



Housing Benefit and Council Tax Benefit explained

Version 10

2009/2010

Important Information

Under the Housing and Council Tax Benefit rules, you must tell us at once if your situation changes. Phone us on **020 8359 2111** to report the changes.

If you do not tell us straight away and you are paid too much benefit, you will have to pay it back.

Examples of changes you must tell us about

- you stop getting Income Support or income-based Jobseekers Allowance
- your income changes. For example, you start work, receive a pay rise/pay cut or a pension increase
- any of your children leave school or leave home
- anyone moves into or out of your home (including lodgers and sub-tenants).
- your capital or savings change
- anyone living with you becomes a student or undertakes a Government training scheme
- anyone living with you gets/leaves or changes a job
- if your rent goes up or down
- if you are going to or have moved
- you are getting Income Support or income-based Jobseekers Allowance and you are going to be away for more than 4 weeks
- you are going to be away for more than 13 weeks
- there is any change in your immigration status
- if someone in your household is born or dies.

If you delay in telling us about a change this may result in an overpayment of benefit which you may have to repay.

Please refer to page 22 to tell us about your changes.

The Regulations for calculating Benefit are complex and this booklet does not attempt to cover all situations. If you need any further information about how your benefit is worked out please write to the address on the back cover of this booklet.

Contents

Examples of Changes you must tell us about	2
Proof of identity and National Insurance number	4
How is benefit worked out?	5
Your income	5
Your capital	6
The rent you pay (also see section on Local Housing Allowance)	7
Private tenants under 25	7
Local Housing Allowance	8
The Council Tax you pay	8
Non-dependants in your household	8
How we work out your benefit	8
How you will receive your benefit	9
How long will your benefit be paid for?	10
Overpayments of benefit	10
Applicable amounts	11
Second Adult Rebate	11
What do you do if you think your benefit is wrong?	11
Appeals	12
What if your circumstances change	12
Complaints procedure	15
We can help	15
Discretionary Housing Payments	15
How do I claim?	16
Child Tax Credit and Working Tax Credit	16
Pension Credit	16
Examples of how Benefits are worked out	17
Appendix A Non-dependant deductions from April 2009	19
Appendix B Applicable amounts from April 2009	21
Premiums	21
Local advice	22

Please keep this booklet

If you have made a claim for benefit it will explain the information in your award letter.

If you have not made a claim for benefit yet, it may help you decide to make a claim. There are examples on pages 17 and 18 of how the calculation is made.

If you receive benefit we may need to reassess your claim. This may happen if your family circumstances change, your rent/Council Tax increases or the rules telling us how to calculate benefit change. If this happens we will send you a new letter telling you about your entitlement.

Proof of identity and National Insurance number

You have to give original proof of your identity and your National Insurance number to make a claim for Housing and/or Council Tax Benefits.

If you have a partner we will also need proof of their identity and National Insurance number.

You can do this by letting us see documents such as your

- birth/marriage certificate
- driving licence
- passport
- wage slips
- National Insurance cards
- bank statements
- building society books
- benefit books
- bills for gas, electricity, telephone or water rates

If you have already provided your proof of identity to the Benefits Service, the Pension Service or the Jobcentre Plus you do not have to supply these documents again.

We must see original documents. This includes proof of your income and items such as tenancy agreements. You should not send important documents such as birth/marriage certificates, benefit or building society books through the post. You can take these to the council's first contact offices or bring them to the Benefits Service (addresses on back cover) for inspection.

How is benefit worked out?

The amount of benefit awarded is worked out using rules* made by the Government. We must take into account:

- The money you have coming in each week, your income
- The amount of savings you have, your capital
- Who you have living in your home, dependants and non-dependants
- The amount of rent you pay (see also section on Local Housing Allowance)
- The amount of Council Tax you pay.

**The Housing Benefit Regulations 2006 and The Council Tax Benefit Regulations 2006.*

**The Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006 and The Council Tax Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006.*

Your income

If you are getting Income Support or income based Job Seekers Allowance we can usually confirm this with the Department for Work and Pensions (DWP)

If you are getting Guarantee Credit or Savings Credit we will ask the Pension Service to provide proof of your income. When Savings Credit is awarded the Pension Service tell us your 'Assessed Income Figure' and we will use it to work out how much benefit you will get.

Where you or your partner are working we may alter the figure given by the Pension Service to allow a more generous earnings disregard. We may also alter the Pension

Service figure to give extra disregards if you have children in the household or are receiving a War Pension.

