

What if my circumstances change?

Inform the Council immediately as it can affect the amount of housing benefit you are entitled to. Many tenants leave owing hundreds of pounds because they did not inform the Council of changes to their circumstances. To avoid this you should inform the Council straight away if:

- Any of your children leave school or home.
- Anyone moves into or out of your home.
- Your income or the income of anyone living with you, including benefits, changes.
- Your capital or savings change by more than £200.
- You or anyone living with you becomes a student, goes on a Youth Training scheme, goes into hospital or a nursing job, goes into prison, or gets, changes or leaves a job.
- Your rent changes.
- You or your partner is going to be away from home for more than a month.
- You receive any decision from the Home Office.

IF IN DOUBT BE SAFE AND INFORM THE COUNCIL OF ANY CHANGE IN CIRCUMSTANCES.

How long is Housing Benefit paid for?

Generally, once you start getting Housing Benefit payment can continue indefinitely. Housing Benefit only has to stop if you are no longer entitled to it. In some circumstances however, you have to make a new claim to continue getting benefit. If you receive a request from the Council to complete a new claim form, do not ignore it. You have 28 days from the time you receive your new form to renew your claim. If you fail to renew your claim within this time, your Housing Benefit payments will stop and you could find yourself owing rent arrears to us.

If this happens you will need to appeal to the Council to backdate your claim to the date that they stopped your claim. To do this you will need to provide the Council with a good reason why you failed to renew your claim on time.

How do I avoid problems with my claim?

Most CCHA tenants do not encounter problems with their claims. If you follow the advice outlined below, you should avoid problems with your claim:

- ⇒ Always send back your renewal form as soon as possible and certainly within 28 days.
- ⇒ Always provide requested information as soon as possible and certainly within 28 days.
- ⇒ Always let the Council know of any changes in your circumstances straight away

What if I am still unsure?

If you are still unsure, contact your housing officer either in person at the Meteor Street office, by telephoning 029 20462142 or by e mailing housing@ccha.org.uk . We can help with any queries you may have in relation to Housing Benefit.

The date on the front of this leaflet tells you when it was last revised.

Our policies change regularly, so the leaflet may not be up to date.

So, if you have any queries about one of our policies, please do not hesitate to contact us and we will be happy to help.

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CCHA IS A CHARITABLE HOUSING ASSOCIATION



HOUSING BENEFIT

A Tenant's Guide



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Awarded for excellence

What is Housing Benefit?

Housing Benefit is a benefit for people on a low income to help them pay their rent. You may be able to get housing benefit if you are on other benefits, work part-time or work full time on a low-income. If you claim Housing Benefit, you may also be able to claim for help with your Council Tax. Housing Benefit is paid by the local authority, Cardiff County Council.

Am I able to claim Housing Benefit?

If you are on a low income and pay rent on your CCHA home, or live with your partner who is a CCHA tenant then you may be eligible to claim Housing Benefit. However, only one claim can be made per household.

Are all my housing costs covered by Housing Benefit?

Housing Benefit may not cover all of your rent. Your housing costs might include water charges, charges for heating, hot water, lighting or cooking and personal support.

If you want to find out more information about what costs will be covered, please contact your housing officer.

How do I claim Housing Benefit

You will need to complete a Housing Benefit form. You can either collect one from your local council office, or alternatively request a form from us and we will send you one. If you have difficulty in filling in forms let us know and we will help you fill it in. When you have completed your form you should send it to the Council as soon as possible. If you delay, you may lose money. Claims will normally be set up from the Monday following the receipt of your claim.

To make sure that the Council receives your claim you should do one of the following:

- Give it to us. We will check that the claim is correct and send it directly to the Council for you free of charge.
- If you deliver it by hand to the Council at Marland House and ask for a receipt.
- If you deliver it by hand to the Council's representative at the weekly Surgery in our Adamsdown office, ask for a receipt.
- You can send it by post, but ask the Post Office to give you a proof of posting slip. Better still, send it by Registered Post.

When should I apply?

If you are a new CCHA tenant and are eligible to claim housing benefit you can make a claim up to 13 weeks before moving into your new home. You can request the Council gives you what is called a pre-tenancy determination. This will give you a statement of the maximum rent that housing benefit will pay for. To get a pre-tenancy determination, you will have to provide the Council with details of the rent you will be charged as well as the property type of the home you are moving into.

If you are an existing CCHA tenant, you should apply when your circumstances change so that your income levels fall below the levels required for claiming Housing Benefit.

How much will I get?

To work out your Housing Benefit, the Council will look at:

- Your household income, including earnings, some benefits and tax credits and things like occupational pensions.
- Your savings, and if applicable, those of your partner.
- Your circumstances, such as your age, the ages and size of your family, whether you or any of your family is disabled, and

whether anyone who lives with you could help with the rent.

The Council will also consider whether:

- The amount of rent is reasonable for your particular home.
- Your home is a reasonable size for you and your family.
- The amount of rent is reasonable for the area your home is in.

The maximum Housing Benefit you can get is the same as your weekly rent.

How will my rent be paid?

Housing Benefit is paid 4 weeks' in arrears from the date that your claim starts. You can either receive the money in the form of a cheque directly from the Council or you can ask for the money to be paid directly to us. Most people find that by having it paid directly to the landlord is a more straightforward option, but the choice is yours.

If you receive your benefit direct from the Council but fall into arrears of more than 8 weeks' rent, we will ask the Council to send all future benefit directly to us.

Don't believe the statement, "I don't pay rent the Council do".

Many tenants who claim Housing Benefit believe that the Council is responsible for paying their weekly rent. This is not true. By signing the tenancy agreement you have signed to say that you will pay the rent. Housing Benefit is simply one method by which you can pay your rent. You are responsible for ensuring that your Housing Benefit claim is current and that the money is paid to us.