

# Housing Benefit and Council Tax Benefit for the Self-employed

## Can I get Housing Benefit and Council Tax Benefit if I am self-employed?

Yes, anyone with a low income may be able to get help subject to the conditions of entitlement being met.

The amount we can pay depends on your income, including self-employed earnings, savings, and your personal circumstances.

## What extra information will I need to provide?

If you have been working as a self-employed person for twelve complete calendar months or more, please provide details of your income and expenses for your last financial year.

If you have been working as a self-employed person for less than one financial year, please provide details of your income and expenses for as many complete calendar months as you can.

If you have been working as a self-employed person for less than one month please provide details of your estimated income and expenses for the first three months of trading. This process of providing estimated income and expenses will be repeated until a year is reached.

The calculation of Housing Benefit and Council Tax Benefit can be complex and we might need to ask you to provide extra information to allow us to calculate your claim correctly. If we do need to ask you for more information it will take us longer to award you benefit.

## How will you calculate my Income?

As you are self employed we need extra information from you to work out your weekly earnings (after Tax) from your business and add this to any other income you and your family receive.

To work out your earnings for benefit purposes, we need to work out your profit before taxation. We will then take away any allowable amounts you have had to spend to run your business.

We will base your earnings over a specified trading period. This will reflect the flow of cash into and out of the business.

We do not take away any personal or household expenses or savings. We also do not take away the cost of starting up or expanding your business.

## Can you use my most recent tax assessment as proof of income?

No, Housing Benefit and Council Tax Benefit rules are different from tax rules so we cannot use your tax assessment. Similarly we cannot base your income on the amount used in the Working Tax Credit assessment.



Personal Pension Contributions  £  per

Please provide proof of the scheme to which you belong and of the payments made.

Statement of Account

If you are not able to submit fully audited accounts please continue

This statement is for the period of trading

/  /  to  /  /

Sales, takings and income  £  Tips and Commission  £

Other income (please specify)  £  Business Start Up Allowance  £

Gross Profit  £

National Insurance Contributions

Do you hold an exemption certificate? Yes  No  (Please provide exemption certificate)

## Breakdown of Expenses

Type of Expense	Actual Expense	Estimated Expense (only use if you have just started Self Employed work)	% for personal use
Purchase of stock and supplies	<input type="text"/>	<input type="text"/>	<input type="text"/>
Purchase of goods and materials	<input type="text"/>	<input type="text"/>	<input type="text"/>
Vehicle Insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
Vehicle Tax	<input type="text"/>	<input type="text"/>	<input type="text"/>
Vehicle Servicing and Maintenance	<input type="text"/>	<input type="text"/>	<input type="text"/>
Vehicle Fuel	<input type="text"/>	<input type="text"/>	<input type="text"/>
Additional travel costs e.g. train fare	<input type="text"/>	<input type="text"/>	<input type="text"/>
Replacement costs of tools and Equipment	<input type="text"/>	<input type="text"/>	<input type="text"/>
Staff Wages	<input type="text"/>	<input type="text"/>	<input type="text"/>
Partners Wages	<input type="text"/>	<input type="text"/>	<input type="text"/>
Wages paid to self	<input type="text"/>	<input type="text"/>	<input type="text"/>
Stock Insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
Public Liability Insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
Property Insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>

Accountancy			
Rent for Business premises			
Mortgage payments on business premises			
Repairs, maintenance and cleaning of business premises			
Business Rates			
Water, lighting and heating for business premises			
Business Loan			
Please state reason for loan			
Interest payments			
Capital repayments (Please enclose loan agreement)			
Bank charges on business accounts			
Telephone			
Mobile			
Landline			
Broadband			
Stationary, printing and postage			
Advertising			
Use of home as office			
Hire and Leasing charges			
Subscriptions to professional bodies and trade organisations			
VAT paid in excess of VAT received			
Proven Bad Debts			
Expenses incurred in the recovery of any debt			
Other (please specify)			

## Declaration

I understand that my benefit will be assessed based on my latest accounts (or statement of accounts) and will be reassessed when the appropriate years accounts are available.

I declare that to the best of my knowledge all the information given in this application is correct. I have no other income as a self-employed person other than that declared. I authorise Isle of Wight Council to make any enquiries they so wish to verify the information I have given, including direct enquiries to HM Inspector of Taxes. I undertake to inform the Council's Benefit Section of any changes in my circumstances which may alter my entitlement to Housing/Council Tax Benefit.

Signed

Dated