If you are not getting Pension Credit, Income Support or income based Job Seekers Allowance we need to know how much money you and your partner, have coming in each week. This includes any earnings, pensions, state benefits and any other money you receive.* You must provide evidence of all income. This must be in the form of original documents.

*We take off Income Tax, National Insurance and 50% of private pension contributions.

Your capital

If you have capital of more than £6,000 we add on a set amount as explained below.

By capital we mean any money you and your partner have in bank or savings accounts, stocks and shares, savings certificates and property*.

If you are under 60 and you have capital of between £6,000 and £16,000 we will add £1 per week to the income we use to work out your benefit for each £250 or part of £250 within these limits.

If you or your partner are 60 years of age or over, we will add £1 per week to the income we use to work out your benefit for each £500 or part of £500 within these limits.

If you have capital of £16,000 or more you will not be able to get Housing or Council Tax Benefit** but you will still be able to claim Second Adult Rebate as explained later in this booklet.

*The value of your home, if you own it, is ignored when working out your capital.

**This capital limit does not apply if you are receiving Guarantee Credit.

The rent you pay (also see section on Local Housing Allowance)

The amount of benefit we will award is based on the amount of rent you pay, less any amount included for:

- fuel for heating, lighting, cooking or hot water
- water rates
- meals
- cleaning or laundry
- counselling, care or services

You will have to supply original documents such as a tenancy agreement, to support your claim.

If you pay Council Tax as part of your rent this will be included in the amount we use to work out your Housing Benefit.

The Regulations only normally allow benefit to meet rents which are at or below the general level of rents for the area in which you live, using the figures worked out by the Rent Officer. If you think the Rent Officer is wrong about the average rent for your type of property, you can ask us to appeal it for you. We will forward your letter to our Rent Officer together with any evidence you supplied. The local Rent Officer will then arrange for the decision to be looked at again by a different team of Rent Officers. The new Rent Officer either agrees with the original decision or, if she/he disagrees, gives a new decision. This could mean you being paid more or less.

Private tenants under 25

Special rules apply if you are aged under 25, live alone and pay rent to a private landlord. Your Housing Benefit will, in most cases, be restricted to the average rent in the area for single roomed accommodation with a shared living room and bathroom. Please ask at the Benefits Service for further details.

Local Housing Allowance

From 07 April 2008 a new way of working out Housing Benefit for tenants who live in private rented accommodation was introduced. This only affects tenants who made a new claim after 07 April 2008 or changed address and rent from a private landlord.

It does not affect council tenants or those who rent from Registered Social Landlords, mainly Housing Associations. Further information can be found in leaflet LHA2 which is available from the offices listed at the end of this leaflet. Information is also available on our website at www.barnet.gov.uk - Advice and Benefits.

The Council Tax you pay

Your Council Tax Benefit will be worked out on the Council Tax you pay.

Non-dependants in your household

We must make deductions from both Housing and Council Tax Benefit for non-dependants who live in your home. Non-dependants are other persons aged 18 or over living in your household, such as adult sons and daughters. There is no deduction if the person is a full time student. The amount we deduct will depend on the money they have coming in each week. The amount of deduction can be seen at Appendix A.

Special arrangements apply if you are over 65 and a non-dependant moves into your household or there is an increase in income for a non-dependant who already lives with you. Please ask the Benefits Service for details.

How we work out your benefit

If you are getting Guarantee Credit, Income Support or income based Job Seekers Allowance, you will usually get all of your eligible rent* and Council Tax paid by Housing and Council Tax Benefit. If you have non-dependants** living with you we will reduce your benefit.

If you are not getting Guarantee Credit, Income Support or income based Job Seekers Allowance, we work out your weekly income. If you are working, we will ignore a set amount called an "Earnings Disregard" (See Appendix A).

We compare your income to an amount set by the Government called an “Applicable Amount” (See Appendix B).

If your weekly income is the same as or less than your Applicable Amount you will get full benefit* less any deductions for non-dependants.

If your income is more than your Applicable Amount we will reduce your Housing Benefit by 65p for each £1 and Council Tax Benefit by 20p for each £1.

*Your rent less any water, fuel or service charges. In some cases your rent will be reduced if it is too high. See the earlier section of this booklet, ‘The rent you pay’.

**See the earlier section of this booklet ‘Non-dependants in your household’.

How you will receive your benefit

Your Council Tax Benefit will be credited to your Council Tax account and you will receive a new bill telling you if there is a balance for you to pay.

