

Council Tax Support April 2015

Merton's local Council Tax Support (CTS) scheme for 2015/2016 was published on 31 January 2015 and for the a third successive year we have agreed a local CTS scheme that is broadly similar to the previous Council Tax Benefit rules and eliminates the impact of reduced funding. It does include some adjustments to take account of changes we must include such as uprating of applicable amounts and deductions for other adult living in the household. There were refinements to make it work alongside Housing Benefit, which means the two means of support are worked out very similar way.

In September 2014 we consulted on two options:

Option 1 – Introduce revised applicable amounts, personal allowances and non dependant deductions in line with the uprated amounts for the Housing Benefit (HB) scheme. Make minor technical adjustments to the scheme to bring it in line with the prescribed scheme for pensioners and the HB scheme.

Option 2 - Continue to award Council Tax Support based on the current scheme, including the current rates of applicable amounts, personal allowances and non dependant deductions. Not make minor technical adjustments to the scheme to bring it in line with the prescribed scheme for pensioners and the HB scheme.

The majority of people who responded chose option one and this is reflected in this year's scheme. You can find more information about Council Tax Support at merton.gov.uk/cts

Universal Credit roll outs

The DWP has announced that Universal Credit (UC) is starting to roll out nationally for new claims. This will be done in 4 phases. Merton will be in the last phase between December 2015 and March 2016. This means that instead of claiming Jobseekers Allowance, Income Support, Tax Credits or Housing Benefit (HB) separately, certain working age people will make one claim for UC online from the DWP. However, if you need to claim Council Tax Support you still claim that locally from us. We will provide more information at merton.gov.uk/benefits when more details are known.

Online secure access to your claim - My Tax and Benefits

We have made it easier for customers to get access to their HB claim details and Council Tax accounts online – 24 hours a day, 7 days a week. There are huge advantages in this:

- No more waiting till the next working day to find out about your claim;
- No notification letters lost in the post or delayed – get them securely and quickly the day after the decision;
- No delays in checking if your HB or CTS has been paid;
- View your payment history and send us forms on line;
- It's kinder to the environment and reduces huge postage costs – helping to keep your Council Tax down.

We are urging all our customers to sign up for this service at merton.gov.uk/mytaxandbenefits_findoutmore .

We are reducing fraud and error

A major project called Real Time Information (RTI) was run from late September 2014 to early March 2015. We were able to get up to date payroll data from employers via HM Revenue and Customs. We have also been getting RTI data for occupational and private pensions and annuities. We compared those earnings to earnings declared on claims for HB and CTS. The project has saved hundreds of thousands of pounds in overpaid Housing Benefit and Council Tax Support.

The project will continue into the next year. We have secured funding from the DWP for two officers to help combat fraud and error. So if you or your partner has had a change in income or any other circumstances which may affect your claim, you must let us know. You can use the change of circumstances form at the end of this newsletter to tell us about your changes. You can also email the information to housing.benefits@merton.gov.uk. Remember to quote your claim reference number.

April 2015 recalculation of benefits

Benefits in general for working age claimants will be capped to an increase of 1% in April 2015. Pensioners, people who receive the support component of Employment Support Allowance and certain disability benefits will see their incomes increase by 1.20%. HB applicable amounts increase by a minimum of 1%.

Local Welfare Support Scheme

Merton has been providing local welfare assistance since 1st April 2013 and will continue to do so. If you have lived in Merton for at least three months you may be to get help in a financial crisis. For certain circumstances, help to pay for food, gas and electricity or food bank vouchers is available. There is also help for certain people who are at risk or who need essential household items like mattresses, fridge freezers, reconditioned cookers and washing machines; to settle into a home in Merton after leaving temporary accommodation or care. More information is available at by going to merton.gov.uk/lwss webpage, phoning 020 8274 4908 or emailing lwss@merton.gov.uk

New edition of the LHA guide out now

We have updated our LHA the complete guide February 2015. To get copies of it or if you want more:

- Download and print from merton.gov.uk/lha_guides_leaflets; or
- Ask for it at Merton Link.

