



Glasgow City Council

Housing Benefit and Council Tax Reduction Application Information

Section 1

Personal Details

To help us process your application and allow us to contact you if we need more information, we have asked you to provide your and your partner's name, address and contact details. We may share your contact details with other departments or agencies to prevent and detect fraud.

It is very important that you give us an accurate address. If you live in a flat, make sure that you give us your flat number and the floor you live on.

A partner is defined as someone you are married to/in a civil partnership with or someone you are living with as if you are married.

Second Adult Rebate

You may be able to get a Council Tax Reduction if you share your home with one or more adults. This is separate to any reduction for yourself. Second Adult Rebate is meant to help you with council tax if you share your home with someone who is on a low income.

Nationality

We need to know what country you come from as not all nationalities automatically qualify for benefits.

Previous applications and addresses

If you have claimed Housing Benefit and/or Council Tax Benefit/Reduction at a previous address, it is important that we confirm those details with your previous council. We also need to know if you had previously owned property and sold it and if you still have some of the proceeds from that sale left over.

'Severely mentally impaired'

By 'severely mentally impaired' we mean if you or your partner have a severe learning disability, mental illness or form of dementia.

If you have children that live with you

By 'child' we mean anyone who is under 16 or an unmarried person between 16 and 18 who is in full-time, non-advanced education.

If you have more than three children please use the 'Extra information' page on the application form to provide details.

Remember to let us know if you have any childcare costs, such as fees for childminders.

Other people who live in your house

We need to know about other people who live in your house as it may affect the amount of Housing Benefit and/or Council Tax Reduction that you receive. Whether we take any amounts from your Housing Benefit and/or Council Tax Reduction will depend on whether the

other people are receiving benefit or are employed, and if they are employed, how much they earn.

We will ask you to provide evidence of the other people's earnings, such as wage slips. If you are not able or unwilling to do this, we may take a higher amount from your benefit. If you have more than three other people living in your house, please use the 'Extra information' page of the claim form to provide details.

Sub tenants, boarders and lodgers

This part of the form should not include anyone related to you.

A sub tenant is someone who pays to live in your home and who you do not provide meals for them.

A boarder or lodger is someone who pays to live with you, who you provide meals for.

Section 2

Health and Benefits

If you or a member of your family is in hospital for up to 52 weeks, your Housing Benefit or Council Tax Reduction will not change.

After 52 weeks, Housing Benefit and/or Council Tax Reduction will not be payable for the person in hospital. If you are a member of a couple, the member still living in the home can make their own application.

You can qualify for the Carer Premium, which is an extra amount of money taken off your income when working out Income Support, income-based Jobseeker's Allowance, Housing Benefit and Council Tax Reduction, as long as you are either receiving Carer's Allowance or entitled to it.

To allow us to work out your correct entitlement, we need to know about the benefits you receive. We also need to know about benefits you have claimed but on which you are waiting for a decision.

For details of how to apply for benefits from the Department of Work and Pension, visit www.direct.gov.uk

Section 3

Earnings

The amount of wages you or your partner earn, will have a direct effect on your rate of Housing Benefit and/or Council Tax Reduction. We will work out the amount you or your partner earn and then work out an average wage. We will take that average wage into account when we work out your Housing Benefit and Council Tax Reduction.

As well as your regular wage, we class the following as earnings.

- > **Bonuses or commission**
- > **Holiday pay (except any which is paid more than four weeks after you leave your employment)**
- > **Compensation payments (payments made when your employment is ended)**
- > **Retainers (fees paid in advance for services that might be provided at a later date)**
- > **Some expenses that you have to pay as a result of your work (for example, childcare costs)**

- > **Certain employment rights payments (for example, sick pay, maternity pay and adoption pay)**
- > **Certain non-cash vouchers (for example, childcare vouchers).**

Deductions from earnings

We need to know what your earnings are before we make any deductions. The only deductions from your earnings that we take into account when working out your Housing Benefit and/or Council Tax Reduction are as follows.

- > **Income tax**
- > **National Insurance contributions**
- > **Half of any contributions you make to an occupational or personal pension scheme (any amounts your employer pays to a pension scheme by your employer do not count).**

Other deductions (such as membership to a trade union, holiday club or sports club, payments to a credit union and so on), are treated as voluntary and so we are not allowed to consider them as part of our assessment.