If you are a Council Tenant your Housing Benefit will be credited to your Rent Account. You will be responsible for paying the weekly difference between the benefit awarded and your full rent. You can get more information about this from your Housing Officer.

If you are a private tenant you will receive your benefit either two-weekly or four weekly depending on what option you chose when you made your claim. Payments will be made in arrears, either by cheque or by direct transfer into your bank account.

There are some circumstances where the Council must make payments of your benefit direct to your landlord. If these apply to you benefit will always be paid at four-weekly intervals in arrears.

How long will your benefit be paid for?

When your claim has been assessed you will receive a letter telling you how much you will get. Please read this letter carefully. Your benefit will continue to be paid at this rate until there is a change in your circumstances or the Regulations change.

Your benefit will be revised to take into account changes the Council makes to Council Tax rates or your rent if you are a Council tenant. Your weekly benefit may also change if you have been awarded a Discretionary Housing Payment and the reasons for making the award have changed or the award ends or is reduced.

You are responsible for notifying other changes in your circumstances immediately of the change occurring. Please see the paragraph 'What if your circumstances change'.

Overpayments of benefit

If you have received too much Housing or Council Tax Benefit the Council will normally expect you to repay the overpayment. You will be told of the revised amount of benefit due and how much you have been overpaid.

If you have been overpaid Council Tax Benefit the overpayment will be added to any Council Tax you owe and you will be sent a new bill with details of how to pay.

If you receive Housing Benefit and you have been overpaid recovery of the overpayment can be made by reducing your new benefit entitlement by a set amount each week. You will have to make up the difference between the rent you have to pay and the reduced weekly amount of benefit.

If you are suffering hardship because of the recovery of the overpayment by this method please call the Benefits Service so that your situation can be looked at again and a revised weekly amount for deduction can be set.

If you are no longer receiving Housing Benefit or if you prefer to repay at once, you can receive an account for the amount of the overpayment which would be payable within 28 days.

Applicable amounts

These amounts are set by the Government.

The Applicable Amount you get depends on your age and if you have a partner or children. On top of that amount you may get additional Premiums. Applicable amounts and Premiums are shown in Appendix B.

Second Adult Rebate

If you do not get Council Tax Benefit you might get Second Adult Rebate if you have non-dependants who live with you and they have a low income.

Second Adult Rebate cannot be paid where there is more than one person liable for paying Council Tax living in the property, or the second adult pays you rent.

If the total gross income* received by all non-dependants in your home is:

- between £175 and £227.99 per week you will get benefit on 7.5% of your Council Tax
- less than £175 per week you will get benefit on 15%
- if all of the non-dependants are on Pension Credit, Income Support or income based Job Seekers Allowance, you will get benefit on 25% of your Council Tax.

*Gross income before any deductions of Income Tax, National Insurance, etc.

What do you do if you think your benefit is wrong?

When you receive the letter telling you how much benefit you have been given, write to us. Tell us why you think the amount of benefit is wrong.

You must write to us within one month of the date of our letter.

We will arrange for your claim to be looked at again. We will then send you a letter telling you if the amount of benefit is to be changed or will stay the same.

Appeals

If you are still unhappy after your claim has been reconsidered you can ask to appeal.

If you are not receiving Pension Credit and wish to appeal about any part of the Housing Benefit or Council Tax Benefit including the income and savings used in the calculation then you should appeal to the Benefits Service.

If you are receiving Savings Credit only and you are querying the way the Council has changed the income used in the calculation of your Housing Benefit or Council Tax Benefit or any other aspect of your Housing Benefit or Council Tax Benefit you should appeal to the Benefits Service.

If you receive Guarantee Credit and you wish to appeal about your Housing and Council Tax Benefit you should direct this to the Benefits Service.

If you are disagreeing with the way your Pension Credit has been assessed, you must appeal to the Pension Service. Your appeal rights regarding Pension Credits will be set out in your Pension Credit award letter.

All requests for decisions to be looked at again or appeals to the Independent Tribunal must be in writing and signed by you.

If you want to know more about making an appeal please contact us at the address on the cover of this booklet. We will send you a leaflet which explains the appeals system.

What if your circumstances change

Different rules apply depending on whether you are working age or over 60. A brief summary of these rules are listed at 1 and 2 below but if you are in any doubt please report any change and your benefit claim can be looked at again.

