

*We are committed to ensuring
our residents receive the Benefits
they are entitled to.
Maximising income to improve
quality of life.*



Working or Starting Work? Benefits for you.

Our guide to help people of working age to claim the benefits you are entitled to when you start work. This booklet tells you about Housing & Council Tax Benefit, other benefits available and other help you can get, if you or your partner starts work as an employee or self-employed or your hours change.

Contents

How will starting work affect my benefit?..... Page 3

Extended Payments

- Who can claim?..... Page 3
- What are these and how much will I get?..... Page 4

Housing Benefit and Council Tax Benefit

- How much of my Earnings are Disregarded?..... Page 5
- Can we help towards Childcare Costs?..... Page 5
- How much Capital is disregarded?..... Page 6
- What else is disregarded?..... Page 6

Second Adult Rebate

- What is Second Adult Rebate?..... Page 6

Other Benefits for people in work or starting work

- What other benefits are there?..... Page 7
- What is Working Tax Credit and how do I claim?..... Page 7
- What is Child Tax Credit and how do I claim?..... Page 8
- What is Job Grant and how do I claim?..... Page 8
- What is Mortgage Interest Run On (MIRO) and how do I claim?..... Page 9
- Income Support and Jobseekers Allowance..... Page 9

New Deal

- What is New Deal?..... Page 10

Health, help and advice..... Page 11

Targetting Benefit Fraud..... Page 13

Housing Benefit Self-Serve..... Page 14

Contacting Us..... Page 15

Do not miss out and do not delay

How will starting work affect my benefit?

Starting work **does not** always mean that you will **no longer qualify** for help with your Rent (Housing Benefit) or Council Tax (Council Tax Benefit) or both or instead, you may qualify for Second Adult Rebate.

There are also **other benefits** that you may be able to get and you will find more information on these, later in this booklet.

Important: **You must advise us** and either the **Department for Work and Pensions** or **Jobcentre Plus** when you start work or your hours increase or decrease.

Extended Payments

- you may qualify for an extension of your current Housing and Council Tax Benefit, when you start work or your hours increase no matter how much you or your partner start to earn. This is called an **Extended Payment**.

and

- if you or your partner are on a low wage or have a disability or have children living with you, you may qualify for continued Housing Benefit, Council Tax Benefit or both.

Who can claim an Extended Payment?

If you have been receiving Income Support, Jobseekers Allowance (Income Based), Incapacity Benefit or Severe Disablement Allowance for 26 weeks and your entitlement ends because you or your partner; start work or increase your hours or your pay, you will qualify if:

- you are under 60 years of age and
- the change is expected to last five weeks or more and

- you told the Department of Work and Pensions and us about the change within four weeks and
- you are liable for rent or Council Tax or both for the period of the extended payment

What are these & how much will I get?

These are an extension of the Housing Benefit or Council Tax Benefit (or both) that you receive. If you qualify, you will keep on being paid the same amount as before your benefit ended for four more weeks.

We will process extended payments within 3 working days of receiving the information needed. This is to make sure that you do not have a delay getting your benefit when you move into employment and should remove what can be an obstacle, when you start work.

Housing Benefit and Council Tax Benefit while you work

When you or your partner are working and you are not receiving Income Support or Jobseekers Allowance (Income Based), your benefit entitlement will be calculated based on your circumstances including who lives with you, the amount of money coming in, savings and capital for you and your partner (if you have one).

You can visit our website and use the on-line benefits calculator to see for yourself if you will qualify.

www.e-lindsey.gov.uk/advice/benefits/benefits-calculator.cfm

We will **disregard** some of your earnings, capital or savings and certain other income, so you should always be financially better off in employment. We can also make an **allowance for childcare costs** if you meet certain criteria.

How much of my earnings are disregarded?

We use your **net wages** after Tax and National Insurance contributions and we also allow half of any payments to a pension fund.

We then **also** disregard the following weekly amounts:

- £5 if you are single
- £10 if you are a couple
- £20 if you or your partner are disabled
- £25 if you are a single parent

We also disregard an additional £15.45 per week if:

- you work for **30 hours or more per week** and you or your partner receive Child Benefit or
- 16 hours or more per week, if you are a lone parent

Can we help towards Childcare Costs?

Yes, if you pay **childcare costs** to a registered childminder, nursery or after-school club we can disregard an additional amount from your earned income:

- up to £175 per week for one child or
- £300 for two or more children

if you **and** your partner (if you have one), work 16 hours or more hours per week.

An allowance for childcare may be included in your Working Tax Credit if you are getting it. Contact HM Revenues & Customs for more information: 0845 3003900

If you are having problems finding childcare, contact Lincolnshire Childrens Information Service 0800 1951635 (National number 0800 2346346) or visit them on-line at www.childcarelink.gov.uk for registered childminders in your area

How much capital is disregarded?

We disregard **the first £6,000** of your savings and capital. After that we include £1 per week for every £250 (£500 if age 60 or over) of your capital as income. This is known as Tariff Income. However, if you have more than £16,000 you will not qualify for benefit.

What else is disregarded?

