



# Housing and council tax benefit

## Newsletter

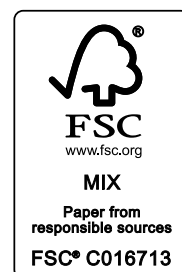
December 2011

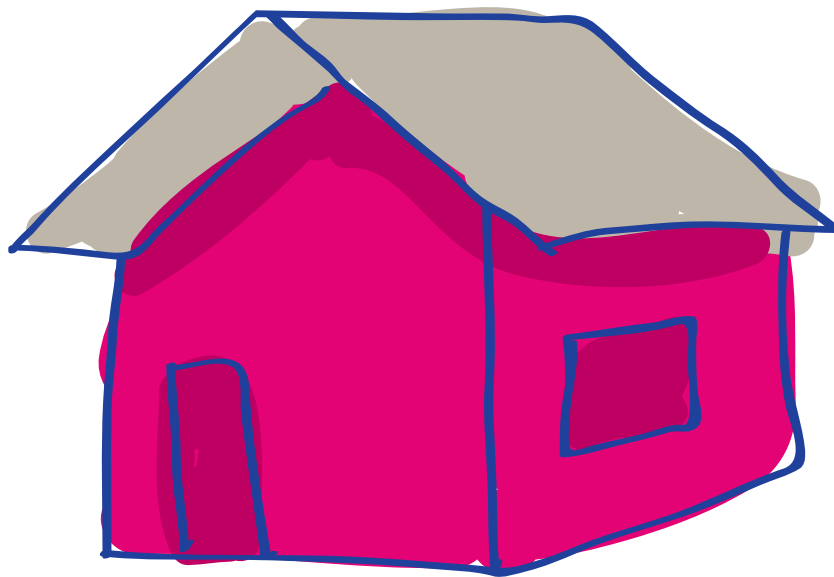


THE ROYAL BOROUGH OF  
KENSINGTON  
AND CHELSEA

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## About this newsletter

This newsletter is for people who already receive housing benefit and council tax benefit, and those who may like to claim. The information is also useful to landlords and advisers.

Housing benefit and council tax benefit are national welfare benefits that are administered by your local authority. They help people on low incomes to pay their rent and council tax.

Housing benefit is changing soon, so inside you will find important information about the changes, as well as other useful information.

# Discounts at the Council's leisure facilities

For just £12.55 per year, you may be entitled to a Leisure Pass. It gives you discounts when using the borough's leisure facilities such as swimming, gym, tennis, badminton and squash.

## Examples

- You would pay only £3 for a session in the gym, instead of £6.60.
- Gym induction is only £12.55, instead of £21.45.
- You would pay only £1.35 for swimming, instead of £3.85.
- You would pay only £3 for a squash court\*, instead of £7.05.
- If you have a Leisure Pass and you are disabled or on Pension Credit, swimming is free.

\* Kensington Leisure Centre only

To qualify for a Leisure Pass, you must live in the borough and be:

- A. over 60; or
- B. a full-time student; or

- C. disabled; or
- D. unemployed; or
- E. on jobseeker's allowance; or
- F. on income support; or
- G. the spouse of someone in categories D, E or F who has two children under 16.

To apply for the Leisure Pass, you can print the application form from our website, **www.rbkc.gov.uk**. Go to the **Advice and benefits** section then choose Other benefits and grants. You can then click on the link to Leisure Pass discounts.

You can also get more information about the Leisure Pass by calling:

- Kensington Leisure Centre on **020 7727 9747**
- Chelsea Sports Centre on **020 7352 6985**.

# Freedom Pass: free travel for the over 60s or people with disabilities

If you live in London and are over 60 or have a disability, you are entitled to a Freedom Pass. It gives you free travel on most public transport in London.

To find out more, please see our website, **www.rbkc.gov.uk**. Go to the **Advice and benefits** section, then choose **Other benefits and grants** and click on the link to Freedom Pass.

## How to apply for a Freedom Pass

- If you are over 60, you should apply for your pass at the Post Office. You can get the form from the Post Office, or by printing it from the internet (follow the links from our website) and taking it to the Post Office.