LHA rates for April 2015 to March 2016

LHA increases from 1 April 2015 are based on four factors, the lowest of which determines the amount of increase:

- the April 2014 LHA rate plus 1% in Outer South London
- the April 2014 LHA rates plus 4% in Inner South West London and Outer South West London
- the rent for three in ten properties (30th percentile) at September 2014 or
- the overall LHA cap set by the DWP

There is more information about these at merton.gov.uk/lharates. See colour coded rates below.

BRMA	LHA weekly rates from 1 April 2015 to 31 March 2016				
	Shared room	One bed	Two beds	Three beds	Four beds
Inner South West London	£90.75	£244.06	£299.34	£350.95	£412.89
Outer South West London	£81.64	£207.69	£269.81	£324.00	£324.00
Outer South London	£79.29	£160.79	£202.47	£268.40	£331.13

Non dependent deduction increases

The new amounts and increased amounts that are deducted from HB and CTS from April 2015 for other adults living in the household are shown below.

Non dependant weekly gross income or circumstances	Weekly HB deduction	Weekly Increase	Weekly CTS deduction	Weekly increase
£408.00 per week or more	£93.80	£2.65	£11.36	£0.11
£328.00 to £407.99	£85.45	£2.40	£9.49	£0.09
£246.00 to £327.99	£75.05	£2.10	£7.52	£0.07
£189.00 to £245.99	£45.85	£1.30	£7.52	£0.07
£129.00 to £188.99	£33.40	£0.95	£3.74	£0.04
Less than £129.00	£14.55	£0.40	£3.74	£0.04
Aged 18 or more not working	£14.55	£0.40	£3.74	£0.04

Information in this newsletter is available in other languages, larger print, in Braille and on audiotape. If you would like more information in another format, contact us at **Merton Benefits Service, London Borough of Merton, PO Box 610, Civic Centre, Morden, SM4 5ZT.**

Change in your circumstances? Don't delay - tell us today

Please take a close look at the information on your April 2015 Housing Benefit or Council Tax Support award letter.

Have any of the following changed?

- your income or that of your partner, if you have one;
- the amount of savings and investments you have declared;
- any dependent children declared to us as living with you;
- **any adults living with you and their circumstances;**
- the rent charged by your landlord.

No? Great. You do not need to do anything at the moment but if any of these change **Don't delay - tell us** as soon as the change happens.

Yes? If anything has changed then **Don't delay - tell us today** about any changes. You should tell us by:

- printing and filling in the form overleaf, or
- download and print our change of circumstance form at merton.gov.uk/benefitforms.htm#rcdp, or
- visit us at Merton Link, or
- e-mail: housing.benefits@merton.gov.uk

Why tell us today?

There are three good reasons to let us know about your changes of circumstances straight away.

1. If you are better off for HB or CTB, you have one calendar month to let us know, for us to go back to the actual date of change; and
2. If you are worse off for HB or CTB, you will reduce the risk or amount of overpayments.
3. If you deliberately do not tell us about changes that you know about, you may be prosecuted.

Please use the form overleaf to tell us about any changes that are not shown on your notification letter.

Change of circumstances form Housing Benefit and Council Tax Support

Doc type: HBICOCM

1. Your details

Your name: _____

Your address: _____

Postcode: _____

Your national insurance number: _____

Your benefit reference number: _____

2. Please give us details of the change(s)

3. Declaration

- I have read and understood the information I have provided in this form.
- The information I have given in this form is true and complete.
- I understand that you may use the information I have given to prevent fraud.
- I understand that you must tell us about any change in my circumstances or the circumstances of my partner, my children and anyone living with me.
- I will tell you if any of the details in the letters you send me are incorrect.
- I understand that, under the data Protection Act, you can give information about my claim to organisations that are listed in our data protection registration. These include government agencies, council departments, HM Revenues and Customs, The Valuation Office Agency, other councils and fraud officers.

4. Data Protection

Your personal information will be held and used in accordance with the requirements of the data Protection Act 1998. We have a duty to protect the public funds we administer and may use the information you have provided for the prevention and detection of fraud. We may also share this information with other bodies responsible for auditing or administering public funds for these purposes. For further information go to www.merton.gov.uk/legal/nfi-fdp.htm

5. Your signature

Date

Hand this form into Housing Benefits at Merton Link or post it back to **Merton Benefits Service, PO Box 610, Morden SM4 5ZT**. We may need to see documents to confirm your change.