



Housing/Council Tax Benefit : Guidance Notes

Customer Copy

For your own record, please keep a note of the date you send in your application

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Before you send in your form please ensure that you:

- fill in your name and address
- answer **all** the questions
- supply proof of all income and savings / capital (original documents)
- read and sign the declaration

A You and your partner

- We need to know your partner's details, if you have one, as benefit is worked out on your joint income.
- We can't pay you benefit without your National Insurance Number (and your partner's)
- We will give you a 25% discount on your council tax if you are the only adult over 18 years living in the house
- We can't pay you benefit until you move into your home
- Most students can't apply for benefit, but you can if you have dependant children, are disabled, or under 21 years and not in higher education, or over pension age
- If you are a student we have to take a Student Loan/bursary into account even if you haven't applied for one.
- Once you have been in hospital for several weeks you must tell us
- Special rules apply if you leave home for more than a few weeks – you should tell us before you leave
- Special rules apply if you have come to live in this country from abroad

B. Your Earnings

- You must tell us about all your jobs if you have more than one
- You must send us recent wage slips (not copies), the last 5 weekly, 3 fortnightly, or 2 monthly
- If you are self-employed, you must provide proof of all income, business expenses and bank statements

C. Pensions

- If you are over 55 years and **could** claim a private pension you must tell us
- You need to tell us about any war pensions, but we don't count war disablement or war widow/ers pensions as your income
- If your war pension included an amount for attendance or mobility allowance please note that on the form.

D. Benefits / Allowances/Universal Credit

- If you have only started getting any of the above, please tell us the start date
- Although we don't count disability living allowance, mobility, personal independence payments or attendance allowance we need to know about them, as you will be due more benefit

E. Other Income

- You must tell us about any other income not detailed in the other sections.

F. Savings, Investments and Capital

- In most circumstances we can't pay you benefit if you and your partner's savings total more than £16,000 (except if you are paid Guaranteed Pension Credit)
- We need to see Bank / Building Society statements (or pass books) showing at least 2 full months transactions for all accounts you have
- We value any shares you have at the price quoted on the Stock Exchange, but deduct 10% from that value
- If you own the house you live in, we don't count its value

G. Money you pay out

- In general we can only take account of your childcare costs if the children are under 16 years and they attend registered childcare.
- We can only take account of a private pension scheme if you (or your partner) work for more than 16 hours per week.

H. Dependent Children

- We can only take account of your children if they actually live with you.
- If you have more than 4 children living with you, please attach their details to the form.

Other people who normally live with you

- If anyone over 18 years' lives with you, we might have to pay you less benefit; the amount of the reduction will depend on their circumstances.
- If you don't send proof of someone's income, we have to take the highest level of deduction and you may have to pay full rent.
- We will not reduce your benefit if they are: full time students; skill seekers; getting pension credit; are in prison or normally live elsewhere.
- We will not reduce your benefit if you or your partner are registered blind or receive the care part of disability living allowance, personal independence payment or attendance allowance.

J. Backdated Benefit

- If you are due benefit, it usually starts from the Monday after we get your form.
- Tell us if you think we should start your benefit earlier.
- The law doesn't let us backdate your benefit for more than 6 months (working age) or 3 months (pension age), or if you don't have a good reason for not applying earlier.

K. Declaration

- It is very important that you answer all questions and check the form carefully.
- If you don't send us proof of all income and capital we can't pay you benefit. **You will have to pay full rent / council tax.**

L. Private Tenants

If you rent your home from a Private Landlord or Housing Association you must complete the Tenancy Details form and provide your current lease or tenancy agreement.

Payment of Housing Benefit

- If you rent from a Housing Association you can have your Housing Benefit paid to you or your landlord.
- If you wish Benefit to be paid direct to your landlord they must sign the Landlord's Declaration.
- If you get Local Housing Allowance, it can only be paid to your landlord in certain circumstances (see below).
- Benefit can only be paid direct into a bank account by BACS, please give the bank details.

Payment of Local Housing Allowance

- If you are entitled to Local Housing Allowance this is normally paid direct to you.
- You can apply to have your Local Housing Allowance to be paid direct to your landlord if you have difficulty in managing your financial affairs or are more than 8 weeks in arrears with your rent, or if the landlord charges an affordable rent (ie around the LHA rate) and a direct payment would secure or keep your tenancy.
- If you wish to apply for direct payment to your landlord, please ask us for an application form to complete or contact us for more details.

What Happens Next?

- We will check your form carefully and calculate the amount of benefit due if you have answered all the questions and supplied proof of your household's income and capital.
- We will write to you within 14 days and tell you about your benefit. (Please contact us if you don't hear from us within 14 days.)
- We will tell you how much you will get, when it will start and how long it will last for.
- Housing benefit due will be paid direct to your rent account if you are a council tenant, or will be paid by bank credit transfer to you or your landlord if you are a private tenant.
- Council Tax reduction will be paid direct to your council tax account and we will send you a new bill.
- You must check your award letter and tell us if you think it is wrong.
- Please write to us within 1 month of the letter if you want us to review your benefit.

Changes in your Circumstances

- We will review your claim from time to time. **Your benefit will stop if you don't return the form we send.**
- If the circumstances of your claim change at any time, you **must** write and tell us right away.
- You will have to pay back benefit if you don't tell us about changes on time.

For more information contact Customer Services - telephone 01786 233210

General Council Enquiries 0845 277 7000