costs or enter into a course of treatment so that you are aware of any costs that you have to pay. You should apply by claiming on a Form HC1 available from the Jobcentre Plus office or NHS hospital, some chemists, GP practices and opticians

If you qualify for help you will be sent a HC2 certificate to prove you are entitled to full help with charges or a HC3 certificate which tell you the contribution you must make towards charges.

UNIVERSAL CREDIT

Universal Credit is a benefit for people of working age whether they are working or unemployed. It is being introduced gradually through the UK from October 2013 and administered by HMRC and the DWP. It will replace: Housing Benefit and Working Tax Credit, income based Jobseekers Allowance, income based ESA and Child Tax Credit. You can only claim Universal Credit if it is introduced in the area where you live.

Entitlement to Universal Credit is dependent on your personal circumstances, your earnings and any other income received and any capital or savings over £6,000. If you are entitled to help with your housing costs (rent) this will be paid as part of your Universal Credit payment and you will become responsible for making payments direct to your landlord.

Universal Credit is paid monthly, the same as most peoples wages, so it is important that you learn to budget your income to ensure that it lasts you the whole month.

Claiming: You claim Universal Credit

- **Online** at www.gov.uk/universal-credit
- **By telephone** if you cannot claim online
- **In person** – but only in exceptional circumstances.

There is no paper claim available.

There is a telephone helpline if you need help with the online claim, this is **0845 600 0723**.

For more information about in-work benefits contact your local **Jobcentre Plus Office** or check **www.gov.uk – Benefits – GOV.UK**

You can also discuss benefit issues with the **Midland Heart Money Advice Team** on **0345 60 20 540**.