# 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.

Please read and carefully complete all parts of the form   About you Image: Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan= 200   Name Image: Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan= 200   Address Image: Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan= 200	Your daytime phone number	Code Number
Pos	Benefit claim reference number tcode	
About your business		
What is the name of your business?	Do you have audited accounts to provide?	Yes No
What is the nature of your business?   Please provide a brief description below of your normal daily work. Please include things like time spent using the telephone, car and working from home etc.	Please now read and sign If you do not have audi If your business is a new prepared, or you do not	opy of your latest profit and loss accounts. In the declaration overleaf. Ited accounts to provide business and you do not have a set of accounts need to use an accountant, please complete the in the following page after you have read and
What date did your business commence? Average hours worked per week		

Start date of your current financial year Is your business a partnership?

Yes No

What is your business partner(s) name?

If yes, what percentage of the total profit/loss is yours?

Personal Pension Contributions

per

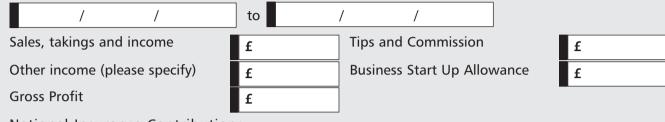
Please provide proof of the scheme to which you belong and of the payments made.

Statement of Account

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

£

This statement is for the period of trading



National Insurance Contributions

Do you hold an exemption certificate? Yes No 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			
Purchase of goods and materials			
Vehicle Insurance			
Vehicle Tax			
Vehicle Servicing and Maintenance			
Vehicle Fuel			
Additional travel costs e.g. train fare			
Replacement costs of tools and Equipment			
Staff Wages			
Partners Wages			
Wages paid to self			
Stock Insurance			
Public Liability Insurance			
Property Insurance			

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.