Proof of earnings

To help us process your application and work out an average wage you must give us details of your last wages. Depending on how your wage is paid, we will accept the following.

- > **Your last two wage slips, if you are paid every month**
- > **Your last five wage slips, if you are paid every week**
- > **Your last three wage slips, if you are paid every two weeks**

If you do not have the number of wage slips we need, your employer can fill in the certificate of earned income. The certificate of earned income can be found at the back of the application form.

Self Employed

To support your claim for Housing Benefit and/or Council Tax Reduction, we will ask you to give evidence of your business and earnings. This may include:

- > **bank or building society statements (for both business and personal accounts);**
- > **chequebooks;**
- > **your latest income tax assessment;**
- > **invoices and receipts; and**
- > **other appropriate records.**

From this evidence, we would expect to see:

- > **your income (before deductions) for the period;**
- > **your expenses for the period; and**
- > **full details of how your net income (income after deductions) has been worked out.**

Section 4

Other Income

This section of the form deals with other types of income you may receive that are not included in the benefits or earnings part of the form and may include:

- **Allowances from an absent partner (including direct payments for household items)**
- **Allowances from a partner in the forces, friends, other relatives and so on, who do not live in your household**
- **Allowances from an organisation**
- **Allowances from a local authority for a foster child**
- **Allowances from a local authority for an adopted child**
- **Benefits from unemployment or redundancy insurance (other than those you received as a lump sum)**
- **Benefits from private sickness schemes (other than those you received as a lump sum)**
- **Benefits from accident insurance (other than those you received as a lump sum)**
- **Benefits from hospital savings schemes (other than those you received as a lump sum)**
- **Benefits from permanent health insurance (other than those you received as a lump sum)**
- **Children's income from trusts**
- **Educational grants**
- **Friendly society benefits (other than those you received as a lump sum)**
- **Government training scheme allowances**
- **Income as a 'sleeping partner' (a partner in an organisation but who does not share any of the company's work)**
- **Income from odd jobs**
- **Income from property**
- **Income from sub-tenants**
- **Income from those people outside the household who are paying towards rents or mortgages**
- **Income received as a baby-sitter**
- **Income received as a mail-order agent**
- **Luncheon vouchers**
- **Maintenance**
- **Parental contributions to students**
- **Pension from an overseas government (paid in foreign currency)**
- **Royalties**
- **Student loans**
- **Trade-union sick or strike pay (other than that received as a lump sum).**

This list is not exhaustive

Section 5

Capital, savings and accounts

Under Housing Benefit and Council Tax Reduction rules we must make a decision on the amount of capital we consider as belonging to you and your family.

We need to see proof of your savings. You must supply your last two months' bank statements for each account and details of any shares, land or properties.

You will not be due Housing Benefit and/or Council Tax Reduction if you have more than £16,000.

You can still receive Housing Benefit and/or Council Tax Benefit if you have less than £16,000. However, depending on how much you have, we may make a deduction from your benefit. This deduction is called 'tariff income'.

How much tariff income do you take?

The amount of tariff income we take into account depends on your age and the amount of capital you have.

If you are aged under-60

If you and your partner (or both) are aged under 60, and together you have savings of less than £6,000, your entitlement will not be affected.

This means that if your capital is more than £6,000, but less than £16,000, we apply a tariff income of £1 for every £250 and part of £250 over £6,000.

If you are aged over 60

If you or your partner (or both) are aged 60 or over and together you have savings of less than £10,000, your entitlement will not be affected.

This means that if your capital is more than £10,000, but less than £16,000, we apply a tariff income of £1 for every £500 and part of £500 over £10,000.

Section 6

Where you live

For you to qualify for Housing Benefit and/or Council Tax Reduction you must be:

- > be responsible for the rent or council tax for the property; and**
- > living at the address for which you are applying for Housing Benefit and/or Council Tax Reduction.**

This is a list of the more common types of tenancy:

- > Short assured**
- > Assured**
- > Registered**
- > Housing association**
- > Shared ownership**

Definitions

Landlord: - A person who lets out their property to a tenant for a charge.

Agent: - A person who carries out day-to-day administration on behalf of the landlord.

Relative: - A person who is connected to you by blood, by marriage, through a civil partnership or through adoption.

