



Housing and council tax benefit

Newsletter

February 2011



THE ROYAL BOROUGH OF
KENSINGTON
AND CHELSEA

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About this newsletter



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.

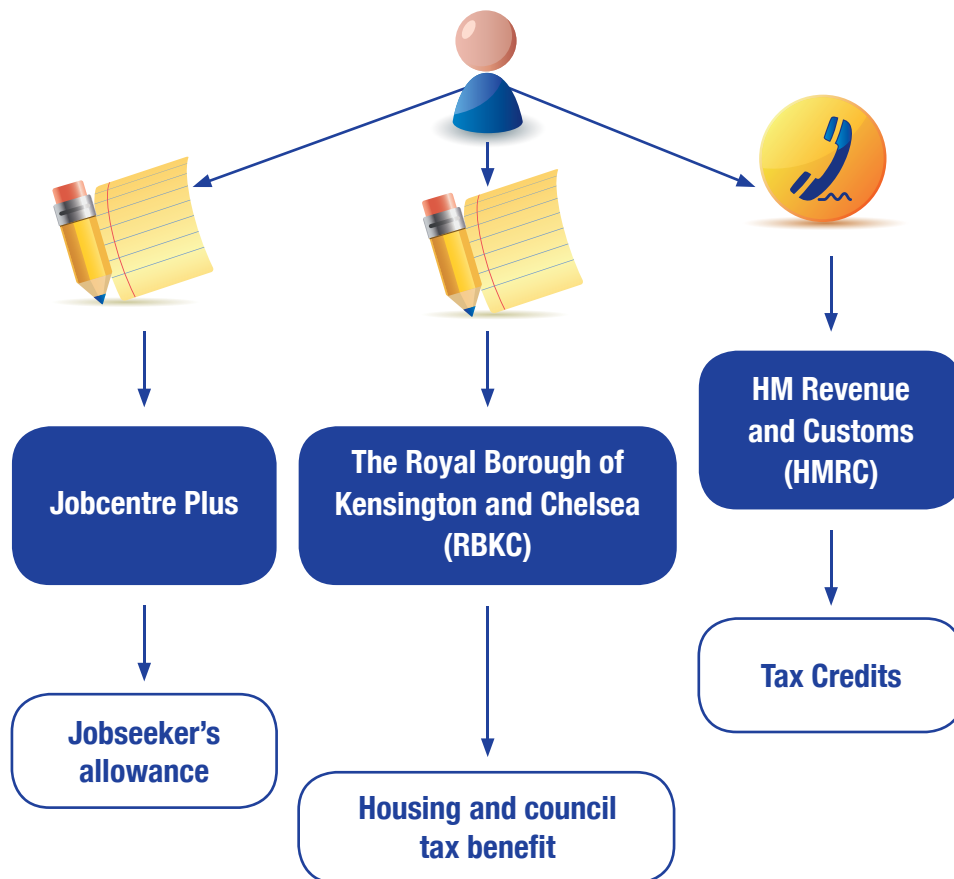
This newsletter is for people who already get these benefits, as well as people who may like to claim them. The information is also useful to landlords and advisers.

Inside you will find important information about forthcoming changes to housing benefit, as well as other information that may be of help to you or people you know.

