



Doncaster
Council

Fact Sheet

How we work out your benefit

What is Housing Benefit?

Housing Benefit can help people on low incomes pay their rent. Since 11 October 2017 Universal Credit has been rolled out across Doncaster and you may have to claim Universal Credit instead of Housing Benefit for help with your rent.

You can claim Housing Benefit:

- If you have more than 2 dependant children who live with you, or
- You are the qualifying age to claim Pension Credit*, or
- You are living in supported or exempt accommodation.

If the above do not apply to you; you need to claim Universal Credit to help with your rent. There is more information about this on the www.gov.uk Universal Credit page.

*If you are aged 64 or older you can use the calculator at www.gov.uk/state-pension-age to check if you have reached the qualifying age for Pension Credit.

How much of your rent can we use to work out your Housing Benefit?

If you live in a council house, we use the rent that the council charges you (through St Leger Homes of Doncaster) to work out your Housing Benefit. You may have to pay the council extra for things like district heating or a garage, but we cannot include these things in the rent we use to work out your Housing Benefit.

Since April 2013, if you rent your home from the council or a housing association and you have one or more 'spare' bedrooms based on the assessed need of your family, you are likely to get less Housing Benefit. **This change does not apply if you or your partner have reached the qualifying age for State Pension Credit.**

If you rent your home from a private landlord, your Housing Benefit will be based on the housing needs of you and your family. Normally, we will use the Local Housing Allowance rate that applies to you. Please see the Local Housing Allowance pages at www.doncaster.gov.uk for more information about Local Housing Allowance. If Local Housing Allowance does not apply to you, for example because you live in a caravan, we may have to ask the Rent Service to decide how much rent we can use to work out your Housing Benefit.

Information can be made available in other languages, or other formats such as Braille or Audio Tape, on request. Please ask a member of our staff for more information, or if you need any other help or advice. They can arrange to speak to you in your own language if you need them to.

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**Doncaster
Council**

Fact Sheet

What is Council Tax Support?

Local Council Tax Support replaced Council Tax Benefit from 1 April 2013 and is a local scheme to help people pay their Council Tax. There are two kinds of Council Tax Support:

- Council Tax Support - we work this out based on your circumstances
- Second Adult Rebate – can only be claimed by people of pension age and we work this out based on the circumstances of other adults who live with you.

Anyone who has to pay Council Tax can claim Council Tax Support. But you can only claim Second Adult Rebate if you are; of pension age, the only person who has to pay Council Tax for your home and you have other adults living with you. You cannot get Council Tax Support and Second Adult Rebate at the same time. If you are entitled to both, you will get the one which helps you the most.

You will still need to make a claim Council Tax Support if you receive, or are making a claim for, Universal Credit.

How much of your Council Tax can we pay?

We normally use the amount of Council Tax you have to pay to work out your Council Tax Support.

What information do we use to work out your benefit?

When we work out your Housing Benefit and Council Tax Support we take account of the following details:

- How much money you have coming in each week
- How much you have in bank accounts, savings and investments.
- Who lives in your household.
- The circumstances of any other adults who live with you.
- The income we use to work out your benefit

If you get Income Support, income-based Jobseeker's Allowance, income related Employment and Support Allowance or the Guarantee part of Pension Credit, we do not count the amount of income you get. If you do not one of these benefits; we have to work out how much of your income we will count when we work out your benefit.

If you, or your partner, are working, we count your pay but we take off any income tax and national insurance you pay. We also take off half of any money you pay into a pension scheme. If you

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www.doncaster.gov.uk



**Doncaster
Council**

Fact Sheet

work, we then take a set amount off your earnings depending on your circumstances. For example, if you are single, we take another £5 off and if you are a single parent, we take £25 off.

We count most other kinds of income but we do not count certain benefits, for example, Disability Living Allowance and Personal Independence Payments.

If you receive Universal Credit we will use the amount of Universal Credit you are entitled to plus any other income included in the assessment by Universal Credit. If you are working and receiving Universal Credit we will also include the net earnings amount (after income tax, national insurance and pension contributions) as assessed by Universal Credit.

We also have to work out how much you have in savings and investments. This includes things like shares, National Savings certificates and any other properties you own. We do not count all of your savings when we work out your benefit. Ask us for more information about this.

If your savings and investments are more than £16,000, you cannot get benefit unless you have savings that we do not count. Ask us for more information about this.

Your 'applicable amount'

This is the amount the Government says you need to live on each week. Your applicable amount is made up of three parts:

- An amount for you and your partner, if you have one.
- An amount for each dependent child in your family.
- An amount called a 'premium' to help with special needs; for example, if you have children, or if someone in your family is elderly or disabled.

These amounts are set by the Government and normally change every year.

Non-dependants

A non-dependant is someone aged 18 or over who lives with you as part of your family but is not your partner. Examples of non-dependants are adult sons and daughters, elderly relatives or friends.

Normally, we take an amount off your weekly Housing Benefit or Council Tax Support for each non-dependant who lives with you. This amount is called a non-dependant deduction. The amount we take off depends on the circumstances of the non-dependant and how much income they get. The Government sets the amounts for non-dependant deductions. Our fact sheet, 'Non-dependants', gives you more information about non-dependants and how they affect your benefit.

Information can be made available in other languages, or other formats such as Braille or Audio Tape, on request. Please ask a member of our staff for more information, or if you need any other help or advice. They can arrange to speak to you in your own language if you need them to.

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How do we work out how much we can pay you?

If you get Income Support, income-based Jobseeker's Allowance, income related Employment and Support Allowance or the Guarantee part of Pension Credit; we will pay you 'full benefit or support'. This is the highest amount of Housing Benefit or Council Tax Support you can get. But, this does not always mean we will pay your rent or Council Tax in full.

