

If you have any questions about your Housing Benefit or Council Tax Benefit phone us on: **01322 343705**

We welcome calls via Talktype.

Write to us at:

**Benefit Section
Dartford Borough Council
Civic Centre
Home Gardens
Dartford
Kent
DA1 1DR**

E-mail us at benefits@dartford.gov.uk

Visit our main Dartford office at the following times:

Monday to Thursday: 8.45am - 5.15pm

Friday: 8.45am - 4.45pm

What if I want to comment on your service?

Please get in touch with us. We would like to know what you think. Information on how we deal with comments about our services is available on our website www.dartford.gov.uk

Alternatively, a leaflet entitled '**How to complain to Dartford Borough Council**' is available from our offices. This leaflet includes an easy to use complaint form.

Housing Benefit and Council Tax Benefit A guide for self-employed people



www.dartford.gov.uk/benefits

DARTFORD
BOROUGH COUNCIL

Equal Opportunities Statement

Dartford Borough Council recognises that there are groups in society who are discriminated against and therefore aims to make sure that all the people it serves have equal access to all facilities and services.

Leaflets available:

- A Guide for Working Age People (Leaflet 1)
- A Guide for Pensioners (Leaflet 2)
- Can my claim be backdated? (Leaflet 3)
- Changes you need to tell us about (Leaflet 4)
- A Guide for the Self-Employed (Leaflet 5)
- Extra help towards your rent & council tax (Leaflet 6)
- What do I do if I disagree with your decision? (Leaflet 7)
- What happens when I have been paid too much? (Leaflet 8)
- A guide for landlords (Leaflet 9)

This leaflet can be made available in large print, please phone: 01322 343705

This leaflet can be explained in other languages please phone: 01322 343705

Please note that whilst every effort has been made to ensure that the details given in this leaflet are correct, the information should not be treated as an authoritative statement of benefit regulations.

Can I apply for Housing Benefit and/or Council Tax Benefit if I am self-employed?

Yes, if you (and your partner's, if you have one) total savings are under £16,000.

Savings below £6,000 are ignored. Savings above £6,000 will reduce the amount of benefit you will get. Please note that if you have a partner both your savings will be added together and the same £6,000 rules applied.

How will you work out whether I am entitled to benefit?

We decide whether or not you are entitled to Housing Benefit and/or Council Tax Benefit based on you and your partner's income, savings and personal circumstances.

Complete a Housing Benefit and Council Tax Benefit application form and send us your latest audited business accounts or the accounts you provide for HM Revenue & Customs - we will need to see originals as proof of your self-employed earnings.

What do I do if I do not have audited accounts?

If you do not have audited accounts or they are not up to date, fill in the enclosed self-employed earnings form in the centre of this leaflet and send it to us. We will work out your weekly earnings (after tax and National Insurance) from your business and add this to any other income you and your partner receive.

What if I have not been trading for a full year?

If you have not been self-employed for a full year complete the enclosed self-employed earnings certificate. This asks you for the income received, expenses incurred and details of the trading period.

What if my trading position has changed since the accounts were audited?

We will use your latest accounts as these usually provide an accurate picture of your trading position. However, if your business activity has changed significantly since these were audited, it may be possible to work out your benefit using more recent figures if you can provide sufficient evidence to support them. Please contact us to discuss the evidence we would require.

You must still send us an original set of your accounts with your completed Housing Benefit and Council Tax Benefit application.

How will you work out my earnings?

To work out your weekly earnings for benefit, we first need to work out your business profit before tax. We will take away any amounts you have had to spend to run your business (we do not take away any personal or household expenses or savings).

We then work out your weekly income based on this and take away tax, National Insurance and 50% of any private pension contributions you make, to give us the amount we need to work out your benefit.

Please note that we are unable to accept your Tax Return as proof of your self-employed accounts.

What about my savings and personal expenses?

When we work out the profit of your business, we will add back in any savings you take from the business or any household or personal expenses you pay from the business. We work out your weekly earnings for benefit purposes using your share of the profit of the business.