You are responsible for notifying other changes in your circumstances as soon as the change occurs. If your change of circumstance results in your benefit going up, such as a rent increase and the change is not reported to us within a month, you may lose benefit. If your change in circumstance results in your benefit stopping or going down an overpayment will be worked out from the date of change.

1 If you are working age

If the financial circumstances of your family or the number of people living in your home change you must let the Benefits Service know without delay.

If you stop getting Income Support or Job Seekers Allowance tell the Benefits Service about your new income so your benefit can be adjusted quickly. Proof will be needed of your new income but do not delay telling the Benefits Service about the change if the proof is not immediately available. Send the proof later.

Below is a list of the type of changes you must tell the Benefits Service about. This list does not cover everything, so if in doubt, tell us.

- if you move house
- if you no longer have to pay rent or the amount of rent you pay changes
- if the income of you, your partner or any non-dependants changes
- if any non-dependants leave or come to live with your family
- if your children leave school or college
- if you expect to be absent from your home for more than 13 weeks.

2 If you are over 60?

The changes in circumstances you are required to report to the Benefits Service depends on whether you or your partner receive Pension Credit or not and the type of Pension Credit you receive. Your letter from the Pension Service will tell you what type of Pension Credit you receive.

What to report if you are receiving Guarantee Credit

- if you move house
- if you no longer have to pay rent or the amount of rent you pay changes
- if the income of you, your partner or any non-dependants changes
- if any non-dependants leave or come to live with your family
- if your children leave school or college
- if you expect to be absent from your home for more than 13 weeks.

What to report if you are receiving Savings Credit only

All the changes shown above plus:

- if your capital/savings exceeds £16,000
- changes to Tax Credit
- changes to dependant children
- changes to Child Benefit
- changes to the income and capital of a partner who is not included in the Pension Credit claim
- if you stop receiving Savings Credit.

Your Pension Credit award letter will tell you what to tell the Pension Service if your circumstances change.

If the change in your circumstances means that you have received too much benefit you will be asked to pay it back. See the earlier section 'Overpayments of Benefit'.

Complaints procedure

If you have any comments on benefit matters, apart from asking for your benefit to be reviewed, that you cannot resolve with the Benefits Service, you can write to the Customer Liaison Officer at North London Business Park, Oakleigh Road South, London N11 1NP.

We can help

If you need help with your claim you can telephone us between 9am and 5pm (times may vary) or visit the office between 9am and 4.30pm each working day. You can make an appointment to see a Customer Advisor between 3pm and 4.15pm Monday – Friday.

If you need help understanding how your benefit has been worked out write and tell us. We will send you a detailed statement to explain it step by step.

Discretionary Housing Payments

The Discretionary Housing Payment scheme was introduced to assist Housing and Council Tax Benefit claimants who may need further help with their housing costs.

The Council receives some money from the Government towards the Discretionary Housing Payment scheme. The amount we can spend on the scheme each year will be restricted and not everyone who claims a Discretionary Housing Payment will be given assistance.

Who can claim a Discretionary Housing Payment

You must be receiving some Housing and/or Council Tax Benefit to be eligible to claim a Discretionary Housing Payment but you cannot receive more than the shortfall in your weekly eligible rent or your weekly Council Tax liability after taking into account your benefit entitlement. The amount awarded is entirely at the discretion of the Council but a Discretionary Housing Payment cannot help you with any ineligible service charges such as heating, lighting, hot water and other fuel costs or charges for water rates, sewerage and environmental charges. You cannot receive a Discretionary Housing Payment to make up for any reduction in other social security benefits as a result of any sanctions applied by the DWP.

Each case must be considered on its own merits. We will look at the individual circumstances of your claim and will consider the other options available to you before deciding whether to award a Discretionary Housing Payment. The Council may stop awards of Discretionary Housing Payments at any time.

How do I claim?

You need to complete the application form DHP1a available from the Benefits Service. You should enclose any additional information in support of your claim. We may make further enquiries in order to verify the information you have provided. The form DHP1a has more information about the scheme.

Child Tax Credit and Working Tax Credit

To receive tax credits you have to make a claim.

You can get more information and a claim form from:

Tax Credit Office
Preston
PR1 0SB

or online at www.hmrc.gov.uk/taxcredits

Helpline numbers are 0845 300 3900 and for people with hearing or speech difficulties 0845 300 3909. Lines are open from 8am to 8pm every day except Christmas Day, Boxing Day and New Year's Day.

You must tell us if you get a Tax Credit as this will affect the amount of Housing and Council Tax Benefit you get.