In and Out of Work – making things easier for you

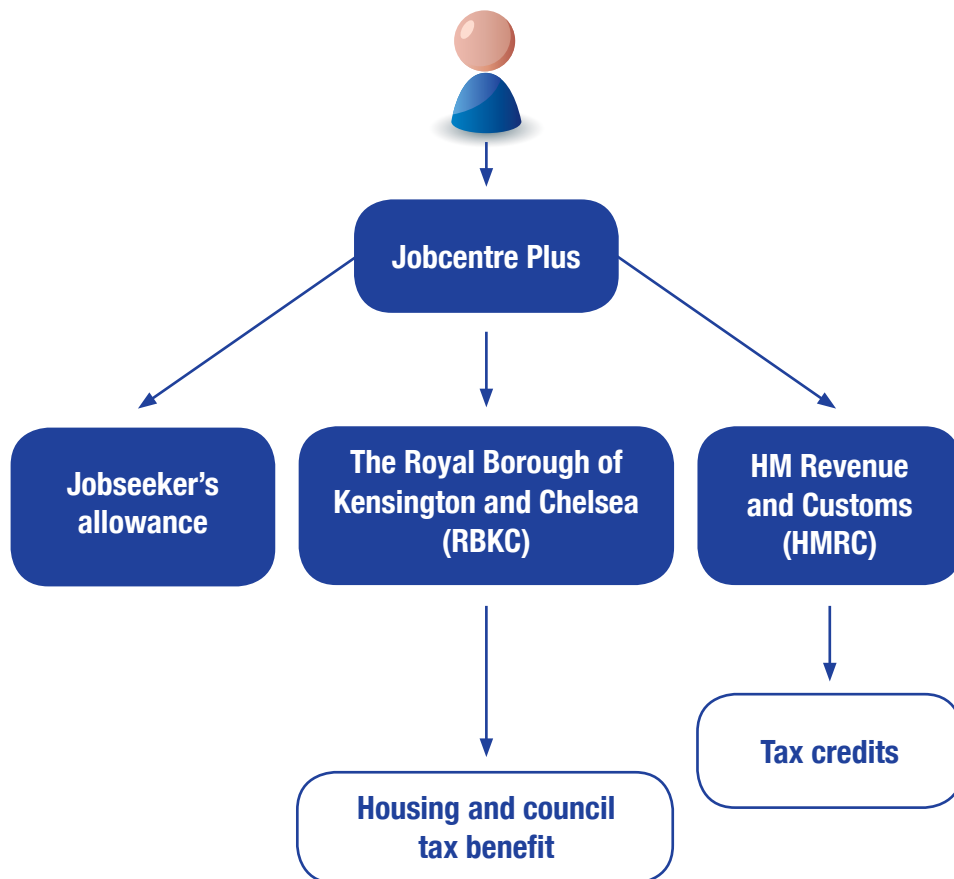


Before, if you needed to sign-on or off from jobseeker's allowance and you were also claiming housing benefit and tax credits, you would have to tell the same thing to three different organisations:



But now, there's a better way.

When you contact the Jobcentre about your jobseeker's allowance, they will ask you if you also claim (or would like to claim) housing benefit. They will fill in the necessary housing benefit forms with you and send them to us. They can also contact HMRC and organise your tax credits for you.



It's designed to take away some of the hassle when you start work, or when you lose your job.

If you have any questions about the In and Out of Work process, please call us on **020 7361 3006**.

The FIS provides free, impartial, up-to-date information, advice and guidance on childcare, activities, family support, parenting, financial advice and getting back into work. Our remit is families that have children up to the age of 19 (25 for those with special needs).

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

Web: www.rbkc.gov.uk/fis

Email: fis@rbkc.gov.uk

Text: Text 'Family' to 60777
with your request and contact details

Twitter: You can follow us @rbkc_families

**You can also make an appointment to visit our office for a more detailed discussion.
We are located at:**

Address: 49 Pembridge Villas
Notting Hill
London W11 3ES



Family Information Service



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. 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.

We can be contacted via phone, email, internet and now text message. You can also book an appointment to come and visit us. Please see our advert for details.



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) 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).

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: **www.rbkc.gov.uk/healthandsocialcare/peoplefirst/lookingaftersomeone.aspx**.

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

An extra room for a carer

From April 2011, Local Housing Allowance will be 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 outlined on page 10.

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

Advice services are changing



Housing advice services in the borough are changing. From April 2011 the funding for the HASKC service will cease and advice services will be delivered in a different way.

Residents who are owner-occupiers or living in the private rented sector will be able to approach a new Home Improvement and Advice Agency. Those people living in Council housing, run by the Tenant Management Organisation (TMO), or housing association properties, will be able to contact the Council advice service for initial advice.

