

# Housing and Council Tax Benefits

## What does the law count as income and capital?

To work out your Housing and Council Tax Benefit entitlement we will look at:

- The money that you and your partner have coming in, including earnings, some benefits and tax credits and things like occupational pensions;
- The capital that you and your partner may have (e.g. bank and building society accounts, investments, cash and property etc) ;
- Your circumstances, such as your age and the size of family you have and the ages of your children, whether there is anyone who lives with you who could help with the rent.

If you get income related Employment and Support Allowance, Income Support or income based Jobseeker's Allowance, we will not need any details about your income as we have access to the Department for Work and Pension records. For everything else, we need to know the exact details about any income you or your partner get. When you claim you will need to provide proof of all your income.

When we work out your benefit we use your gross earnings less tax, National Insurance and half of any pension contributions you make.

Many people have adult family and friends living with them. The rules set by the Government say that anyone who is living with you gives you money towards your rent, even if they do not. For benefit purposes these people are called non-dependants. This means that we must take away a set amount from your Housing and Council Tax Benefit depending on the dependant's income.