

# **Applying for Housing Benefit and Council Tax Reduction**

## **Customer Care**

*The Revenues and Benefits Department is committed to providing you with an efficient and effective benefit service.*

*We will deal with your Housing Benefit and Council Tax Reduction claims and questions quickly and politely.*

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## What is Housing Benefit and Council Tax Reduction?

Housing Benefit is a government scheme that local authorities run to help people on low incomes pay their rent.

Council Tax Reduction is a Local Authority run scheme that helps people on a low income pay something towards their Council Tax charge.

## Who can claim Housing Benefit and Council Tax Reduction?

You can claim if you

- are on a low income
- are responsible for paying rent (for Housing Benefit only)
- have a savings less than £16,000 for Housing Benefit only (this rule is different for people over 60) or have savings less than £6000 for Council Tax Reduction.
- have to pay Council Tax on your home (for Council Tax Reduction only)

## How are Housing Benefit and Council Tax Reduction worked out?

To calculate Housing Benefit and Council Tax Reduction the following are considered:

- The money coming into your household
- Your savings and investments
- Your circumstances
- How many rooms are needed for the number of people living in the property
- The amount of rent you are charged (for Housing Benefit only)
- The amount of Council Tax you are charged (for Council Tax Reduction only)
- Whether you are pension age or working age

## How many rooms am I allowed?

Housing Benefit is payable by size criteria. This means that the size of your household dictates the level of housing benefit due and this is for people renting from:

- Social Sector Housing ( These are people renting from South Essex Homes and Housing Associations and do not rent their property through a shared ownership scheme)
- Private Landlords

## What is the Size Criteria?

The size criteria is as follows:

- 1 bedroom for each adult or adult couple plus
- 1 bedroom for every 2 children under the age of 10 regardless of gender
- 1 bedroom for every 2 children under the age of 16 if they are the same gender
- 1 bedroom for any other child
- 1 bedroom for a non resident carer if providing care for the tenant or their partner

**Note 1:** An extra bedroom will be allowed for children who are unable to share because of severe disabilities. Proof may be required to back up the claim

**Note 2:** One extra bedroom will be allowed for foster carers for one foster child. If you are between foster children the additional bedroom allowance will last up to 52 weeks from the date of last foster placement. If you are newly approved foster carer and have not had a child placed with you the 52 weeks will start from date of approval.

**Note 3:** If a member of the family is actively serving away from the home as part of the armed forces the claimant will have their bedroom rights protected.

## **What happens if I have too many rooms for my household size?**

It depends on whether you rent from a private landlord or from social sector housing (Housing Associations or South Essex Homes)

### **Social Sector Housing**

If you are living in a property that has too many rooms AND you are of working age a reduction will be placed on your claim and you will need to make up the difference. The eligible rent used in the calculation of your entitlement will be reduced by

- 14% if you under occupy by one bedroom
- 25% if you under occupy by two or more bedrooms

### **Private landlords**

If you move into private rented accommodation your housing benefit will be paid under the Local Housing Allowance scheme. Local Housing Allowance is paid in the form of rates. There are different rates for different sized properties. The rates are maintained by the Valuation Office Agency and cover Southend, Castle Point and Rochford. The rates are updated annually.

You will only receive the rate that is applicable for your household size. If you choose to live in a property larger than you need you will have to make up the difference yourself.

The rates for 2016/2017 are as follows:

Property Description	Weekly	Four Weekly	Monthly
Shared accommodation – this is for single people under 35 or a couple who live in accommodation that share facilities *	£66.78	£267.12	£290.18
1 Bedroom	£116.52	£466.08	£506.31
2 Bedroom	£151.50	£606	£658.30
3 Bedroom	£186.47	£745.88	£810.26
4 Bedroom	£240	£960	£1,042.86

## How do I claim these benefits?

If you wish to make a claim for Housing Benefit and/or Council Tax Reduction you will need to complete our online application form. In order to do so you will need to register for MySouthend. Visit our MySouthend page on the website for further information.

