

## Help with your Rent and Council Tax

### Introduction

This leaflet gives further information about the process of claiming Housing Benefit and Council Tax Reduction

### How do I claim?

You can contact our **New Claims Team** on **0800 028 2569 /0300 456 3559** in order to make a claim for Housing Benefit and/or Council Tax Reduction. We will need your **name, address and contact phone number**. We will do an assessment to check whether you will qualify for Benefit, you will then be given the option to

- **Make an online claim**- Torfaen's Residents and Monmouthshire can access the online claim at <http://www.torfaen.gov.uk> under Council Tax and Benefits >Benefits> Housing Benefit and Council Tax Reduction – you will then see a heading claim benefits online; or
- **Attend a new claim interview** in one of our Customer Centres in Torfaen (located in Cwmbran, Pontypool or Blaenavon) or one of our Community Hubs / One Stop Shops in Monmouthshire located (in Chepstow, Caldicot, Monmouth, Usk or Abergavenny). We will also need to see evidence of your income and capital. You should bring these details to your new claim interview.

If you have difficulty getting into one of our offices or using the telephone we can visit you to complete the form. To arrange this contact us on **0800 028 2569 /0300 456 3559**.

### Proof of income and capital?

If you can't get all the proof we need straightaway do not worry, make your claim and get the proof to us as soon as you can (within one month at the latest).

We can only accept original documents not photocopies. Bring them to one of our Customer Centres in Torfaen or one of our Community Hubs / One Stop Shops in Monmouthshire. We will only use the information we need and give the documents back to you, please ensure that you ask for a receipt. Alternatively we can accept information by e-mail. If you have a smartphone or tablet capture the images required to support your claim and e-mail them directly to us.

If you are having difficulty in obtaining proof please advise us immediately, we may be able to extend the one month time-limit or alternatively if you give us written permission we may be able to obtain the information on your behalf.

## What happens next?

When we have worked out your entitlement we will send you a letter which will tell you if you are going to get Housing Benefit and/or Council Tax Reduction.

The letter will tell you how much benefit we will pay, and the date your payments will start.

We aim to do this within **14** days of receiving all of the information.

If you do not hear from us **within 2 weeks** please contact us to follow up your claim.

### Note:

Whenever you receive a benefit decision notice from us you **must** check the details included are correct and advise us **immediately** if they are incorrect.

You can ask us for a more detailed explanation of how your benefit has been calculated you should do this within one month of the date of the notification letter.

## When we usually pay benefit from?

**If you are of working age** and this is your first claim we usually pay your

- Housing Benefit from **the Monday after** you or your representative first contacted us to claim benefit (as long as your written claim is received within one month) otherwise it will be the Monday after the written claim is received.
- Council Tax Reduction from **the date** you or your representative first contacted us to claim benefit (as long as your written claim is received within one month) otherwise it will be the date we receive your written claim.

However, there are circumstances when we can backdate your benefit to an earlier date.

We can backdate any entitlement under the

- Housing Benefit Scheme by up to **1** month
- Council Tax Reduction Scheme by up to **3** months

before the date the backdate request is received if you can show that you:

- had 'good cause' for not making your claim earlier; and
- could not claim throughout the period of the backdate request (whether for the same reason or different reasons).

**If you are of pensionable age** and claim Housing Benefit and/or Council Tax Reduction your claim may be paid up to 3 months prior to the date you claim. This can only be done if you are liable to pay rent and Council Tax for this period and are eligible to claim. If this is the case we may write to you to ask for further details.

## How we pay benefit?

**Housing Benefit** is usually paid 4 weeks in arrears.

If you are

- A private tenant your benefit will normally be paid directly to you into your bank account. However we can pay your landlord in certain circumstances e.g. if you have difficulty managing your affairs please ask us for a **Direct Payment form**.
- A Bron Afon or Monmouthshire Housing tenant your benefit will normally paid direct to your landlord.
- The tenant of another Housing Association e.g. Melin or Charter you can choose to have Housing Benefit paid to yourself or your landlord.

