What is Council Tax Reduction and Housing Benefit?

These are means tested benefits payable to people who are responsible for paying Rent and/or Council Tax based on the: -
- Amount of money you receive
- Amount of savings and investments you have
- Circumstances of people who live with you

Applying for Reduction or Benefit for the first time may seem complicated so we have tried to make it easier. You can: -

Telephone us on 0141 287 0055. We will go through a short series of questions with you.

We will be able to give you an estimation of benefit entitlement based on your circumstances.

We can then arrange an interview for you at your local Council Tax & Housing Benefit Centre (listed below) and advise you of the evidence that you should take along in support of your claim.

*Remember Council Tax Reduction and Housing Benefit are means tested so evidence may be required regarding your identity, income and capital. We will advise you about this when you contact us.

We anticipate that we will need approximately 30 minutes of your time, so contact us today to see what you can claim. Remember to give us your name, address and contact phone number.

Alternatively click this link to **claim online today**

Claiming online will give you an estimation of entitlement based on your answers before completing the full application.

*You may wish to read the Chief Executive's Direction in relation to eClaim, Housing Benefit and Council Tax Benefit (Electronic Communications) Order 2006 (PDF file)

Claiming online is safe, quick and secure

You can also drop in to see us at one of the local centres listed below to make a claim. No appointment is necessary.
Your Local Revenues & Benefit Centres:

<table>
<thead>
<tr>
<th>Anniesland</th>
<th>Maryhill</th>
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<tbody>
<tr>
<td>841 Crow Road</td>
<td>1 Gairbraid Avenue</td>
</tr>
<tr>
<td>Anniesland</td>
<td>Maryhill</td>
</tr>
<tr>
<td>G13 1YT</td>
<td>G20 8YA</td>
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<tr>
<th>Springburn</th>
<th>Parkhead</th>
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<tr>
<td>30 Charles Street</td>
<td>125 Westmuir Street</td>
</tr>
<tr>
<td>Springburn</td>
<td>Parkhead</td>
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<td>G21 2NP</td>
<td>G31 5EX</td>
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<tr>
<th>Govan</th>
<th>City Centre</th>
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<tr>
<td>780 Govan Road</td>
<td>45 John Street</td>
</tr>
<tr>
<td>Govan</td>
<td>Glasgow</td>
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<tr>
<td>G51 2YL</td>
<td>G1 1JE</td>
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</table>

Our offices are open Monday to Friday 9.00 to 4.30

Under certain circumstances you can ask for a Home Visit to help you complete your application form and collect the information we require.

What proof will I need?
The Council is committed to paying the right Reduction or Benefit, to the right person at the right time. We will only ask for evidence to support your claim that we believe is reasonable, for example proof of:

- Your identity and National Insurance number (and partner’s)
- Your rent
- Where you live
- Your income (and partner’s)
- Savings & Investments (you may still qualify even if you have savings)
- Occupational pension (and partner’s)
- The circumstances of other people who live with you

We only accept original documents.

How we work it out?
The amount of benefit you will receive depends on:

- How much rent and/or council tax you are due to pay
- Your (and your partner’s) weekly income
- Any savings and investments you (and your partner) have
- Your age and the age of any member of the family who lives with you
What if I don’t agree with the decision on my claim?

If you think that a decision about your benefit claim is wrong, you can ask us to look at the decision again. You must send us your appeal in writing within one month of the decision you disagree with.

You may have the right to an independent tribunal run by the Appeals Service.

How is it paid?

Housing Benefit is paid 4 weekly.

If you live in a property owned by a Housing Association then in most circumstances we will pay your Housing Benefit direct to your landlord.

If you are a private tenant in most circumstances we will pay your Housing Benefit direct to you. More information on this can be found under our Local Housing Allowance section.

Council Tax Reduction is paid directly to your Council Tax Account which means your Council Tax bill is reduced. When Council Tax Reduction is assessed you will be sent a revised Council Tax bill showing a reduction in the amount you have to pay.

Keeping your Reduction/Benefit right

You must tell us about changes in your circumstances.