- If you are disabled, you should apply for your Freedom Pass direct from us. You must have an eligible disability to be entitled. You can find out what counts as an eligible disability by following the links from our website. You can also find out by calling us on **020 7361 2390** or **020 7361 3108**.

# Family Information Service (FIS)

The Family Information Service (FIS) is here to help if you are a family with children between the ages of birth and 19.

Our aim is to make family information accessible to everyone, and each week we receive many enquiries from parents looking for details of nurseries and childminders; after school and holiday clubs at our play centres; tax credits and other benefits; activities and toddler groups; and much more.

We maintain a list of vacancies in the childcare sector and can advise people on becoming a childminder or opening a private nursery. If you are looking for a change of career, you can contact us to find out more.

The FIS can also signpost you to support services and training that can provide you with guidance in bringing up your children. This might be support and advice on how to help your child sleep, or help understanding various issues that affect young people.

Our Choice Advice service is designed to help parents with the secondary schools transfer process. The FIS leads on this for the borough

and our Choice Adviser will be happy to assist people having difficulty in areas such as:

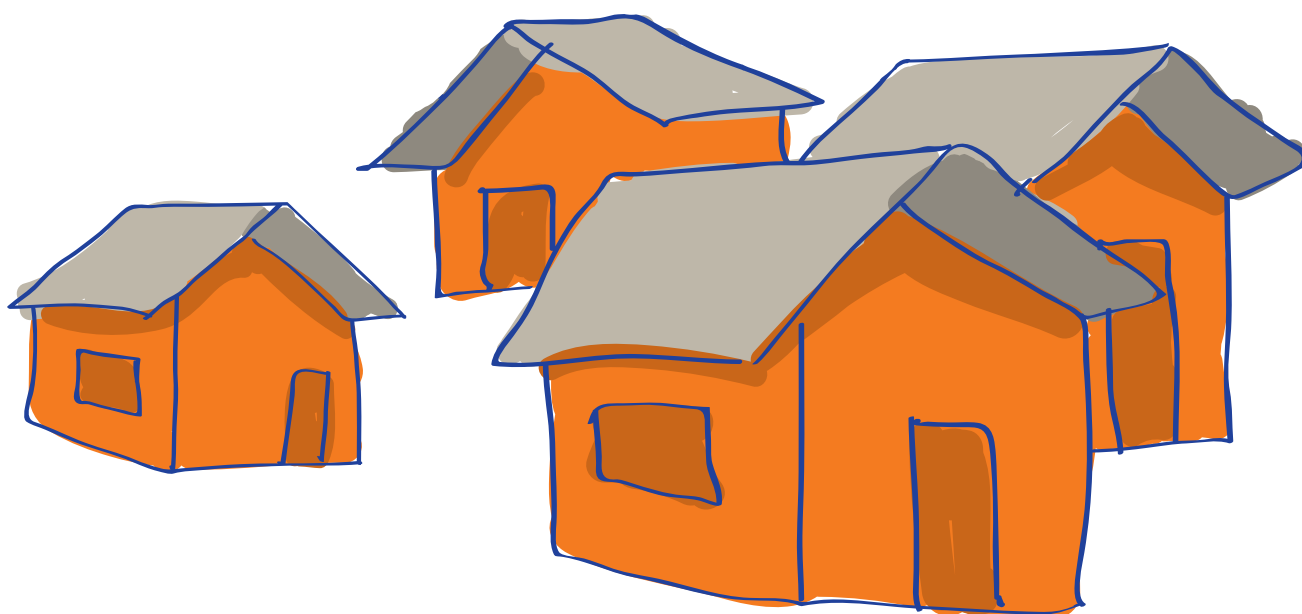
- your child's options
- information about schools in neighbouring boroughs
- completing the application form.

## How to contact us

We want to be as accessible as possible, so there are a number of ways to contact us:

Tel: **020 7361 3302**  
Email: **[fis@rbkc.gov.uk](mailto:fis@rbkc.gov.uk)**  
Web: **[www.rbkc.gov.uk/fis](http://www.rbkc.gov.uk/fis)**  
Twitter: You can follow us **@rbkc\_families**  
Text: Text '**Family**' to **60777** with your request and contact details

You can also make an appointment to visit our office for a more detailed discussion. We are located at: 49 Pembridge Villas, Notting Hill, London W11 3ES.



