



Housing Benefit and Council Tax Reduction

Information for students

This leaflet tells you:

- which students can get Housing Benefit and Council Tax Reduction;
- how we work out the amount of Housing Benefit and Council Tax Reduction you can get; and
- how to claim Housing Benefit and Council Tax Reduction.

What is Housing Benefit?

Housing Benefit is money to help people on low incomes pay their rent. It is a national scheme managed by local councils.

The amount of Housing Benefit you can get depends on:

- your rent;
- your income (the money coming into your home); and
- your personal circumstances, for example, your age and whether you have people living in your home.

Can students get Housing Benefit?

Most full-time students cannot get Housing Benefit because the Government expects them to use other means like their grant, student loan or access funds to pay their rent.

But you may be able to get Housing Benefit if the following applies:

- You are a part-time student (the course of study must be a recognised part-time course). Full-time courses followed on a part-time basis do not fall into this category.
- Students (couple or lone parents) who are responsible for a child, foster child or young person.
- If you or your partner have reached state pension age.

- Students who are receiving Income Support or Jobseeker's Allowance (income based).
 - Students aged under 21 who are following a course of study leading to SCE Highers, Standard Grades or other non-advanced courses (such as nursery nursing, beauty therapy and so on).
 - Partners of students, who are not students themselves, will be eligible whether the house is in their name or not
 - Students who are disabled and who

The following are categories of students who are disabled and so are eligible to claim.

- Those who received Income Support or Jobseeker's Allowance (income based) at any time in the past 18 months but only if we awarded a disability premium or severe disability premium.
- Those who have been continuously (for at least 28 weeks) sick or incapable of work because of a medical condition.
- Those who receive any of the following for their own entitlement.

Attendance Allowance
 Disability Living Allowance
 Disability element of Working Tax Credit
 Mobility Supplement
 Incapacity Benefit (long-term rate)
 Severe Disablement Allowance

Or, those who are:

- receiving payments through the Invalid Vehicle Scheme;
- receiving payment through War Pensioner's Vehicle Scheme;
- receiving Mobility Allowance paid to Motability Finance; or
- provided with an invalid vehicle or carriage through the NHS.

- Those who are certified blind, or who receive a Disabled Students Allowance (DSA) included in their grant specifically because of deafness.

Can students who rent property from a university or college claim Housing Benefit?

Yes. If you are a full-time or part-time student and are entitled to claim Housing Benefit, you can normally claim for the accommodation you rent from your university or college. You can also qualify for Housing Benefit when you are not studying. This only applies when you live in the property to go to your course.

You might qualify for Housing Benefit if your university or college rents accommodation on a temporary basis from a council, housing association or private landlord, and you are in one of the categories of students who can claim Housing Benefit.

About your rent

If you are a council tenant, we already know how much rent you pay.

If you rent your home from a private landlord, a housing co-op or a housing association, we will ask you to provide written proof of how much rent you pay and what it covers.

Examples of proof of rent are:

- your original lease or rental agreement; and
- your rent book.

If you are the tenant of a private landlord and your tenancy began after 1 January 1989, and your claim for Housing Benefit is not to be assessed under Local Housing Allowance rules, we must send details for your tenancy to the Rent Officer.

The Rent Officer does not work for us. They must tell us whether the rent you are being charged is reasonable. If the Rent Officer believes your rent is too high, they will give us a lower rent figure which we will use to work out your Housing Benefit. This figure is called the 'eligible rent' figure.

Some people's rent covers things that we cannot help with, for example, heating, lighting, hot water, cooking and meals. If your rent includes these things, you will get less money from us as we expect you to pay for them yourself.

If your Housing Benefit claim is to be assessed under Local Housing Allowance (LHA) rules, we will use the LHA rate you are entitled to, or your rent (whichever is lower) to work out your Housing Benefit.

For more information on Local Housing Allowance, please see our range of LHA leaflets (which you can find at any of our enquiry offices)

Single People under 35 Years old

If you are single, under 35 and thinking about renting from a private landlord, you will normally receive Housing Benefit based on the cost of renting a single room. This means that Housing Benefit may not completely cover the rent your landlord is charging.

Or, if your claim is to be assessed under LHA rules, we will use the shared-room rate of LHA or your rent (whichever is lower) to work out your Housing Benefit.

About your income

We take account of income from all sources when we assess Housing Benefit including:

- grants and sponsorships;
- bursaries;
- parent contributions;
- wages;
- savings and investments;
- student loans; and
- student access funds.