The application form covers both Council Tax Reduction and Housing Benefit, so if you want to claim both benefits you only need to complete one form.

- If you are of working age and you make a claim for Income Support, Jobseekers Allowance or Employment and Support Allowance you can also claim Housing Benefit at the same time using the Customer Management System (CMS) managed by the Job Centre.
- If you are over 60 and you make a claim for Pension Credit you can also claim Housing Benefit at the same time via the Pension Service.

Note: If you claim through either method above but don't pay rent you will have to claim Council Tax Reduction with our online application.

If you apply via the CMS or the Pension Service you will not normally have to complete a separate Council application as well. We may however have to contact you to gather further information.

## **What supporting evidence will I need to provide?**

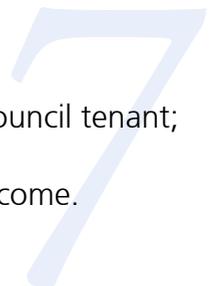
It is important that you provide all necessary documents to prove your income, identity and National Insurance number and proof of your partners National Insurance Number if applicable. We will also need to see proof of income for any other adults you have in your property excluding boarders, sub tenants or joint tenants.

The application form will specify what evidence you need to provide. You will also receive a link to the Evidence upload form. You will be able to upload scanned copies of your evidence or high quality photos through this link.

Please note we reserve the right to request to see originals if the copies supplied are not of a satisfactory standard

The evidence you need to support a claim for benefit is shown below

- Identity;
- Income and earnings;
- Capital;
- Rent if you are renting privately unless you are a council tenant;
- National Insurance number;
- Details of who lives in your household and their income.



If you are already receiving State Pension Credit, the Pension Service will send us details of your income and savings.

If you cannot use the evidence upload form you are able to bring the evidence in to the scanning counter within the Self Serve suite, alternatively you can post them.

You can send the evidence in the post or bring it into the Customer Service Centre, Civic Centre, Victoria Avenue.

If you do not have all the evidence we ask for, submit the form anyway. If you delay returning your application form, you may lose benefit. You must provide any missing evidence within 1 calendar month.

## **What happens next?**

When your claim has been assessed we will send you a letter telling you:

- How much benefit you are entitled to;
- When your benefit will start; and
- The details that have been used to work out your benefit.

If you are not entitled to Council Tax Reduction you may be able to get Second Adult Rebate (if you are state pension age or over).

Second Adult Rebate is for help with your Council Tax if you are state pension age or over and if you share your home with one or more adults who:

- Are over 18;
- Do not pay rent
- Do not pay Council Tax; and
- Are on a low income

You can qualify for Second Adult Rebate regardless of your income, savings and investment.

If you think you may qualify for Second Adult Rebate contact the Revenues and Benefits Department by calling 01702 215001 and speak to an advisor.

## **When will my benefit start?**

There are four rules that decide when your claim will start:

- the rule for new tenants and people who have become liable for the first time
- the rule for people who have claimed Income Support, income-based Jobseeker's Allowance or Income Related Employment and Support Allowance.
- the rule for people who have claimed before at the same address
- the 'General rule' this is for people who do not fall into the above categories.

## **Rule for new tenants**

People who rent for the first time – either because they have just moved to a new property or have succeeded a tenancy from a relative – can sometimes be awarded Housing Benefit from the first day of their new tenancy. To get Housing Benefit/Council Tax Reduction from the first day of your tenancy you must make your claim within the same week as your tenancy started.

## Rule for the following Department for Work and Pensions (DWP) benefits:-

People, who are not already getting Housing Benefit and/or Council Tax Reduction but make a benefit claim for:

- Income Support (IS)
- Income Based Jobseekers Allowance (JSA IB)
- Income Related Employment and Support Allowance (ESA IR)

can sometimes be awarded Housing Benefit and/or Council Tax Reduction from the first Monday after the date their IS, JSA (IB) or ESA (IR) claim starts.