The new service for Council and housing association tenants will provide telephone advice, sign-posting to other agencies, appointments and drop-in sessions. The service will bring together resources from the Council and the TMO to ensure that the housing advice service is maintained across the borough. There will be two new locations to access services, in addition to the current arrangements at the Town Hall.

Advertising for the new service will appear soon, which will make it clear who you should contact if you have a problem when the new advice services start in April 2011. Until then, please refer to the contact points shown on the back page of this newsletter.

Changes to Private Tenants' Claims from April 2011



The Government has announced that from April 2011 there will be restrictions to the amount of Local Housing Allowance that some people will receive. This may affect you if you are a private tenant and you claimed housing benefit on or after 7 April 2008, or moved house on or after that date.

The reductions are as follows:

- There will be 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 will not be capped.

- The five-bedroom Local Housing Allowance rate will no longer be available.
- The £15 per week 'excess' payment that some people get will be stopped.
- The way that Local Housing Allowance is calculated will change so that only about three in ten properties for rent in an area will be affordable to people on housing benefit, instead of about five in ten properties as now. This is called the 30th Percentile.

If on or after 1 April 2011 you claim Local Housing Allowance for the first time, or move house, these restrictions will apply to your claim immediately.

However, if you are already on Local Housing Allowance before 1 April 2011, your Local Housing Allowance will be protected from the following restrictions for a fixed period:

- the caps
- the loss of the 5 bedroom rate
- the 30th Percentile.

This period will usually be 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 July 2010, the anniversary of your claim is 19 July. This means that the restrictions won't affect your claim until nine months from 19 July 2011 i.e. until April 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, you should telephone us on **020 7361 3006** to discuss when the restrictions will affect your claim.

We realise that these rules are complicated. We are writing to everyone who is on Local Housing Allowance to tell them when the restrictions are likely to apply to their case. 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**.

If you think you will be made homeless, or would like to discuss other housing issues, please call **020 7361 3008**.

Losing your job... and getting back to work



Housing benefit and council tax benefit may be able to help if you have lost your job.

Hopefully it will not happen to you, but in the current climate few of us can be certain that our jobs are safe. If you were faced with redundancy, what help is there?

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 claims - 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 your total capital exceeds £16,000, then you are not entitled to these benefits until it falls to £16,000 or below. Furthermore, capital in the range £6,000 to £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. Your partner's capital is treated as yours when you claim housing and council tax benefit.

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 10 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 of those benefits 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 (see In and Out of Work, page 4).

If you have any questions about housing benefit or council tax benefit, 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 include housing and council tax benefit and Working Tax Credit.

Why don't you visit the online Benefits adviser at **www.direct.gov.uk**?

It can help you to see which benefits you may be entitled to. From the homepage, go to Do it online, then go to Money, tax and benefits online, and then click on Benefits adviser.

You can find out how much housing and council tax benefit you could receive by going to our website, **www.rbkc.gov.uk**. Go to Advice and benefits, and then click on Calculate your benefits entitlement.



**Debts? Unpaid bills?
Overdrawn?**



**Did you know you can get
free debt advice at the
Town Hall?**

**Independent debt advice is given
by Capitalise at the Town Hall every
other Thursday.**

Capitalise can help you to manage your debt and manage your money. The advice is free, impartial and confidential.

To make an appointment, please call the Housing Options Team on **020 7361 3008**.



**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**.

If you have been unemployed and on jobseeker's allowance for six months or more before you start your business, you may be entitled to a self-employment credit of £50 a week for up to 16 weeks. Ask at the Jobcentre Plus for details.

Gate Advice



The Gate Advice project was launched in September 2010 by The Campden Charities. As the Charities' Personal Advisor, I help working age individuals who meet the Charities' criteria to explore and develop achievable steps relating to education or employment.

I spend an initial one hour session with clients in a one-to-one appointment, identifying how the skills they already have can be used to aid their search for employment. I can assist with CVs, job search, job applications, mock interviews and more. Clients are welcome to use Gate Advice at their leisure; there are no obligations.