Review of Claims

Following your payment of Reduction/Benefit, your claim will be subject to regular review. The assist you as much as possible in certain circumstances our Home Visiting Team may be able to help you complete the review form in your own home. Another way we can review your claim is by a telephone call from our Telephone Review Team. A member of the team will arrange to call you at a suitable time and date.

If we are unable to review your claim this may lead to the Council cancelling your benefit claim.

Second Adult Rebate

Second Adult Rebate is a form of Council Tax Reduction but the amount of benefit is based on the income of certain other adults who may live with you.

To apply click this link Housing and Council Tax Reduction Application Form.

LOCAL HOUSING ALLOWANCE (LHA)

Housing and Local Housing Allowance

People on low incomes can be entitled to receive Housing Benefit or Local Housing Allowance to help them pay their rent.

If you rent from a housing association or housing co-operative you may be eligible for Housing Benefit. If you rent from a private landlord you may be eligible for the Local Housing Allowance.

It is important, however, to remember that there is no automatic entitlement. Housing Benefit or Local Housing Allowance will only be paid to someone who has gone through the application process and satisfies the legal requirements for the payment of benefit.

The level of Housing Benefit or Local Housing Allowance awarded may also not pay the rent in full.

The entitlement to Housing Benefit depends on who is living in the property, the property type, their income, and any savings they may have.

The entitlement for Local Housing Allowance depends on who is living in the property, their income, and any savings they may have.

If you are expecting to rely on Housing Benefit to make a privately rented property affordable, you are strongly advised to get advice on your eligibility for benefit and the most up to date information on the level of the Local Housing Allowance, before committing to a particular property.
What is LHA?

Local Housing Allowance (LHA) is the method of working out the maximum Housing Benefit a private tenant could receive.

Local Housing Allowance was introduced on 7th April, 2008. A number of changes introduced on 1st April 2011 have now been applied to Local Housing Allowance. For further information on these changes, see our Local Housing Allowance changes leaflet.

Local Housing Allowance does not apply if:

- Your landlord is a housing association
- Your tenancy started before 1989
- You live in a caravan
- You live somewhere where you are provided with care, support, meals or supervision

**How much Local Housing Allowance will I get?**

The maximum amount of Housing Benefit you can receive will be set beforehand by the Rent Officer. It will not depend on the amount of rent you pay.

At the beginning of each month the Rent Officer will set the “Room Rates” for each property size within Glasgow. These rates are detailed in the table below and will be updated on a monthly basis.

To view the current LHA rates click this link

**From 1st April 2011 the maximum LHA rate payable for New Claims is for the 4 bedroom rate only.**

The Rent Officer has based his assessment on access to the following public services within a Broad Rental Market Area (BRMA):


The amount of LHA payable will be based on these “Room Rates”. Each claimant will be assessed to establish the number of rooms they require, depending on the number of people in the household, including the non-dependants.

To calculate the size criteria you need to count one bedroom for the following people:

Every adult couple (married or unmarried)
Any other adult aged 16 or over
Any two children under age 10
Any two children of the same sex aged under 16
Any other child (under 16)

Each person is counted only once, in the first group that they would come into.

To help you calculate your room entitlement click this link to Online Room Calculator

Single claimants aged under 25 years will be entitled to the standard rate for a room in shared accommodation. This will be based on properties where the tenant has a room of their own, but shares all or some of the facilities (for example, a living room kitchen or bathroom). This will be known as the Shared Accommodation Rate.

**Reviewing the Room Rates**

We will review your LHA rate every year on the anniversary of the day you claimed. Your maximum Housing Benefit will then be the LHA rate that applies for that month, so this may mean that your benefit changes.
Can I appeal if I disagree with the LHA rate?

No, it is not possible to appeal against the LHA rate. This is because the level is set for the whole BRMA and any change would affect people who are satisfied with the rate.

My rent is higher than Local Housing Allowance

The maximum benefit you will receive is the LHA rate for the size of your household, for the month you make your claim in. If your rent is more than this figure, you will need to make up this shortfall yourself.