Pension Credit

This credit is available for persons of age 60 and over. Two benefits are available, Guarantee Credit and Savings Credit. If you are not receiving Pension Credit and you think you might be entitled, telephone 0800 991234 for further information.

Examples of how benefits are worked out

Housing or Council Tax Benefit

This example is a person who pays £800 per month rent which includes water rates and heating.

This claimant is working full time and earns £170 per week after income tax, national insurance and 50% of private pension contributions

Rent

This is how we work out the rent:

$$\begin{aligned} \text{£}800 \times 12 &= && \text{£}9600 && \text{per year} \\ \text{£}9600 \div 52 &= && \text{£}184.62 && \text{per week} \\ \text{£}184.62 - \text{£}12.90^* &= && \text{£}171.72 && \text{per week} \end{aligned}$$

* The Rent Officer states how much should be taken off for ineligible charges included in the rent

Council Tax

$$\begin{aligned} \text{Annual Tax}^* &= && \text{£}1450.70^{**} \\ \text{£}1450.70 \div 365 &= && \text{£}3.97 && \text{per day} \\ \text{£}3.97 \times 7 &= && \text{£}27.79 && \text{(rounded) per week} \end{aligned}$$

* After 25% single person discount.

** This figure is for example purposes only.

Income

The claimant's income is:

$$\text{£}170 - \text{£}21.05^* = \text{£}148.95$$

* £5 Single person's earnings disregard

** £16.05 Additional earnings disregard

Working the Benefit out

	£
Income	148.95
Applicable Amount	- 64.30
	= 84.65
Rent	171.72
£84.65 x 65%	- 55.02
Housing Benefit	= 116.70 (per week)

Council Tax	27.79
£84.65 x 20%	- 16.93
Council Tax Benefit	= 10.86

Second Adult Rebate

In this example the claimant is a single person living with his elderly father. He has sufficient earnings and capital and would not qualify for ordinary Housing or Council Tax Benefit.

His father is in receipt of Guarantee Pension Credit. This is how we work out the Second Adult Rebate:

Annual Tax	£1420.70*
£1420.70 ÷ 365	= £3.89 (per day)
£3.89 x 25%	= £0.97
£0.97 x 365	= £354.05 (rounded)
Second Adult Rebate	= £354.05 per year

* This figure is for example purposes only.

Appendix A

Non-dependant deductions from April 2009

Rent Rebate and Allowances

Income less than £120 per week, or aged 25 or over and on Income Support or JSA (Income Based), or aged 18 or over and not working more than 16 hours per week. £7.40

Aged 18 years or over and working at least 16 hours per week,

Gross* income: £120 to £177.99	£17
Gross* income: £178 to £230.99	£23.35
Gross* income: £231 to £305.99	£38.20
Gross* income: £306 to £381.99	£43.50
Gross* income: £382 or more	£47.75

Council Tax Benefit

In receipt of Pension Credit NIL

In receipt of Income Support or JSA (Income Based) NIL

Aged 18 years or over and working at least 16 hours per week

Gross* income: less than £178	£2.30
Gross* income: £178 to £305.99	£4.60
Gross* income: £306 to £381.99	£5.80
Gross* income: £382 or more	£6.95
Others aged 18 or over	£2.30

Second adult rebates

Council Tax only

Second adult on Income Support, JSA (IB) or Pension Credit living with full time student householder 100%

Second adult(s) in receipt of Income Support, JSA (IB) or Pension Credit 25%

Gross* Income less than £175 15%

Gross* Income: £175 to £227.99 7.5%

*All income before deduction of Income Tax, National Insurance, etc.

War pensions

100% disregard under the Barnet local scheme.

Child care

Disregards are made towards the cost of recognised child care.

Please contact us for details.

Earnings disregards

Single person	£5
Couple	£10
Disabled (entitled to Disability or Severe Disability premium)	£20
Carer (entitled to Carer premium)	£20
Lone parent	£25
(only the highest applicable disregard will be allowed)	
Additional earnings disregard	£16.05

Meals deductions

For each **adult** (including any member of the family aged 16 and over)

Full board (at least three meals a day)	£22.95
Breakfast only	£2.80
Part board (any other arrangements where meals are provided)	£15.25

(Separate meals deductions apply for children)

Disregard of income from subtenants	£20
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Appendix B Applicable amounts from April 2009

Personal allowances - non pensioner

Single claimant age under 25	£50.95
Single claimant age 25 or over	£64.30
Lone parent age under 18	£50.95
Lone parent age 18 or over	£64.30
Couple both aged under 18	£76.90
Couple at least one aged 18 or over	£100.95
Dependant child	£56.11