If you are interested in finding out if you meet the Charities' working age criteria, please visit our website at **www.cctrustee.org.uk**. Alternatively, if you would like to contact me directly to discuss Gate Advice please email me, Leah Haynes, at **leahhaynes@campdencharities.org.uk**.

You may also contact our office manager to find out if we can assist you on **020 7243 0551**.

Our training and employment guide



Are you currently looking for training or employment?

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**.

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: 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!



The schemes below may be able to provide assistance for you to improve the heating or insulation of your home.

London Warm Zone

Keep your fuel bills lower and your home warmer.

The average fuel bill is now around £1,200 a year and the energy companies are increasing their prices. Now is the time to make sure your home has the correct amount of loft and cavity wall insulation, as it can save you up to £265* on your fuel bills - as well as keep your home nice and warm in the cold weather.

The Royal Borough, in conjunction with its partner, London Warm Zone, has grants available for home insulation improvements.

You may be eligible for a grant of up to 100 per cent for insulation works if you own your own home, or rent it from a private landlord, and are either over 70 years old or in receipt of an income-related or disability benefit.

The eligible benefits include: pension credit, income support, council tax benefit, housing benefit, attendance allowance and disability living allowance.

London Warm Zone can arrange for a surveyor from their approved contractor, Aston Cord Ltd, to visit your home to assess your current insulation. Following the survey, any necessary work will be carried out.

All work is subject to a technical survey, eligibility criteria and funding.

We urge you to arrange a free survey from Aston Cord if you think the insulation in your home could be improved. Just call freephone 0800 833 017, or book a survey online at www.londonwarmzones.co.uk.

* Estimated saving of £265 a year is for a three bed semi-detached, gas heated, property with full loft and cavity wall insulation installed. Figures from Energy Saving Trust.

LONDON WARM ZONE FREEPHONE 0800 389 7286 (please quote this RBKC Benefits Newsletter) or apply online at www.londonwarmzones.co.uk.

Healthy Homes

This is a new referral service designed to help those who are struggling to keep warm this winter. If you or someone you know is living in a cold and damp home, or is worrying about paying their bills, please contact the service on **0808 202 6204 (freephone)** for advice and assistance.

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 July 1950, you will probably qualify for the 2010 to 2011 Winter Fuel Payment - a tax-free payment of £250 (or £400, 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 Payment Helpline on **08459 15 15 15**; the call is charged as a local call. You can also visit **www.direct.gov.uk** and follow 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
- 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.





Discounts at the Council's leisure facilities



For just £12 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 £2.90 for a session in the gym, instead of £6.15.
- You would pay only £1.30 for swimming, instead of £3.60.
- You would pay only £2.50 for a squash court, instead of £5.

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

- A. be over 60; or
- B. a full-time student; or
- C. disabled; or
- D. unemployed (show ES40 card); 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 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**.

Getting Advice

Advice agencies

Citizens Advice Bureau (Chelsea)

Old Town Hall, King's Road, SW3 5EE.
Tel. **0844 826 9708**

Citizens Advice Bureau (Kensington)

Westway Information Centre,
140 Ladbroke Grove, W10 5ND.
Tel. **0844 826 9708**

Housing Advice Service Kensington and Chelsea (HASKC)*

Advice lines are open 10.30am to 3pm
Monday to Friday:
Tel. **020 8996 8900** (north and central)
Tel. **020 7373 6262** (south)

Nucleus Legal Advice Centre

298 Old Brompton Road, SW5 9JF.
Tel. **020 7373 4005**

North Kensington Law Centre

74 Golborne Road, W10 5PS.
Tel. **020 8969 7473**
www.nklc.co.uk

World's End Neighbourhood Advice Centre

2 World's End Place, SW10 0HE.
Tel. **020 7351 5749**
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 the Town Hall. Our modern Customer Service Centre is on the ground floor of Kensington Town Hall, Hornton Street W8 7NX. It is open from 8.30am to 5pm, Monday to Friday.

When you arrive, take a ticket for the service you want and then wait for your ticket 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

Telephone: **020 7361 3006**

Fax: **020 7361 2620**

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

*These details will change in April: see page 9.

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**.