# Help with managing your bills

## Nucleus can help you cope with high bills

The basic cost of living is increasing, from your weekly food bill to gas and electricity.

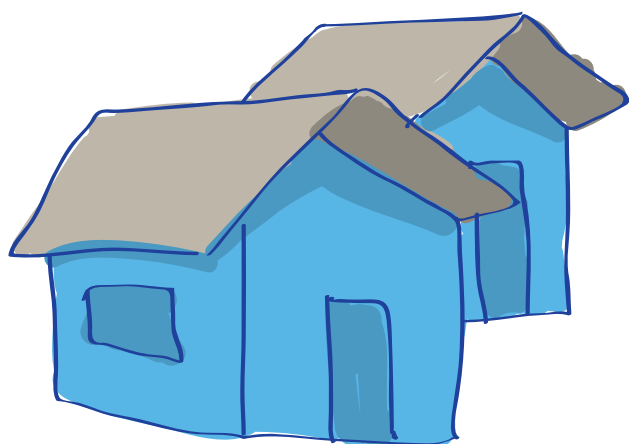
Nucleus Advice Centre has launched a new project that might be able to help you get on top of your bills and finances.

Nucleus can help you to:

- reduce your bills and clear arrears
- understand your bills and negotiate payments
- budget better in the long-term
- access help from the EDF energy trust scheme (you do not have to be an EDF customer to apply)
- access help from other charities.

Call Nucleus on **020 7373 4005** for general debt advice and assistance. For more information on the EDF grant scheme, please call us and ask for Bernadette.

Please see the back page of this newsletter for more information about contacting advice agencies.



## Are you a pensioner and struggling to pay your bills? Would you like a bit of extra cash or has a household item broken and you can't afford to replace it? Then Campden Charities may be able to help.

Campden Charities is a local charity serving the older residents of Kensington (not Chelsea), on a low income. Listed below is its eligibility criteria. If you think you might be eligible, please call Campden Charities on the numbers below.

You must:

- have lived for two years continuously in the former Royal Borough of Kensington, not Chelsea
- be a British or European citizen, or have indefinite leave to remain
- be living in rented accommodation and be in receipt of basic benefits
- be of pensionable age, currently 65 for men and 61 for women, and have little or no savings.

Applicants can live alone, as a couple or in a mixed age household. The financial circumstances of the whole household are required for all applications. The income is calculated using all monies coming in, including disability benefits. The grants officer calculates income against outgoings, including any rent/council tax, water rates and utility costs. A calculation is then made using the threshold agreed by the trustees of Campden Charities.

Pensioners living alone and on middle or high Disability Living Allowance or Attendance Allowance will usually not be eligible for help, unless they pay for formal care, as their income is above the agreed threshold.

To find out more, please contact Jan Gates or Maureen Burrell on **020 7313 3794** or **020 7313 3796**, or email: **maureen-burrell@campdencharities.org.uk** or **jan-gates@campdencharities.org.uk**.

# Are you a carer?

Every year, 2.3 million people become unpaid carers.

Many carers do not know about their rights to a carer's assessment; to support services; to rights in the workplace; and to benefit entitlements. They often struggle to make ends meet.

If you are a carer, find out about the services and support you might be entitled to by visiting our website, **[www.rbkc.gov.uk](http://www.rbkc.gov.uk)**. Go to the **Health and social care section**, then choose **People First**, and then choose **Looking after someone**.

Alternatively, you can call Social Servicesline on **020 7361 3013**.

## An extra room for a carer

From April 2011, Local Housing Allowance has changed to pay for an additional bedroom for a non-resident carer, where a disabled customer needs overnight care. However, the Local Housing Allowance that we will pay in this situation is still subject to the caps described on page 8.

If you think that you fall in to this category, please contact us using the details on the back page of this newsletter.

