



CLAIMING BENEFITS



What benefits can I claim?



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Claiming Benefits

Here are the details of organisations you can contact to claim benefit, if you are entitled.



What benefits can I claim?

If you are on a low income, you may be entitled to a number of benefits, which can help you. As a leaseholder you may be able to get help from:

- Income Support
- Council Tax Benefits
- Council Tax Discounts (whether or not you are on a low income)

There are many benefits you can get, depending on your circumstances. South Lakeland District Council can give you information on the benefits you can get as a homeowner.

Please phone them on 0845 050 4434 or call in to their office at South Lakeland House, Lowther Street, Kendal, Cumbria, LA9 4DQ.

To find out which of the above benefits you may be entitled to, please contact your local Jobcentre Plus office (who now provide benefits information and application forms). For the addresses of these offices and further information please use the following contact details:

Telephone - 0800 055 6688

Textphone - 0800 023 4888

Website - www.jobcentreplus.gov.uk



Claiming Income Support

If you are on a low income you may be entitled to Income Support. This can help with your household bills. It can also help pay some of your housing costs.

Income Support can help towards most of your service charge, including:

- Management fees
- Insurance
- Minor repairs
- Cleaning shared areas
- Interest on service charge loans
- Income Support does not pay for:
- Major repairs*

- Improvement work*
- Heating provided by the landlord

(*You can get Income Support to pay the interest on some loans for major work and improvements, but the rules are complicated – ask for more details if you think you may qualify).

If you think that you may be entitled to Income Support, please use the above contact details to contact Jobcentre Plus.



Council Tax Benefit

If you are on a low income and have less than £16,000 in savings you may be able to get help towards paying your Council Tax. Council Tax Benefit is paid whether or not you are in work and may be paid on top of other Social Security benefits. If you qualify for Council Tax Benefit it will be taken off your Council Tax bill as a rebate. This will not directly affect your service charge bills but it can save you money.

Second adult Rebate

If you have to pay Council Tax and the only person living with you is on a low income or is ignored for Council Tax purposes, you may be able to get another type of Council Tax Benefit called Second Adult Rebate. This is only if the other person living with you is not your partner or spouse or a joint tenant. However, the rules are complicated so if you are unsure, please contact South Lakeland District Council on 0845 050 4434.

If you put in a claim and qualify for Council Tax Benefit you will be paid either Council Tax Benefit or Second Adult Rebate, whichever is higher.

How do I claim Council Tax Benefit?

If you claim Income Support, the Jobcentre Plus should give you a form when you apply to them for benefit. You will still need to fill in the Council's Benefit application form.

Council Tax Benefit only lasts for one year and then you have to reapply, even if you are on Income Support. *Do not ignore the application form which will be sent to you or your benefit will stop.*

If you think you may be able to get Council Tax Benefit, you should:

- Visit South Lakeland District Council's Benefit Enquiry Counter at South Lakeland House
- Phone 0845 050 4434 and request to speak to a member of staff in the Benefits Section



Council Tax 'reductions' and 'discounts'

As well as Council Tax Benefit there are certain 'reductions' and 'discounts' that may mean you pay less Council Tax. Any reductions or charges to the amount of Council Tax you pay should be shown on your bill. These may be:

Single person discount – If there is only one adult living in your flat your Council Tax bill will be reduced by 25%. There are some people who will not

be counted when looking at the number of adults living in a home, so if you live with an adult who is 'discounted' for Council Tax purposes you should still get Single Person Discount.

Disability reduction - You may get a reduction in the amount of Council Tax you have to pay if you, or someone who lives with you are disabled or have either:

- A specially adapted room
- A second toilet or bathroom added for the disabled person
- Extra space in your home, or it has been adapted, because they are a wheelchair user

How to find out more about Council Tax discounts and reductions:

For more information please contact South Lakeland District Council on 0845 050 4434 and request to speak to a member of staff in Revenue Services Department. Alternatively, you can visit their office at South Lakeland House, Lowther Street, Kendal, Cumbria, LA9 4DQ.



Debt Advice

If you are currently having financial problems and find yourself in debt, there are several organisations that can provide you with impartial advice. The following organisation's contact details can be found on the Useful Contacts page in the leaflet entitled "Useful Household Tips" within this pack:

- National Debtline
- Citizens Advice Bureau
- Consumer Credit Counselling Service
- Community Legal Services