For example, if you rent your home from a private landlord, the Housing Benefit we give you may often be less than the rent you are charged. If it is, you will have to pay the difference from your own income. We also take any non-dependant deductions off your benefit.

If you do not get Income Support, income-based Jobseeker's Allowance, income related Employment and Support Allowance or the Guarantee part of Pension Credit; we have to work out how much benefit we can pay. We do this by comparing the amount the Government says you need to live on each week (your applicable amount) with your income.

If your income is less than your applicable amount, you will get full benefit. If your income is more than your applicable amount, we have to take some of the difference off your benefit.

- To work out Housing Benefit, for every £1 of income you have over your applicable amount, we take 65 pence off your benefit.
- To work out Council Tax Support, for every £1 of income you have over your applicable amount, we take 30 pence off your benefit. (It was 25 pence from 1 April 2013 to 31 March 2014)

We also take any non-dependant deductions off your benefit or support.

The Government says that if your Housing Benefit is less than 50 pence a week, we cannot pay you anything. For Council Tax Support, we will pay you any amount you are entitled to.

Here is an example of how we work out Housing Benefit:

The rent we use to work out your benefit is	£75.00
Your income each week is	£175.60
Your applicable amount is	£164.29
The difference between your income and your applicable amount is	£10.71
The amount we take off because your income is more than your applicable amount is $£10.71 \times £0.65 =$	£6.96
The amount we take off for your non-dependant is	£14.65
The total we take off is $£6.96 + £14.65 =$	£21.61
Your weekly Housing Benefit is $£75.00$ less $£21.61 =$	£53.39

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**Doncaster
Council**

Fact Sheet

If your Housing Benefit is less than the rent you have to pay, you may be entitled to Discretionary Housing Payments. There is more information about this on our web page:

www.doncaster.gov.uk/services/council-tax-benefits/discretionary-housing-payments

How do we work out Second Adult Rebate?

You can only claim this if you are of pension age: this means you have reached the qualifying age for State Pension Credit. This was 60 years old until 5 April 2010, but from 6 April 2010 to 6 November 2018 it is gradually increasing to 65 years. You can use the state pension age calculator at www.gov.uk/state-pension-age to find your pension age or contact us to check if you have reached the qualifying pension age.

Second adults are people like your adult sons and daughters or other relatives who live with you. Your friends also count as second adults but your partner does not.

We add up the income of all the second adults in your household to work out how much Second Adult Rebate you are entitled to. If these people are working, we count the wages they get before things like tax and national insurance are taken off. We also count Social Security benefits and any other income they get. But we do not count their income if they get Income Support, income-based Jobseeker's Allowance, income-related Employment & Support Allowance or Pension Credit. We also do not count Disability Living Allowance, Personal Independence Payments or Attendance Allowance.

You may get a discount off your Council Tax because of the circumstances of any second adults, for example, if they are apprentices or students. If you do, we do not count their income. (But the rules are different if the second adult has a partner.)

How much Second Adult Rebate can we pay you?

The amount of Second Adult Rebate you are entitled to depends on the circumstances of the second adults.

- If all the second adults get Income Support, income-based Jobseeker's Allowance, income related Employment and Support Allowance or Pension Credit: you will get 25% off your Council Tax.
- If any of the second adults do not get Income Support, income based Jobseeker's Allowance, income related Employment and Support Allowance or Pension Credit: you may get either 15% or 7.5% off your Council Tax, depending on their income.
- If you are a full time student you may get 100%, 15% or 7.5% off your Council Tax depending on the second adults income.

Please get in touch with us if you want more information about Second Adult Rebate.

Information can be made available in other languages, or other formats such as Braille or Audio Tape, on request. Please ask a member of our staff for more information, or if you need any other help or advice. They can arrange to speak to you in your own language if you need them to.

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Doncaster
Council

Fact Sheet

How do we pay Housing Benefit and Council Tax Support?

If you rent your home from a private landlord, we normally pay your Housing Benefit into a bank account every four weeks. If your Housing Benefit has been worked out under the Local Housing Allowance rules, the payments normally have to be made to you.

If you live in a council house, we pay your Housing Benefit into your rent account to help pay off what you owe.

We pay your Council Tax Support into your Council Tax account to help pay off what you owe.

Claiming Housing Benefit and Council Tax Support

You should make a claim online at www.doncaster.gov.uk for Housing Benefit and/or Council Tax Support.

We normally pay Housing Benefit and Council Tax Support from the Monday after we receive your claim. So you must claim as soon as you think you might be entitled to benefit.

Telling us about changes in your circumstances

When you have claimed Housing Benefit or Council Tax Support, you must tell us straight away if your circumstances change. For example, you must tell us if:

- Your income goes up or down;
- Someone moves into or out of your home; or
- The circumstances of anyone who lives with you change.

It is a criminal offence to deliberately not tell us about any changes in your circumstances.

Help and advice

This fact sheet is a guide only. We have tried to make sure that the information in this fact sheet is correct at the date published (14 November 2018), but it is possible that some of the information may now not be correct.

If you need any help or more advice about claiming Housing Benefit and Council Tax Support, please get in touch with us.

For more information contact:

Telephone: 01302 735336

Email: housing.benefits@doncaster.gov.uk (For general enquiries only)

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www.doncaster.gov.uk



Doncaster
Council

Fact Sheet

Website: www.doncaster.gov.uk (follow the 'Council Tax & Benefits' links)

Write to: Doncaster Council, Benefits Section, Civic Office, Waterdale, Doncaster, DN1 3BU

In person: Our counter at the Civic Office is open Monday to Friday from 8.30am to 5pm.

You can get independent advice about Housing Benefit and Council Tax Support from the Citizens Advice Bureau.

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Please ask a member of our staff for more information, or if you need any other help or advice.
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