# Drop-in service for deaf people

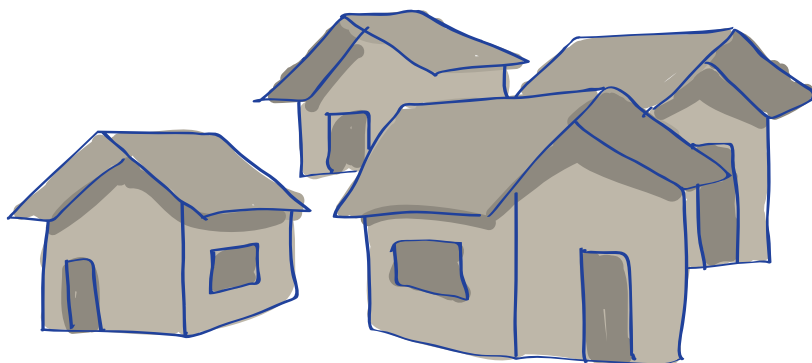
The social worker for deaf people runs a drop-in session every Wednesday, from 10am to 1pm, at the Customer Service Centre at the Town Hall.

This service is designed to help with initial queries or problems, and is a way of ensuring that there will always be someone here who can communicate in British Sign Language.

The social worker for deaf people is able to provide:

- **advice and information** about services, benefits and activities in the Royal Borough of Kensington and Chelsea

- **social work support** to help you make plans to tackle problems, suggest useful services and contact other groups who give help
- **an assessment** will be completed if your needs are more complex. The social worker will discuss with you (and with your carers) what might be done to help.



# Changes to housing benefit for private tenants

The Government has changed the way housing benefit for private tenants is calculated. The changes will often mean that you will get less housing benefit. The date that your housing benefit will be affected will depend on your circumstances.

The changes are as follows.

## Local Housing Allowance

Local Housing Allowance is the scheme under which most housing benefit for private tenants is paid. However, if you claimed housing benefit before 7 April 2008 for your current address, the following changes will not affect you.

- There are caps on the maximum Local Housing Allowance that you can receive:
  - £250 per week for a one bedroom property
  - £290 per week for a two bedroom property
  - £340 per week for a three bedroom property
  - £400 per week for a four or more bedroom property.

Please note:

- The shared accommodation Local Housing Allowance rate is not capped.
- The five-bedroom Local Housing Allowance rate is no longer available.
- The £15 per week 'excess' payment has stopped.
- The way that Local Housing Allowance is calculated has changed so that only about three in ten properties for rent in an area are affordable to people on Housing Benefit, instead of about five in ten properties as before. This is called the 30th Percentile.

## When will these changes affect my housing benefit?

- If you make a new claim for housing benefit, or move house, on or after 1 April 2011, these changes affect you immediately.

- However, if your Local Housing Allowance began before 1 April 2011, your Local Housing Allowance is protected from the following restrictions for a fixed period:

- the caps
- the loss of the five-bedroom rate
- the 30th Percentile.

This period is usually nine months from the anniversary of your claim that falls on or after 1 April 2011.

For example, if you first claimed Local Housing Allowance on 19 September 2010, the anniversary of your claim is 19 September. This means that the restrictions won't affect your claim until nine months from 19 September 2011 i.e. until June 2012.

However, the £15 per week 'excess' payment will stop at the anniversary date.

Please note that any of the following changes may alter the date that the restrictions apply to your claim:

- somebody moves into your household
- somebody moves out of your household
- a child in your household reaches the age of ten or 16
- somebody dies
- you move house.

If you are on Local Housing Allowance and any of these things happen to you, please call us on **020 7361 3006**.



## Changes for private tenants who are single and aged under 35

If you are on Local Housing Allowance or you claimed housing benefit for your current address before 7 April 2008, the following changes will apply.

At present, single people over 25 get housing benefit for one bedroom self-contained accommodation - provided they live in self-contained accommodation.

But from next year, if you are single and under 35, your housing benefit will be based on the rent for a room in shared accommodation (rather than the rent for one bedroom self-contained accommodation), even if you live in self-contained accommodation.

‘Single’ means you do not live with anyone else (e.g. partner, children, or non-dependants).