How will I be paid?

Under LHA rules you will receive your Housing Benefit payment direct to your bank account, 4 weeks in arrears, except in certain circumstances.

What happens if I don’t have a bank account?

If you don’t have a bank account, we will pay your Housing Benefit by cheque in some circumstances although we prefer to pay into a bank account as it is safer and more efficient.

Scotcash Money Advice can give advice and information about how to open a bank account or alternatively a basic bank account can also be opened with Glasgow Credit Union.

What if I’m unable to manage my money?

We will only pay your benefit straight to your landlord if we think you will have difficulty managing your rent, or if we do not think that you will pay your rent, this is known as a safeguard.

We will make a decision on your safeguard request based on your individual circumstances and will ask you to provide us with reasons and evidence why we should pay your benefit direct to your landlord.

For further information click on this link Safeguarding

Click here to view Glasgow City Council’s Safeguard Policy (Final) May 2008 (PDF - 31k - 3 pages)

To apply for a Safeguard click on this link Safeguard form

Additional Room Allowance

The Welfare Reform Bill introduced a new Additional Room Allowance for claimants or their partners with disabilities or long term health conditions which prove the need for regular overnight care or assistance and that this is provided by a non-resident carer.

The Additional Room Allowance can be awarded up to the maximum 4 bedroom rate provided the criteria listed below are met.

The allowance will not apply to children within the household requiring care or assistance.

There may be more than one carer providing the care and where this is the case, each carer must be named on the application form.

Criteria

- In receipt of Attendance Allowance
- In receipt of Disability Living Allowance at the highest or middle rate
- A Carer provides ‘overnight’ care or assistance on a regular basis
- The Carer is provided with the use of a bedroom additional to others who reside
- That the place of care is not the Carers’ permanent residence

Where Attendance Allowance and Disability Living Allowance are not awarded, other evidence, documents, certificates and information can be provided.

To apply for the Additional Room Allowance you can download the Additional Room Allowance form. Alternatively, you can call us on 0141 287 5050. Phone lines are open Monday to Friday 8.30am to 5.00pm You can also visit one of our Council Tax and Housing Benefit Centres listed above.
MORE HELP WITH MONEY

Glasgow City Council and their partnership organisations can offer additional financial support to our citizens.

Additional help available from the Council Tax & Housing Benefits Service are detailed below.

**Backdated benefit**

Reduction/Benefit is normally awarded from the Monday following the date when you contact us. If you want your Reduction/Benefit awarded from an earlier date you must put this to us in writing. You need to tell us the date you want your benefit paid from and your reasons for not applying earlier (this is known as "good cause" see examples below).

Please note that simply saying you did not know you could apply is not a good reason.

We are only able to consider backdating benefits for up to three months for claimants who are of pensionable age, and up to six months for claimants who are of working age.

Examples of reasons which may be considered as "good cause" for not applying at the time of need include if you:-
- Did not understand that you could make a claim perhaps because of age, language difficulties, problems in understanding technical documents or some other reason.
- Were seriously ill or in hospital and had no one to make a claim on your behalf.
- Were unable to manage your affairs and did not have an Appointee to deal with your affairs for you.
- Have recently experienced a bereavement
- Have been given the wrong advice by a person or organisation familiar with Housing and Council Tax benefit.

We may ask to see documentary evidence of your reasons and details of your income and savings during this period.

**Discretionary Housing Payment**

What is Discretionary Housing Payment?

Discretionary Housing Payment can be made to top up your Housing and / or Council Tax Benefit award for up to six months. It is only available for claimants who are not entitled to full benefit.

Click this link to download a Discretionary Housing Payment Application Form

You will also need to complete an Expenditure Form giving details of the financial hardship you have after your housing and / or council tax benefit has been awarded.

Click this link to download an Expenditure Form

You will need to return both forms to us by post. We will need to see proof, for example, proof of other debts or the circumstances that give hardship.

Or you can request a form by calling us on 0141 287 5050 or from one our local centres, listed above.