Services

Types of services, your landlord could provide.

If the service you receive is not on this list, please give details on the application form including the amount which is included in your rent for that service.

- > **Council tax**
- > **Heating your accommodation**
- > **Fuel for cooking**
- > **Laundry**
- > **Window cleaning**
- > **Garden maintenance**
- > **General counselling and support**
- > **Hot water**

Section 7

How you want your Housing Benefit paid

We usually pay Local Housing Allowance to you, the person who makes the claim. You cannot decide to have your Local Housing Allowance paid to your landlord. However, we can pay Local Housing Allowance to the landlord if we decide you meet our safeguarding rules.

What we mean by safeguarding?

Someone who meets our safeguarding rules may have difficulty managing their money. We do not mean someone who does not want to pay his or her rent.

Making a request for safeguarding

To make a request for safeguarding, you must write to your local Council Tax and Housing Benefit Office.

You must also provide documents to prove why you cannot manage your money. You can get a form to help with this from your Council Tax and Housing Benefit Office or download a form from www.glasgow.gov.uk/ben

Who might meet the safeguarding rules?

There are many reasons why someone cannot manage their money. You may meet our safeguarding rules if you:

- > **have a serious debt problem;**
- > **have a recent sheriff court or county court judgement against you;**
- > **are an 'undischarged bankrupt' (that is, you have been made bankrupt and not yet been given permission to start doing business again);**
- > **are not able to open a bank account or building society account;**

Section 8

Sharing information with your landlord could help us deal with your claim more quickly and reduce the risk of you falling behind with your rent if your claim is delayed.

We may need to confirm information (for example, the start time of your tenancy) with your landlord before we can make a decision on your application, for example, the

start time of your tenancy. In these circumstances, we can contact your landlord without your permission.

Under the Data Protection Act 1998, we need your permission to discuss anything else. If you give us permission, we would be able to tell your landlord whether:

- > **you have applied for Housing Benefit;**
- > **we have made a decision on your application;**
- > **we have made a payment to you; or**
- > **we need more information to make a decision on your application and what that information may be.**

We will not give your landlord any information about:

- > **your personal circumstances; or**
- > **your financial circumstances.**

We would need separate permission from you before we can release this information.

Section 9

Extra Information

The 'Extra information' section of the application form is your opportunity to provide more detail to support your application for Housing Benefit and/or Council Tax Reduction.

You can also use this page if there was not enough space on the form to provide details (for example, if you have more than three children living with you and you need to provide information for each of them).

Section 10

Backdating

We can usually award benefit from the Monday after the day we receive your application. Sometimes we can pay Housing Benefit and/or Council Tax Reduction from an earlier date if you have a good reason for not applying earlier. If you want us to consider paying your Housing Benefit and/or Council Tax Reduction from an earlier date, tell us the date you would like your application considered from and the reasons for not applying earlier.

We will not backdate your entitlement unless you have a good reason for not applying earlier, and that good reason exists for all of the period.

We cannot backdate Housing Benefit and/or Council Tax Reduction for:

- > **any period of more than three months if you are of an age to be able to claim a pension; or**
- > **any period of more than six months if you are under pension age.**

Section 11

Your declaration

Please read through the declaration carefully before signing it, as this is an important part of the form. By signing it, you have agreed that all your current information is accurate and that you will notify us when these circumstances change.

If someone has filled in your application form on your behalf they should read your answers back to you before either of you sign and date the application form. The person who fills on the application form on your behalf should also sign it in the space provided.

Help and Advice

If you are not sure about any of the questions on the application form or the information in this pack, please do not hesitate to contact your nearest Council Tax and Housing Benefit Office, or telephone the helpline 0141 287 5050.

Your local Council Tax and Housing Benefit Office

Anniesland 841 Crow Road, G13 1YT

Easterhouse 7 Shandwick Street, G34 7PD

Govan 780 Govan Road, G51 2YL

Maryhill 1 Gairbraid Avenue, G20 8YA

Parkhead 125 Westmuir Street, G31 5EX

Shawbridge 24/34 Shawbridge Arcade, G43 1RT

Springburn 30 Charles Street, G21 2PN

City centre 45 John Street, G1 1JE

Homeless finance 100 Morrison Street, G5 8LN