

This booklet can be provided in Braille, on audio cassette tape/disk, **large print** and in the following languages on request to Cannock Chase Council on 01543 462621.

Bengali, Gujarati, Chinese, Urdu, Punjabi and Polish.

আপনি অনুরোধ জানালে এই কাগজপত্রগুলোর বাংলা অনুবাদের ব্যবস্থা করা যেতে পারে।
如有要求的话我們可將此文件翻譯成中文
ধিনন্তী কব্বার্থী তমনে অ্যা হস্তাবেজ তমারী মানুভাষামাং মণী শক্তি চে।
ਜੇ ਤੁਸੀਂ ਚਾਹੋ ਤਾਂ ਇਹ ਪਰਚਾ ਤੁਹਾਡੀ ਬੋਲੀ ਵਿੱਚ ਮਿਲ ਸਕਦਾ ਹੈ
یہ دستاویز آپ کی زبان میں، گزارش پر دستیاب کی جاسکتی ہے۔

Ten dokument jest dostępny na żądanie w twoim języku

? =  01543 462621

Cannock Chase Council

Civic Centre, Beecroft Road, Cannock, Staffs, WS11 1BG

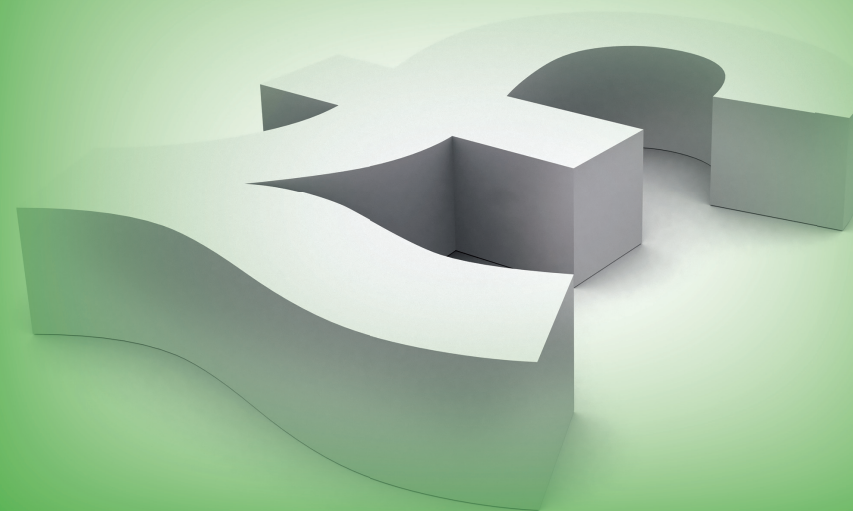
Tel: 01543 462621

Email: customerservices@cannockchasedc.gov.uk

Website: www.cannockchasedc.gov.uk

Thinking of going back to work?

Want to know what benefits you might be entitled to?



This leaflet explains the help you could be entitled to if you move into full-time work (16 hours or more a week) and once you are in work. You could still be entitled to some benefits you may currently be getting as well as other in-work benefits. If you are getting benefits make sure you get a 'better off calculation' before starting to work full time.

To find out more call **01543 464292**
www.cannockchasedc.gov.uk

Help looking for work

Jobseeker's allowance is paid to those looking for work. There are two types of jobseeker's allowance: contribution-based JSA, based on your national insurance contributions; and income-based JSA which is means-tested and not based on national insurance contributions. In certain circumstances, you can get contribution-based JSA topped up by income-based JSA.

You can still work part-time but it must be less than 16 hours a week as long as you show you are still actively looking for other work. However, any earnings you have will affect the amount of benefit that you receive, but the following amounts will be disregarded:

- £20 if you are a carer, disabled or classed as a lone parent
- £10 as a couple
- £5 as a single person

Income support is paid if you do not need to register for work because you are a carer, a lone parent (depending on the age of your eldest child) or are incapable of work and made your claim before 27 October 2008. The rules for working less than 16 hours are the same as JSA (see above).

Incapacity benefit or income support are paid if you were incapable of work and made a claim before 27 October 2008.

Employment and support

allowance is paid if you make a new claim as incapable of work after this date. IS and IB claimants will gradually have to change over to ESA. However all these benefits allow you to do certain work known as permitted work to allow you to try going back to work without it affecting your benefits:

- For an unlimited period as long as you do not earn more than £20 per week.
- For an unlimited period as long as you do not earn more than £92 per week and you are in 'supported work' or as part of a treatment programme under medical supervision.
- For up to 52 weeks (in some circumstances for an unlimited period) if you work less than 16 hours a week and earn less than £92 per week.

You should inform the DWP as soon as possible after starting work. From April 2010 it is likely that the £92 you earn will be disregarded for Housing Benefit (HB) and Council Tax Benefit (CTB). If you receive an income-based benefit you should already receive full HB/CTB.

Housing benefit and council tax benefit can still be paid for help with your rent and council tax if you are on a low income. The amount you get depends on your income, capital (such as savings), your family's circumstances and the amount of rent/council tax you have to pay. If you have been getting certain benefits for 26 weeks your benefit could be paid at the same rate for 4 weeks once you start work that is likely to last for more than 5 weeks. Your childcare costs are disregarded up to a certain amount.