For this rule to apply, you must make your claim for Housing Benefit and/or Council Tax Reduction within four weeks of claiming the benefit.

## Rules for previous claimants

If you have previously claimed and make a further claim at the same address **after a break of 28 days** or more, any new entitlement will start from the Monday after you reapplied. This is called a 'break in your claim'.

If you have made another claim again **within 28 days** of your last claim ending it may be possible to treat your claim as continuous. This means your new claim will start immediately after your previous claim ended.

## General rule

For all other situations the start date will be the first Monday after you make your claim.

## How can Housing Benefit be paid?

If you are a council tenant your Housing Benefit is automatically credited to your rent account.

If you are a Housing Association tenant and entitled to Housing Benefit your rent can be paid in one of the following ways.

- Straight into your bank or building society account.
- Direct to the landlord

If you are a private tenant renting from a private landlord your Housing Benefit is paid direct into your bank account. It is your responsibility to pass the rent onto your landlord when your rent is due. If you feel that you can not manage handling your rent we can consider paying direct to your landlord, however, we will need you to complete a Direct Payment to your Landlord form and we will also need to see sufficient proof to back up your claim.

## How can Council Tax Reduction be paid?

If you are entitled to Council Tax Reduction we will use it to reduce the amount of Council Tax you will have to pay.

## Can my benefit be backdated?

In certain circumstances we can backdate Housing Benefit. We will only backdate your benefit if we think you had a good reason for not making your claim sooner. We will consider each claim individually.

If you want us to backdate your claim, please write to us or use the extra information box on the application form giving the reasons why you did not claim earlier.

We do have limits on how much we can backdate. Please contact us for further information on 01702 215001.

## Changes in circumstance

You must tell the Revenues and Benefits Department of all the changes in your circumstance as soon as the change happens.

You can tell us if your circumstances change by using our online form, in order to do so you will need to register for MySouthend. Visit our MySouthend page on the website for further information.

If you do not tell us about a change within one month of it happening your benefit will be affected. You may either lose benefit you would have been entitled to, or have to pay back benefit you were not entitled to. Deliberately failing to tell us of a change is a criminal offence and you could be prosecuted.

You must provide proof of your change in circumstances. This can be original or scanned documents. The change of circumstances form will specify what evidence you need to provide. You will also receive a link to the Evidence upload form. You will be able to upload scanned copies of your evidence or high quality photos through this link.

Please note we reserve the right to request to see originals if the copies supplied are not of a satisfactory standard

The following list gives examples of the type of changes that may happen. This is not a complete list of changes that you should tell us about.

- Any of your children leave school, home or stop getting child benefit.
- The number in your household increases or decreases. For example anyone moves into or out of your home (including

lodgers and subtenants) or a new child is born.

- Your income or the income of anyone living with you changes
- Your capital/savings and investment increase
- You, or anyone living with you, become a student, go on a youth training scheme, go into hospital or a nursing home, go into prison or get/change/leave a job
- Your rent changes
- You move home
- You or your partner are going to be away from your home for more than a month
- You receive any decision from the Home Office

## **What happens if I think your decision is wrong?**

If you think the benefit start date or the details we have used to assess your claim is wrong you can write to us for further information of how your benefit was calculated.

If you still disagree with our decision, you have one calendar month to write to us asking us to look at your claim again. We will write to you to tell you the result.

For more detailed information on the appeals procedure please see the 'Reviewing Housing Benefit and Council Tax Reduction decision' leaflet.

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## **Comments, compliments and complaints**

The Revenues and Benefits department is keen to receive as much feedback as possible on the service that it provides.

Any feedback that is given will be used to improve our service further.

If you would like to give feedback either telephone the office, visit the Customer Contact Centre, visit the Council's website or write to the Revenues and Benefits department.

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