**If you live in temporary accommodation** – we normally pay Housing Benefit direct to the Council's Housing section.

**Council Tax Reduction** – If you are entitled to a Council Tax Reduction it is paid direct into your Council Tax account, reducing your Council Tax Bill.

## How long is Benefit paid for?

Housing Benefit and/or Council Tax Reduction will be awarded for as long as you are entitled to Benefit. However you must tell us if your circumstances change otherwise you may be paid too much or too little benefit. At some point during the lifetime of your claim will carry out a review of your claim. This involves us checking that you are receiving the correct entitlement. If you are subject to this review process we will normally either visit you at your home or send you a postal review form.

## If you think our decision is wrong

If you want to know about the decision we have made on your claim, or if you think it is wrong, you should get in touch with us within one month of the date of the decision. You can either:

- Ask for an explanation;
- Ask us to look at the decision again;
- Appeal against the decision - you can only do this in writing. If you appeal against the decision, your appeal will be held by an independent tribunal.

## Changes you must tell us about

If you have a change in your circumstances you must tell us as soon as it happens. Any delay in telling us could seriously affect your benefit.

It is important that you provide details of the change, the date that the change occurred and proof where appropriate. If you have changed address you can complete our change of address form.

## Examples of a change that may affect your benefit (this is not a full list)

- If anyone moves into or out of your home (including partners, lodgers and subtenants).
- If your income or the income of anyone living with you changes e.g. wages or tax credits.
- If you move home.

Some changes may mean you are entitled to less benefit (for example if your income goes up because you have got a better paid job). If you do not tell us about the change you will be paid too much benefit. When we find out about the change you will be asked to pay the money back. It is an offence not to tell us about any change of circumstance that affects your benefit. We may take court action against you and if we pay you too much benefit, you will probably have to pay it back.

The fastest most convenient way to report a change in circumstances is on the Councils website or smartphone app. You can download the app for free from your phones app store or visit [www.torfaen.gov.uk](http://www.torfaen.gov.uk). Monmouthshire residents are also able to use this service. **Go here to report a change**

### Our Contact details

If you need more help, please contact us.

<b>TORFAEN RESIDENTS</b> should contact <b>TELEPHONE:01495 766430 or 01495 766570</b> <b>E-MAIL: <a href="mailto:benefits@torfaen.gov.uk">benefits@torfaen.gov.uk</a></b> <b>Minicom</b> for those who are deaf or hard of hearing. The number is <b>01495 767871</b>		<b>MONMOUTHSHIRE RESIDENTS</b> should contact <b>TELEPHONE:01633 644644</b> <b>E-MAIL: <a href="mailto:benefits@monmouthshire.gov.uk">benefits@monmouthshire.gov.uk</a></b>	
<b>OUR ADDRESS-</b> Shared Benefit Service Level 3, Civic Centre Pontypool Torfaen NP4 6YB			
<b>IN PERSON at any of our One Stop shops, Community Hubs in Monmouthshire or Customer Centres in Torfaen.</b>			
<b>ABERGAVENNY</b> Abergavenny market -Cross St, Abergavenny NP7 5HD	<b>CHEPSTOW</b> Chepstow Library- Manor Way, Chepstow, NP16 5HZ	<b>CALDICOT</b> Caldicot Library - Woodstock Way, Caldicot, NP26 5DB	
<b>MONMOUTH</b> Monmouth Library, Rolls Hall, Monmouth, NP25 3BY		<b>USK</b> Usk Library - 35 Maryport St, NP15 1AE	
<b>PONTYPOOL</b> Level One Civic Centre, Pontypool NP4 6YB	<b>CWMBRAN</b> Cwmbran Library, Gwent House, Gwent Square, Cwmbran, NP44 1XQ		<b>BLAENAVON</b> 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](http://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](http://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](http://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.