Business Partnerships

If you are employed in a partnership your net weekly earnings (after tax and National Insurance) will be based on your share of the business profit.

Self-employed childminders

If you are a self-employed childminder we will use one third of your gross earnings to work out your benefit entitlement. No expenses are taken into consideration.

What can I do if I disagree with your decision on application for Housing and/or Council Tax Benefit?

If you disagree with our decision, you can ask us to look at it again. Our letters tell you what your rights are.

For more information see our leaflet

What do I do if I disagree with your decision? (leaflet 7).

Where can I get help?

You can always phone us for help and advice. For details visit our website www.dartford.gov.uk or see the back of this leaflet.

You could also contact or visit the following:

Dartford Citizens Advice Bureau
Trinity Resource Centre
High Street
Dartford
Kent
DA1 1DE

Telephone: 01322 224686
Fax: 01322 220448
Website: www.citizensadvice.org.uk

Telephone Advice:

Tues, Wed & Thurs 10am-1pm

Open Door (no appointments necessary):

Monday 10am-1pm

Wednesday 10am-1pm

Thursday 10am-1pm

Home visits are available by appointment for clients who are housebound and can be arranged by telephoning 01322 224686.

Free independent advice and information on a range of issues including legal rights, housing rights, welfare benefits and debt counselling.

DARTFORD BOROUGH COUNCIL

SELF EMPLOYED EARNINGS

Please answer all the questions below. If a question does not apply, please write 'not applicable'.

I **know** that I will be required to provide evidence of my figures if requested.

I **know** that I must let the council know about any change in self-employed earnings

I **declare** that the information I have given on this form is correct and complete.

Signature of Self-Employed Person

Date

2 – ABOUT YOUR BUSINESS

Your Full name

Your Home address

Your Business address

The nature of your Business

When did your business start trading?

3 ABOUT THE BUSINESS INCOME

On average, how many hours do you work each week?

	From	To	Average number of hours worked per week
If your business is seasonal, please confirm the periods that you have worked and the average number of hours worked each week			

Is the business a partnership? Yes No

Who is the partnership with?

What percentage of the partnership do you have?

Is your husband or wife an employee of the business? Yes No

What are his/her weekly earnings?

Do you take Drawings from the business? Yes No

How much do you take? Weekly/monthly

Are any other people employees of the business? Yes No

Do you contribute to a pension scheme? Yes No

How much do you pay each week?

If you do contribute to a pension, please provide proof of your policy.

4. Your Business Bank Details

Do you have a separate bank account or accounts for business use only?

Yes

No

Which bank is the account held at?

You must provide your business bank statements for the period that you have shown income and expenditure detail for below.

5. Your Business Income and Expenditure

You may be required to provide proof of any of the expense items listed. If so, the Council will write to you.

What period does your income and Expenditure relate to?

From

To

Business Income

Gross income

New Deal/Business Startup Payments

Tips, Gratuities,

Other income (please specify

The expenditure you list below is only for business use.

Purchase of goods for resale/stock	<input type="text"/>
Wages to employees other than spouse/ partner	<input type="text"/>
Wages for your spouse/ partner	<input type="text"/>
Drawings	<input type="text"/>
Accountancy/legal fees	<input type="text"/>
Advertising costs	<input type="text"/>
Bank charges	<input type="text"/>
Business rates	<input type="text"/>
Carriage and delivery charges for goods	<input type="text"/>
Fuel for heat, light, hot water and power	<input type="text"/>
Hire, rental and leasing charges	<input type="text"/>
Interest payments on a business loan	<input type="text"/>
Insurance premiums for liabilities/assts	<input type="text"/>
Postage charges	<input type="text"/>
Replacement/repair cost of worn out assets - less amount received on insurance	<input type="text"/>
Rent for business premises	<input type="text"/>
Stationery	<input type="text"/>
Telephone and fax charges	<input type="text"/>
Internet charges	<input type="text"/>
Transport costs: Fuel	<input type="text"/>
Road tax/Insurance	<input type="text"/>
Servicing	<input type="text"/>
Other expenses (please specify) Continue on a separate sheet if necessary.	<input type="text"/>

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