## When will this change affect my housing benefit?

- Immediately, if you make a new claim for housing benefit, or change address, on or after 1 January 2012.
- If you are on housing benefit before 1 January 2012, then the date the change will affect you will depend on whether you are on Local Housing Allowance.
  - If you are on Local Housing Allowance, the change will affect your claim:
    - when your protection period ends, if you claimed Local Housing Allowance before 1 April 2011 (see **Local Housing Allowance**); or
    - on the anniversary of your claim, if you claimed Local Housing Allowance on or after 1 April 2011 but before 1 January 2012.
  - If you are not on Local Housing Allowance (because your claim for housing benefit at your current address began before 7 April 2008), the change will affect your claim at the annual review of your rent by the Rent Officer.

We will write to you to let you know when your claim will be affected.



## Exceptions

Even if you are single and aged under 35, you will not be affected by this change if you:

- are severely disabled; or
- have an extra bedroom which you need for a non-resident carer; or
- are a former resident of a specialist homeless hostel; or
- are an ex-offender subject to multi-agency public protection arrangements.

We realise that these changes are worrying and complicated. We are writing to everyone who is affected to tell them when the restrictions are likely to apply to their claim. In the meantime, you are welcome to discuss your housing benefit with us.

If you would like to talk to us about your housing benefit, please call **020 7361 3006**.

There is also a lot of information about Local Housing Allowance on our website, **[www.rbkc.gov.uk](http://www.rbkc.gov.uk)**. Go to the **Advice and benefits** section, then choose **Housing Benefit**, and then choose **Local Housing Allowance (LHA)**.

If you are worried about becoming homeless because of these changes, or would like to discuss other housing issues, please call **020 7361 3008**.

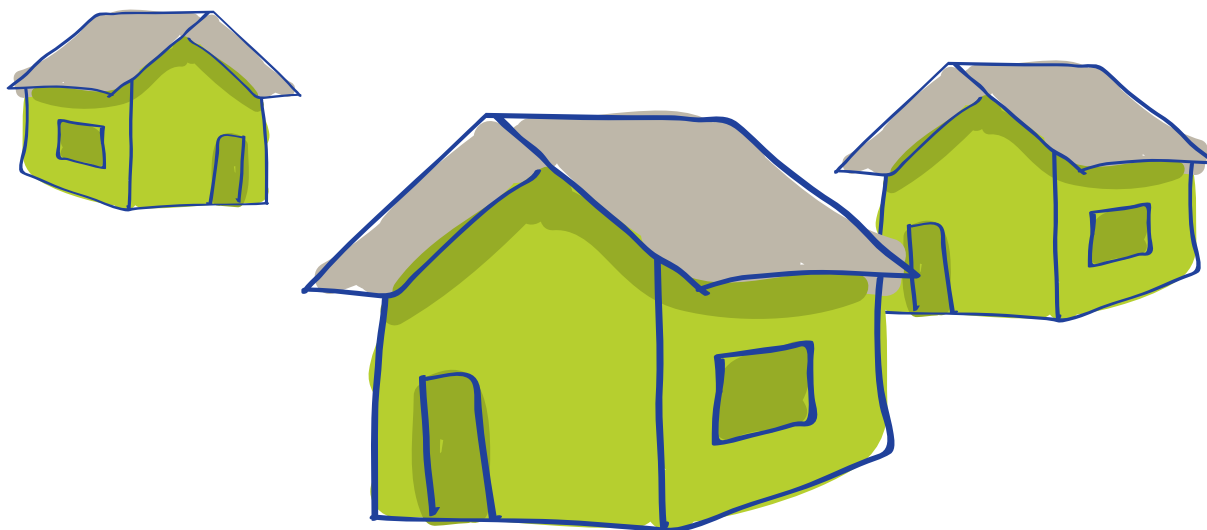
## Discretionary Housing Payment

We have a limited amount of money that can be used to help residents whose housing and or council tax benefit has been restricted. This restriction may be because of the changes for private tenants described on pages 8 to 10, or it may be for other reasons. If you are receiving either housing or council tax benefit and you are not getting your full rent or council tax paid, then you might qualify for a Discretionary Housing Payment.

The scheme is not part of the benefits system and all awards are made at the Council's discretion. To be eligible, you must be in receipt of housing/council tax benefit and will also need to show that your circumstances are exceptional.

Please note: these payments are normally only awarded for a limited period and cannot be relied upon to solve long-term housing difficulties.