Contact **Cannock Chase Council** within 4 weeks of starting work on **01543 464292** or email **benefits@cannockchasedc.gov.uk**

Second Adult Rebate If you are the only person liable for council tax on your home and you have an adult on a low income living with you, you might be able to get 'second adult rebate' instead of council tax benefit, no matter how much income or capital you have. The local council should perform a 'better off calculation' and tell you which benefit will pay you more. It is paid whether you are in or out of work.

Mortgage interest can be paid for the first 4 weeks you start work which is likely to last more than 5 weeks, if you were previously continuously entitled to certain benefits for 26 weeks and your benefit included housing costs before you or your partner started work. It will be paid automatically when you inform the DWP you are starting work.

Once you start work, and therefore have moved off an out of work benefit, help with health costs such as free prescriptions and dental treatment will stop. However if you may still be entitled if you are getting working tax credit or child tax credit, which includes a disability or severe disability element and your annual income before tax is below a certain amount. If you are no longer eligible for free health costs you could still be entitled to full or partial help under the low income scheme. To claim fill in a HC1 from your local Jobcentre Plus office or hospital or request a form from **www.nhsba.nhs.uk**.

Disability living allowance can still be paid at the same rate once you start work.

And if your job doesn't work out you may be entitled to a have you claim for benefits dealt with quickly and in certain circumstances go back to the amount of benefit you were on before.

Adviser discretionary fund can be paid to you for help with costs towards looking for work such as clothes for an interview, transport costs, and child care costs. Ask at your local Jobcentre Plus office.

Travel to interview scheme can be paid to you for help with travel costs (and overnight stay in the UK) if you are attending an interview for a job of 16 hours or more a week that will last more than 3 months. You must be in receipt of certain benefits to qualify and living in the area for at least 4 weeks. Claim at your local Jobcentre Plus office.

Once you find work what will you be entitled to?

Job grant is a one off sum paid if you come off certain benefits after starting work of at least 16 hours a week (or your partner starts work for at least 24 hours) that is expected to last at least 5 weeks. You must have been entitled to certain benefits for 26 weeks to qualify and will be paid automatically once you start work

- £100 if you are single or part of a couple without children.
- £250 if you are a lone parent or part of a couple with children.

In-work credit is a payment of £40 per week (£60 in London for lone parents and couple parents) if you are a lone parent who started working for at least 16 hours a week and the job is likely to last at least 5 weeks. You must have been receiving certain benefits continuously for 52 weeks before claiming. It is paid for 52 weeks on top of your earnings. Ask at your local Jobcentre Plus office within 5 weeks of starting work. Jobcentre Plus is piloting payments of £40 to couple parents in other designated areas.



Return-to-work credit is a payment of £40 per week paid for 52 weeks on top of your earnings if you start working 16 hours or more a week earning £15,000 or less per year and the job is expected to last at least 5 weeks. You must have been entitled to certain benefits continuously for 13 weeks before claiming. Ask at your local Jobcentre Plus office. You cannot claim both **in-work credit** and **return-to-work credit**.

Return-to-work credit for the self employed is an extension of the return-to-work credit if you have been on JSA for at least 26 weeks and are interested in moving into self employment. On top of the weekly payment of £50 you can also get practical advice and training and in-work mentoring in the first few months of trading.

Better-off in-work credit is being piloted in certain areas, check with your local Jobcentre Plus office. It ensures you are at least £25 per week better off after starting work if you have previously been in receipt of certain benefits for 26 weeks.

None of the above credits affect your other benefits.

Working tax credit is paid by Her Majesty's Revenue & Customs (HMRC) to top up a low income.

WTC is paid if you or your partner work 16 hours or more a week and are responsible for a child, or you have a disability that puts you at a disadvantage in getting a job; or you are aged 50 or over and have been getting a qualifying benefit for the previous 26 weeks and are returning to work of at least 16 hours a week; or you are aged 25 or over and work 30 hours or more per week.

The amount you get depends on your income, your family's circumstances and how many hours you work. You can be employed or self employed but the work should be expected to last longer than 4 weeks.

You can receive **more WTC** if:

- If you work 30 hours or more (or if you have children, you and your partners hours together come to more than 30).
- If you or your partner get the highest rate of disability living allowance care component.
- If your illness or disability puts you at a disadvantage in getting a job, you work at least 16 hours a week and you are, or were, entitled to certain benefits.
- If you or your partner are aged 50 or over and you start work for at least 16 hours a week after 26 weeks on certain benefits. If you work 30 hours a week or more the amount increases.
- If you have childcare costs you may be entitled to up to 80 per cent of your costs. Care must be provided by a registered child care scheme such as a child minder or an out of hours school breakfast/after school club. If you pay more, such as during school holiday, this can be added in to your costs.

WTC is usually calculated on your previous year's income, so if you have been in receipt of certain benefits you may get more in the first year of claiming but your award will reduce in following years. Make sure your adviser informs you of your entitlement in following years. Contact the **Tax Credit Helpline** on **0845 300 3900** or go to **www.hmrc.gov.uk**

Note: you may be entitled to salary sacrifice childcare vouchers paid by your employer but this may have an effect on present tax credit claims and future entitlements to pensions and benefits – take advice or visit www.hmrc.gov.uk

If you stop work or your hours fall below 16 you may be still get WTC for a further 4 weeks.