Other organisations that can provide advice on employment and financial matters:-

Scotcash
www.scotcash.net

Wise Group
www.thewisegroup.co.uk

Citizens Advice Scotland (CAB)
www.cas.org.uk

Direct Gov
www.direct.gov.uk

Glasgow City Council does not accept any responsibility for information contained within any external websites.

SPECIAL CIRCUMSTANCES

If you can’t complete the benefit claim form due to ill health, disability or because English is not your first language we can help.

You can:
Telephone us on 0141 287 5050 to ask for advice or arrange a home visit

Or
Click this link to apply online or download our application form (pdf, 519K, 20 pages)
Click this link to download our guidance notes (pdf, 175K, 36 pages)
Click this link if you need to advise of a change in your circumstances (You will need to complete the form by hand and return it to us by post. We may then ask you for further evidence to support your claim)

Blind & Partially Sighted Customers

Documents such as benefit decision letters can also be transcribed into Braille or large text format for our sensory impaired customers. Please note that this service can take up to a maximum of 4 weeks.

Deaf & Hard of Hearing Customers

We can arrange an interview at your local centre with a sign language interpreter by calling us on 0141 287 0055.

Hearing Loops are also available at our local centres including 45 John Street for our City Centre Customers.

War Pensioners & Ex-Service Personnel

The War Pensions Scheme is for ex-Service personnel whose injuries, wounds and illness arose prior to 6th April 2005. The scheme also supports War Widows and is administered by the Department of Work & Pensions.

Housing Benefit and Council Tax Benefits are means tested benefits payable to people based on the amount of income they receive. The government set out the regulations for the type and amount of income to be taken into account when deciding how much Housing or Council Tax Benefit someone is due. This policy states that only part of your war pension should be ignored when working this out.

In order to assist our service personnel and their families and support them with their financial and Housing needs Glasgow City Council have reviewed this policy. If you live within Glasgow all war pension scheme income for Glasgow families will be completely ignored when working out the amount of Housing or Council Benefit you may be due.

Further advice and support on a wide range of issues including debt, employment, benefits, health and housing issues for service personnel and their families is available from Glasgow’s Helping Heroes.

STUDENTS AND SELF EMPLOYED

Students

All part time students can claim Housing Benefit - you must obtain proof from your place of study that the course is part-time.

Most full time students cannot claim Housing Benefit. However, there are some groups who may be entitled to claim. If you are:-

- A Lone Parent
- Disabled and receiving disability benefits
- In receipt of Income Support or Jobseeker’s Allowance (Income Based)
- Aged 60 or over
- Taking an approved break from your studies due to illness or caring responsibilities
More details on who can claim can be found in our Student Leaflet (PDF).

To apply you must complete the full Housing and Council Tax Benefit Form plus the Student Supplement Form.

Click this link to apply online or download forms.

Click this link to download the Guidance Notes or Telephone us on 0141 287 5050.

Or

Drop in to see us at one of the local centres listed above, no appointment necessary.

Evidence we will require

- A complete full Housing and Council Tax Benefit Form
- A complete Student supplement Form
- Proof of a Bursary if awarded
- Proof of your student loan income (this includes details of your personal maintenance grant, child-care grant, higher education grant and any discretionary awards)

How we will work out your benefit entitlement

Some of your student income can be disregarded in the calculation of entitlement to benefit. For example:

- Childcare grant
- Disability grant

In addition, £10.00 per week of your loan income and standard disregards in respect of books, equipment and travel costs are applied. Bursary income is treated differently.

The amount of student loans awarded and the disregards applied in the calculation of housing benefit changes every year. Please contact this office for further details if you wish to apply for benefit.

What else could I be entitled to

If you are not eligible for or do not qualify for benefits you may be entitled to a Council Tax Exemption because of your student status.

Click this link for Information and guidance for Students.

Self Employed

Can I claim if I am Self-Employed?

Yes, anyone with a low income may be able to get Housing and Council Tax Benefit subject to the conditions being met. The amount payable depends on your income, including self-employed earnings, and your family circumstances.

Can I claim if I have just started my own business?