In order to apply for Discretionary Housing Payment, you have to complete a form. You can download the form from our website, **[www.rbkc.gov.uk](http://www.rbkc.gov.uk)**. Go to the **Advice and benefits** section, then choose Housing Benefit, and then choose Discretionary Housing Payment. Alternatively, you can contact the Benefits Service using the contact details shown on the back page of this newsletter.





## MyRBKC

### **Did you know that you can now access your housing benefit and council tax information online, 24 hours a day?**

Visit the Royal Borough's website ([www.rbkc.gov.uk](http://www.rbkc.gov.uk)) and click on the MyRBKC link on the homepage. On the next screen, click on the Register now link.

You will be asked to record your personal details and set-up a password.

You will then be able to log-in to MyRBKC.

Once you have done this, you will be able to see:

- your council tax account, including payments you have made and instalments that are due
- your council tax benefit entitlement and payments
- your housing benefit entitlement and payments.

As you access each of these services, you will be asked to supply:

- your council tax or benefit account number
- your post code
- your national insurance number (for benefit).

# Losing your job... and getting back to work

Hopefully it will not happen to you, but if you were faced with redundancy, housing benefit and council tax benefit may be able to help.

## Redundancy payments are ignored as income

Firstly, redundancy payments and pay in lieu of notice are not counted as income in your housing and council tax benefit - provided your employment ended before the first day of your entitlement to those benefits. This is to ensure there is no gap between when you stop work and when your benefits begin.

Please note, however, that such payments are still counted as capital in your housing and council tax benefit claims.

If you and your partner's capital exceeds £16,000, then you are not entitled to these benefits until it falls to £16,000 or below. Furthermore, capital between £6,000 and £16,000 attracts a 'tariff income' of £1 per week for every £250 of capital in this range (for pension-age applicants, the formula is £1 per week for every £500 in the range £10,000 to £16,000).

Tariff income can reduce the amount of benefit you get.

## Full rent paid for 13 weeks

Secondly, if your rent is high, you may be exempt from having your housing benefit capped for the first 13 weeks of your claim.

If you are a private tenant, the maximum amount of housing benefit you can get is usually the Local Housing Allowance amount (see page 8 for more details).

However, if you could afford the rent when you moved in to the property and you have not been on housing benefit within the last 52 weeks, then we may be able to pay your full rent for the first 13 weeks of your claim.

## Getting back to work

If you are already unemployed, there are incentives within the housing and council tax benefit schemes to help you back in to work.

## Extended Payment

If you have been unemployed for 26 weeks or more, you may be able to get an 'Extended Payment' of housing and/or council tax benefit when you leave jobseeker's allowance (JSA) to start work.

An Extended Payment is four weeks' extra housing and/or council tax benefit, based on the amount you were getting when you were unemployed.

## Simpler paperwork

If your housing and/or council tax benefit stops because you have gone back to work, but your new job does not work out and you re-claim JSA within 26 weeks, then you can re-claim your benefits on 'Rapid Reclaim' forms.

Rapid Reclaims are short versions of the full JSA and housing/council tax benefit forms, designed to save you having to give your full details again. Most of the paperwork can be filled in at the Jobcentre, meaning that you don't have to visit the Town Hall as well.

If you have any questions, please call us on **020 7361 3006**. You can also come to the Customer Service Centre at the Town Hall on Hornton Street and speak to a member of the Housing Benefit Team.



## What other benefits could you get?

Some benefits are still payable even when you are in work. Examples are housing and council tax benefit, and Working Tax Credit.

Directgov's ([www.direct.gov.uk](http://www.direct.gov.uk)) online benefits adviser can show you which benefits you are entitled to. From the homepage, go to Do it online, then go to Money, tax and benefits, and then click on Benefits adviser service.

You can find out how much housing and council tax benefit you could get by going to our website, [www.rbkc.gov.uk](http://www.rbkc.gov.uk). Go to **Advice and benefits**, then click on Housing Benefit, and then click on Calculate your entitlement.

## Our jobs and training guide

Are you currently looking for employment or training?

The Royal Borough of Kensington and Chelsea produces the annual Jobs and Training Guide which lists local organisations who can support you by providing information, advice and guidance in finding employment and training opportunities.