- Disability Living Allowance is totally disregarded
- Maintenance £15 per week is disregarded
- Charitable or Voluntary Payments received are totally disregarded
- Income for personal injury (apart from incapacity benefit or sick pay) is totally disregarded
- Discretionary Housing Payments are totally disregarded

Second Adult Rebate (also known as “alternative maximum Council Tax Benefit”)

What is Second Adult Rebate?

If you are single, or a lone-parent and solely liable for the Council Tax and another adult or other adults, live in the property with you who receive a low income, you may be eligible for a Second Adult Rebate of **up to 25% of your Council Tax Bill**.

The income of the second adult or adults is used to work out the award.

The second adult or adults must:

- be 18 or over
- not pay you rent
- not be your partner (unless he or she is a disregarded person)

Your income and capital is not used in the calculation, so even if you are on a high income, it will not affect the award. However, if you qualify for both Council Tax Benefit and Second Adult Rebate, we will pay whichever is the higher amount of benefit. This is called a “better buy” calculation.

Other Benefits for people in work or starting work

What other benefits are there?

You may be entitled to one or more of the following benefits:

- Working Tax Credit
- Child Tax Credit
- Job Grant
- Mortgage Interest Run On (MIRO)
- Income Support/Jobseekers Allowance (if working less than 16 hours per week or partner works less than 24 hours per week)

What is Working Tax Credit & how do I claim?

Working Tax Credit is a benefit paid by HM Revenues & Customs to top up earnings of people on low income. The amount you get will depend on your circumstances including, how many hours you and your partner work and your joint income. You may receive more if you or your partner is disabled.

Any child maintenance or child support you receive is ignored when calculating Tax Credits.

You can make a claim if one of the following applies to you:

- You or your partner are aged 25 or over and work at least 30 hours per week
- You work for 16 or more hours per week and you have a disability that limits the work you can do
- You have 1 or more dependant children and you or your partner work for at least 16 hours per week

- You are aged 50 or over and work for at least 16 hours per week and you started work within 3 months of receiving certain benefits for at least 6 months. You can only get Working Tax Credit for 1 year based on this rule.

You can make a claim by visiting the HM Revenues & Customs website at www.hmrc.gov.uk or by phoning 0845 3003900.

You can also check for yourself if you may be entitled by using the on-line calculator on the website.

What is Child Tax Credit & how do I claim?

Child Tax Credit is paid to people with dependant children. It is also paid by HM Revenues & Customs and the amount you will receive depends on your other income. It is payable in addition to Child Benefit and Working Tax Credit. You do not have to be working to receive Child Tax Credit.

Any child maintenance or child support you receive is ignored when calculating Tax Credits.

You can make a claim by visiting the HM Revenues & Customs website at www.hmrc.gov.uk or by phoning 0845 3003900. You can also check for yourself if you may be entitled by using the on-line calculator on the website.

What is Job Grant & how do I claim?

Job Grant is a tax-free lump sum payment of £100 if you do not have any children or £250 if you have dependant children living with you, to be paid when you start full-time work. The Jobcentre Plus pays it. You must notify them and us, as soon as you start work.

To qualify you must have:

- started work for 16 or more hours per week or your partner started working 24 or more hours per week **and**
- been getting Income Support or Jobseekers Allowance or Incapacity Benefit or Severe Disablement Allowance for at least 26 weeks **and**
- the work is expected to last at least 5 weeks

Contact your local Jobcentre Plus, if you think you should qualify for a Job Grant or for further information.

You can also visit their website at www.jobcentreplus.gov.uk

What is Mortgage Interest Run On (MIRO) & how do I claim?

If you have been getting help with your Mortgage Interest or Housing Costs from Jobcentre Plus or the Department for Work & Pensions, you may continue to receive the same help with your Mortgage Interest or Housing Costs for another four weeks if:

- you have been receiving Income Support or Jobseekers Allowance for 26 weeks and
- this has ended because you have started work and
- the work is expected to last at least 5 weeks

Contact your local Jobcentre Plus, if you think you should qualify or for further information.

You can also visit their website at www.jobcentreplus.gov.uk

Income Support and Jobseekers Allowance

If you get Income Support or Jobseekers Allowance (Income Based), you will qualify for maximum Housing Benefit based on your eligible rent and for full Council Tax Benefit.

If you receive Child Maintenance, you may be able to keep up to £10 per week without it affecting your Income Support or Jobseekers Allowance.

You may still be entitled to Income Support or Jobseekers Allowance when you start work if you are **working less than 16 hours per week or your partner works less than 24 hours per week**. The amount you will receive will depend on how much money you have coming in and your family's circumstances.

Did you know?

If you are sick or disabled, you may also be able to work up to 16 hours per week and it will not affect your Income Support, Severe Disablement Allowance or Incapacity Benefit under the "Permitted Work" rules. You should contact the Department for Work and Pensions about this.

New Deal

What is New Deal?