Personal allowances - pensioner

Single person age 60 - 64	£130.00
Single person age 65 or over	£150.40
Couple age 60 - 64	£198.45
Couple age 65 or over	£225.50

Premiums

Family premium (if you have dependant children)	£17.30
one (or more) child(ren) aged under one year	£27.80
Family premium – lone parent protected rate	£22.20
one (or more) child(ren) aged under one year	£32.70
Disability premium single	£27.50
Disability premium couple	£39.15
Severe disability premium	
single	£52.85
couple - one qualifies	£52.85
couple - both qualify	£105.70
Disabled child premium	£51.24
Carer premium	£29.50
Enhanced disability premium	
single person or lone parent in receipt of highest rate of DLA care component and under 60 years of age	£13.40
child in receipt of highest rate of DLA care component	£20.65
couple where one member is in receipt of highest rate of DLA care component and under 60 years of age	£19.30

Local advice

Threshold Housing Advice Barnet Centre

020 8446 2504

36b Woodhouse Road, North Finchley, London N12 0RG

Citizens' Advice Bureaux

0870 128 80 80

30 Station Road, New Barnet, Herts EN5 1PL

40 – 42 Church End, Hendon, London NW4 4JT

23 Hendon Lane, Finchley N3 1RT

The Concourse, Grahame Park, London NW9 5XA

Barnet Homes

020 8359 5225

Homeless and Housing Register enquiries

020 8359 4797

Department of Work and Pensions

For local offices see telephone directory

How to tell us about changes

You can tell us about changes to your circumstances by sending us your change of circumstance form or by phoning us on 020 8359 2111

You can also write to us at:

London Borough of Barnet

Housing Benefits

PO Box 333

Sale M33 6XP

Or visit our website www.barnet.gov.uk/advice-benefits

This booklet is important. Do not ignore it. If there is anything you do not understand contact the Housing Benefit office at once.

આ પત્રિકા અગત્યની છે. આની અવગણના કરશો નહીં. આમાં તમને જો કંઈ સમજ નહીં પડે, તો હાઉસિંગ બેનીફિટ ઓફિસનો તરત જ સંપર્ક કરો.

GUJARATI

這份小冊很重要。請勿忽視。假如有你不明白的地方，請立即和房屋福利處聯絡。

CHINESE

To φυλλάδιο αυτό είναι σημαντικό. Μην το αγνοείτε. Εάν υπάρχει κάτι που δεν καταλαβαίνετε, επικοινωνήστε αμέσως με την υπηρεσία Στεγαστικών Επιδομάτων.

GREEK

Bu broşür önemlidir. Önem vermezlik etmeyin. Anlamadığınız birşey varsa derhal Housing Benefit (Ev kirası yardımı) ofisiyle ilişkiye geçin.

TURKISH

এ লিফলেটটি জরুরী। এটি অবহেলা করবেন না। যদি এর কোন কিছু আপনি না বুঝেন, তাহলে দয়াকরে হাউজিং বেনিফিটে সাথে সাথে যোগাযোগ করুন।

BENGALI

यह बहुत ही जरूरी पर्चा है। इसकी ओर ध्यान जरूर दें। यदि इसमें बताई कोई बात आपको समझ नहीं आई, तो उसी समय हाऊजिंग बेंनिफिट आफिस से बात करें।

HINDI

یہ لیفلٹ انتہائی اہم ہے۔ اسے نظر انداز مت کیجئے۔ اگر اس میں سے کوئی بات آپ کی سمجھ میں نہیں آتی ہے تو فوراً ہاؤسنگ بینیفٹ آفس سے رابطہ کیجئے۔

URDU

The Benefits Service

Please **send** forms and documents to:

London Borough of Barnet

PO Box 333, SALE, M33 6XP

or **bring** your forms and documents to:

Customer Service Centre

Burnt Oak Library

Edgware HA8 0UB

tel 020 8359 2111

For people with impaired hearing –

typetalk 18001 020 8359 2111

fax 0871 911 6101

[first.contact offices](#)

Chipping Barnet Library

3 Stapylton Road, Barnet EN5 4QT

Golders Green Library

158 Golders Green Road, London NW11 8HE

Edgware Library

Hale Lane, Edgware HA8 8NN

**Do you know someone claiming
benefit who shouldn't be?**

Ring the fraud hotline on

020 8359 2007