It is available throughout the borough in libraries, community centres, children's centres, the Customer Service Centre, housing offices and various other locations. Alternatively, you can view the current guide online at [www.rbkc.gov.uk/businessandenterprise/recruitingstaff.aspx](http://www.rbkc.gov.uk/businessandenterprise/recruitingstaff.aspx).

## Thinking of being your own boss?

Are you planning to start your own business? It can be a daunting prospect: how do you make a business plan, employ staff and get finance? Which records do you need to keep? How do you produce accounts? Fortunately, you can get free, expert advice and training from Portobello Business Centre. Contact them on **020 7460 5050**, or visit their website [www.pbc.co.uk](http://www.pbc.co.uk).

## Free internet access

Did you know that you can use the internet free (for up to one hour per day) in any of the borough's six public libraries?

You have to be a member of the library to use this facility. It's easy and free to join the library - just take proof of your identity to your nearest library. You can usually get wi-fi access if you bring your laptop to the library.

For more information, please telephone **020 7361 3010**.



# Keep warm in the winter!

## Healthy Homes

Healthy Homes is a service designed to help those who are struggling to keep warm this winter. Healthy Homes can help by referring you into existing schemes for heating and insulation.

If you, or someone you know, are living in a cold and damp home, or are worrying about paying bills, please contact the service on **0808 202 6204** (freephone) for advice and assistance.

## The Warm Homes Discount - don't miss out!

This new scheme could give you a rebate of £120 towards the cost of your electricity bill (rising to £140 by 2015).

If you receive pension credit guarantee, you should automatically receive your rebate by the end of March 2012.

Electricity suppliers will also extend the rebate to a wider group of customers. The eligibility criterion for this group varies between suppliers, but may include older people, disabled people and those on low incomes.

If you are not in receipt of pension credit guarantee, you should contact your electricity supplier to see whether you are eligible.

Contact numbers for the main energy suppliers are listed below. If you would like some help to claim, please contact either Healthy Homes on **0808 202 6204** or the Home Heat Helpline on **0800 33 66 99**.

British Gas **0800 072 8625**

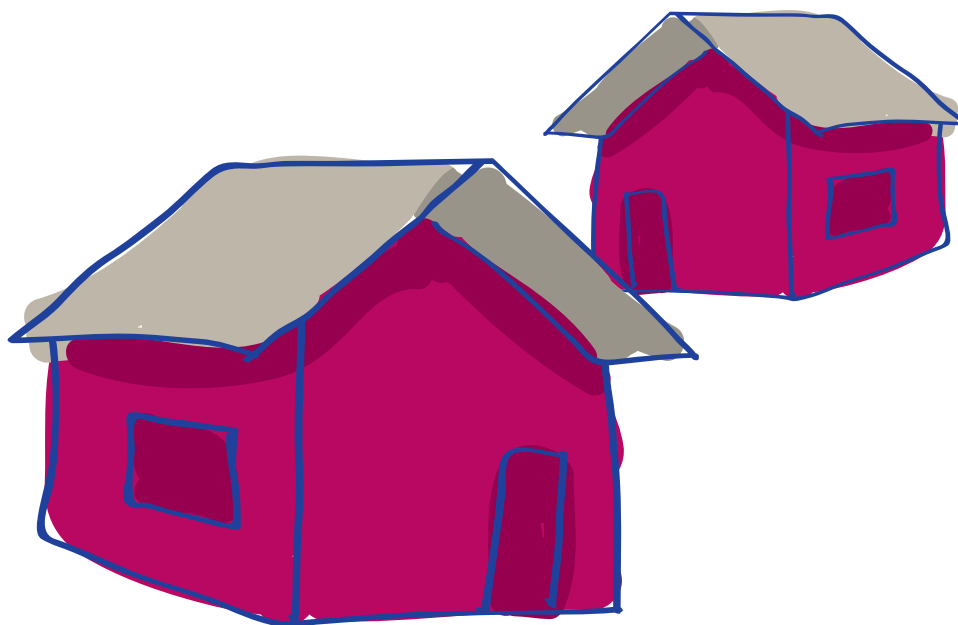
EDF Energy Priority Services Team **0800 068 8251**

EON **0800 404 6287**

npower **0808 172 6999**

Scottish Power **0141 568 6182**

Scottish & Southern **0800 300 111**



There are also two Government schemes to help with higher fuel bills in the winter:

## Winter Fuel Payment

If you were born on or before 5 January 1951, you will probably qualify for a 2011-12 Winter Fuel Payment. This is a tax-free payment, usually of £200 (or £300, if you are over 80). The Winter Fuel Payment will not affect housing benefit or council tax benefit, so there is no need to tell us that you have received it.