New Deal is a government scheme to help people get into work. It provides help and support to look for work including:

- training
- education
- work experience

There are New Deal schemes for:

- Young people aged 18-24
- People aged 25 or over and 50 or over
- Disabled people
- Lone Parents

For more information, call the New Deal Information Line on: 0845 6062626 or contact your local Jobcentre Plus or visit the website at www.jobcentreplus.gov.uk

Health, Help & Advice

The National Health Service (NHS) provides a range of health services. If you are on a low income, you and your family may be entitled to **help with treatment** including:

- Free NHS prescriptions
- Help towards NHS dental treatment
- Free NHS sight tests & Vouchers towards the cost of glasses or contact lenses

For more information visit the NHS website at www.dh.gov.uk/helpwithhealthcosts or pick up a leaflet "Help with health costs", from your local Jobcentre Plus or GP surgery.

For **advice on benefits** you can contact your local Jobcentre Plus or speak to one of our Customer Service Advisers on the Housing Benefits helpline 01507 609333 (or low call number 08446 609333).

You can also make an appointment with our Welfare Benefits Advisers at our local Customer Service Centres by calling 01507 601111 (or low call 08446 601111).

Free financial & legal advice is available from East Lindsey Citizens Advice Bureaux.

- For CAB information including local offices opening times, visit the website at www.eastlindseycab.org.uk or
- Telephone the Lincolnshire Advice Line 0870 122 4422



Please be aware that figures used in this booklet about the calculation of benefit may change from April 2008.

If you would like this booklet in Large Print, please contact us (see back page).

If you would like this information in another language, large print or Braille please contact East Lindsey District Council

Osoby pragnące uzyskać informacje w innym języku, proszone są o zawiadomienie rady lokalnej East Lindsey (East Lindsey District Council)

如果您想要這份資料的其它語言版本，請告訴 East Lindsey 區政府。

Se desejar obter esta informação num idioma alternativo, por favor contacte o Município do Distrito de East Lindsey

Если Вы хотите получить эту информацию на каком-либо другом языке, пожалуйста, сообщите об этом в Районный Совет Восточного Линдси

TARGETING BENEFIT THIEVES

“If I keep quiet about working a few extra hours it doesn’t make me a benefit thief.”

NO IFS, NO BUTS.

Benefit fraud is a crime, those found breaking the law face a criminal record.

Call in confidence about any suspected benefit fraud on freephone

0800 002 008

or write to: East Lindsey District Council, PO Box 21, Louth, Lincolnshire LN11 8GA

or email: fraud@e-lindsey.gov.uk



Get logged on with the Housing Benefits section

- Do you have access to the Internet or are you able to visit one of the following area offices: Louth; Skegness; Mablethorpe; Spilsby; or Manby?
- Would you like to view details regarding your Housing Benefit and/or Council Tax Benefit entitlement online?
- If you are a landlord and have benefit paid directly to you, would you like to view details of your payments and tenants entitlement online?

If so, you can request a password and access the Housing Benefits Self Serve facility at:

www.e-lindsey.gov.uk/advice/benefits

East Lindsey District Council
Housing Benefit Office, Corporate Services,
Tedder Hall, Manby Park, Louth,
Lincolnshire. LN11 8UP
Tel: (01507) 609333 Fax: (01507) 329588
e-mail: hben.enquiry@e-lindsey.gov.uk



Housing Benefits Self Serve

How can I contact you to get more information and help?

Telephone the Housing/Council Tax Benefit Advice Line:
01507 609333, low rate outside 01507 area 08446 609333

Minicom: 01507 329555
Fax: 01507 329588
Visit us at: Our customer service centres situated in
Skegness, North Parade
Louth, Eastgate
Mablethorpe, Stanley Avenue (open til 7pm on
Thursdays)
Horncastle, Boston Road
Manby Headquarters
Spilsby, Halton Road

Email us at: hben.enquiry@e-lindsey.gov.uk

Visit our website at: www.e-lindsey.gov.uk

Write to us at: Housing Benefit Section, East Lindsey District Council,
Manby Park, Louth, Lincolnshire LN11 8UP

Need an appointment to speak with a benefits advisor at a customer service centre? Telephone 01507 601111, low call 08446 601111 regarding appointments. Appointments not always necessary at Skegness and Manby HQ.

If you would like this information in another language, large print or Braille please contact us on 08446 601111 - 01507 601111

Osoby pragnące uzyskać informacje w innym języku, proszone są o zawiadomienie rady lokalnej 01430 457377

如果您想要這份資料的其它語言版本，請告訴 01430 457375

Se desejar obter esta informação num idioma alternativo, por favor contacte 01430 457378

Если Вы хотите получить эту информацию на каком-либо другом языке, пожалуйста, сообщите об этом 01430 457389

Housing Benefit Section, East Lindsey District Council,
Manby Park, Louth, Lincolnshire LN11 8UP

Need an appointment to speak with a
benefits advisor at a customer service centre?

Telephone 01507 601111, low call 08446 601111 regarding appointments.
Appointments not always necessary at Skegness and Manby HQ.

FRBA BTW Booklet V1 1207

A decorative graphic at the bottom of the page consists of several curved, overlapping bands. From top to bottom, the colors are white, dark grey, white, dark grey, and maroon. The bands curve upwards from left to right, creating a sense of movement and depth.