Yes, we will ask you to provide details of your estimated earnings and make an award of Benefit for a short period. At the end of this period we will expect you to provide actual figures to allow us to calculate the net profit. This will help us to pay your Benefit sooner rather than having to wait until you have been trading for a few months.

How will we calculate your self-employed earnings?

We will base this on the net profit of the business over a specified trading period. This will reflect the flow of cash into and out of the business.

Will business expenses be taken into account in deciding net profit?

Yes, some expenses can be allowed, the main ones are:

- Loan interest
- VAT paid
- Proven bad debts.

However, some business expenses are not allowable, these include:
Will allowances be made for Tax and National Insurance?

Yes, if the net profit from the business is high enough we will allow any tax or National Insurance contributions you are due to pay. If you make any qualifying pension contributions we will also allow half of these.

What proof will we require?

In order to verify your self-employed earnings we will ask to see your latest accounts. If you have been in business for less than a year or your gross profit is small we will not insist on certified accounts. We may however, ask for sufficient, alternative, information to allow us to calculate your self-employed earnings.

Alternatively, we may ask you to complete a special self employed supplement form giving details of the income and outgoings from the business. We will include this form with your benefit application form.

Please also download the relevant guidance notes for using this form.

Would a recent tax assessment be sufficient proof of income?

No, Housing & Council Tax Benefit rules are different from tax rules so it would not be acceptable. Similarly we cannot base your income on the amount used in a Working Families Tax Credit assessment.

Additional Information

Self-Employed Childminders

Childminders are treated differently. Instead of working out what their actual expenses are, two thirds of their total income is disregarded. The remaining third becomes their 'business income' for Benefit purposes.

Business Partnerships

If you are employed in a partnership, the pre-tax profit for the business (i.e. gross income, expenses) is divided equally between the number of partners. If there is a formal agreement in the partnership which governs that profit should be treated differently, then this will take priority.

Disclaimer: Glasgow City Council does not accept any responsibility for information contained within any external websites.

BENEFIT FRAUD

What we do

The Benefit Counter Fraud Unit investigates allegations of Housing and Council Tax Benefit/Reduction fraud. If sufficient evidence is obtained that indicates fraud has been committed or attempted, the person making the claim will normally be invited in for a taped Interview Under Caution. A decision will also be made to establish if there has been an overpayment of benefit. If it is felt that Housing or Council Tax Benefit has been obtained falsely, the Council will then make a decision as to whether any sanction is appropriate. The sanctions the Council can consider are –

1. Administrative Caution
2. Administrative Penalty
3. Refer to Procurator Fiscal to consider legal proceedings
4. Refer to Police in certain circumstances

(See Sanction Panel)

The Council participates in data matching exercises through the Housing Benefit Matching Service and National Fraud Initiative. These exercises match the data held by the Council with that of other agencies i.e. DWP, to identify cases where fraud may have been committed.
The Benefit Counter Fraud Unit work closely with their counterparts from the Department for Works and Pensions in order to detect fraud across all benefit types. The two agencies will undertake joint investigations and also take joint sanction action.

**Sanction Panel**

**Terms of Reference for Sanction Panel**

The Sanction Panel meet on a regular basis to review cases that have been investigated. (see Terms of reference for Sanction Panel). The Panel can decide to offer an Administrative Caution, Administrative Penalty or refer to the Procurator Fiscal. They also have the right to decide no sanction action to be taken or to refer the investigation to the Police.

**Whistleblow line**

The Council operates a Whistleblow Line (0141 287 3777) where members of the public can refer allegations of Benefit Fraud and misuse of Council funds / property.

**Contact details**

Contact the Benefit Counter Fraud Unit by:

- phone the Counter Fraud Manager on 0141 287 3882
- completing the Financial Services Comments Compliments and Complaints form
- through Glasgow City Council’s website Contact Us form, choosing Financial Services from the drop down menu

There are documents on this page available in Portable Document Format (PDF) and you can view these with Adobe Acrobat Reader. The Reader can be downloaded for free from the Adobe web site.

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