You will automatically receive your Winter Fuel Payment with your state pension or other benefits. You will usually receive it by the end of December. If you have any query, you should ring the Winter Fuel Helpline on **08459 15 15 15**. (The call is charged as a local call.)

You can also find out more by visiting **[www.direct.gov.uk](http://www.direct.gov.uk)**, and following the links to Winter Fuel Payments.

## Cold Weather Payment

When the average temperature in an area falls to 0°C or below for seven consecutive days, a £25 Cold Weather Payment is triggered. It is paid to people on income support, income-based jobseeker's allowance, income-related employment and support allowance (main phase), and pension credit. However, if you are on income support or income-based jobseeker's allowance, you will only get a Cold Weather Payment if you have:

- Disability Premium; or
- a child who is disabled or aged under five.

If you are entitled to a Cold Weather Payment, it will be paid to you automatically by the DWP. You do not have to claim it. If you think you are entitled to it but you have not received it, you should contact the Jobcentre Plus or the Pension Service. If you are on housing benefit or council tax benefit, there is no need to tell us if you get this payment.



# Getting advice

## Advice agencies

To find out which advice agency is best placed to help, how they can help and when you can access their different services, it is a good idea to ring Advice Now RBKC on **03000 12 54 64** (free from most contract mobiles and landlines). You could also consult the website **www.advicehubkc.org**. The details of some of the advice agencies in the Royal Borough are shown below.

## Housing advice in Kensington and Chelsea

### Private tenants and owner occupiers

Staying First Services (formerly Staying Put Services)

Tel: **020 8206 8900** between 10.30am to 3pm, Monday to Friday.

Drop-in advice at Westway Information Centre on Tuesdays from 5 to 7pm, and at Brompton Library on Thursdays from 3 to 5pm.

### TMO and housing association tenants

Please contact the Royal Borough of Kensington and Chelsea on **020 7361 3008**.

## Other advice agencies

### Citizens Advice Bureau (Chelsea)

Old Town Hall, King's Road, SW3 5EE or  
140 Ladbroke Grove, W10 5ND

Tel: **0844 826 9708**

### Nucleus Legal Advice Centre

298 Old Brompton Road, SW5 9JF

Tel: **020 7373 4005**

Web: **www.nucleus.org.uk**

### North Kensington Law Centre

74 Golborne Road, W10 5PS

Tel: **020 8969 7473**

Web: **www.nklc.co.uk**

### World's End Neighbourhood Advice Centre

2 World's End Place, SW10 0HE

Tel: **020 7351 5749**

Web: **www.wenac.org.uk**

## Useful websites

### The Royal Borough of Kensington and Chelsea

**www.rbkc.gov.uk**

### Directgov

A Government website with much useful information on citizens' rights. **www.direct.gov.uk**

### Advice Hub Kensington and Chelsea

A website that joins up advice services in the Royal Borough. **www.advicehubkc.org**

## Contact us

You can contact us by visiting our modern Customer Service Centre on the ground floor of the Town Hall, Hornton Street W8 7NX. (There is level access from the Holland Street entrance.)

It is open from 8.30am to 5pm, Monday to Friday.

When you arrive, please take a ticket for the service you want and then wait for your number to be called.

Our staff are friendly and helpful. Many of them have been trained in other welfare benefits as well as housing and council tax benefit, so they may be able to help you decide what else you could claim.

You can also write to us at:

### The Benefits Service

PO Box 22515, London W8 7WB

Tel: **020 7361 3006**

Fax: **020 7361 2620**

Email: **benefits@rbkc.gov.uk**



Information from this document can be made available in alternative formats and in different languages. If you require further assistance please contact the **Benefitsline** on **020 7361 3006** or email **benefits@rbkc.gov.uk**.