In most cases we also have to assume you get the full amount of student loan available, even if you do not or you get nothing at all.

We ignore certain weekly amounts when we work out your entitlement such as:

- the first £5 of wages if you are single;
- the first £10 of wages for couples;
- the first £20 of wages for people with disabilities;
- the first £25 of wages for lone parents;
- a two homes grant allowance;
- any grant allowance for tuition or examination fees;
- any grant for a disabled student to cover your disability;
- the first £10 of the total of student loans;
- the first £20 of any charitable or voluntary payments that you receive every week (for example access funds);
- any grant for childcare; and
- any grant for school meals.

(However, if we have ignored the first £10 of the total student loan, we can only ignore £10 from any charitable or voluntary payments you receive every week. The most we can ignore when we work out your student income is £20.)

If you have reached state pension credit age and are a student

We will not take into account any student grant or student loan you receive when we work out your benefit.

About your household

Housing Benefit is worked out by comparing your income with your applicable amount or personal allowance (an amount which the Government say you need each week to live on). We increase your applicable amount to take account of the number of dependants you have including your partner and children. We may give allowances to people who have a chronic (long term) illness, people who are disabled, pensioners and so on. We will make standard deductions from Housing Benefit entitlement for adult family members or lodgers living in the household unless they are students, on a government training programme or are aged 16 or 17.

How do I claim Housing Benefit?

We have an application form which you should ask for, if you think that you may be entitled to Housing Benefit.

The form will also tell you about any evidence you may have to send in to support your claim.

All the documents you provide must be original documents. We cannot accept photocopies

You will have to give us your National Insurance number and proof of your identity.

If you have a partner, you will have to give us proof of their National Insurance number and identity.

If you do not send in supporting evidence, you may lose benefit.

If you need more information, please contact

us using the details at the back of this leaflet. Or, fill in and return the tear-off slip and we will send you a Housing Benefit and Council Tax Reduction claim form directly to you.

What happens then?

Once you have returned a filled-in application form to us along with any evidence we ask to support your claim, we will send you a notification letter saying whether you have qualified or failed to qualify for Housing Benefit. If you are entitled, the notification letters will give you the relevant details.

What if my circumstances change?

- If you are not receiving Pension Credit

The amount of Housing Benefit and Council Tax Reduction you receive is based on the information you gave us in your application form. If your circumstances change, your Housing Benefit and Council Tax Reduction may change too.

You must tell us if any of your circumstance change (for example, if you start working, someone leave or joins your household, your rent changes, or you move house).

If any of your circumstances change you must write to us as soon as the change happens, or before the change happens if possible. We will then contact you to tell you to tell what happens next. You must tell us about any change within one month of the date of the change. If you don't you may lose out on any extra benefit/reduction you are entitled to.

- If you are receiving Pension Credit

The amount of Housing Benefit and Council Tax Reduction you receive is based on the information you gave us in your application form and the income details the Pension Service gave us. If your circumstances change, your Housing Benefit and Council

Tax Reduction may change too.

If any of your circumstances change you should tell the Pension Service as soon as possible.

You should also write to us if:

- any details of your tenancy (for example, your rent) change;
- someone moves into or out of your home;
- the income or savings of someone in your household changes; or
- you are likely to be away from home for more than 13 weeks;

If you are receiving Pension Credit (savings credit) but not Pension Credit (guaranteed) you should also write us if:

- the Child Tax Credit you get changes;
- your savings and investments go to £16,000 or over;
- the income, savings and investments of your partner, who is not included in your Pension Credit claim changes; or
- any change happens which would cause your rent to be referred to the Rent Officer.

In any of these circumstances you must write to us as soon as the change happens, or before the change happens if possible. We will then contact you to tell you what happens next

You must tell us about any changes within one month of the date of the change. If you don't, you may lose out on any extra benefit or reduction you are entitled to.

How is my Housing Benefit paid?

We normally pay Housing Benefit from the Monday after we receive your claim form. If you are a council tenant, we will take your Housing Benefit off your rent. This means you will have to pay less rent.

If you are a private tenant and your claim is assessed under the Local Housing Allowance (LHA) scheme, we will pay your Housing Benefit direct into your bank account.

If your claim is not assessed under the LHA scheme, we can pay your Housing Benefit to you or your landlord.

For more information on LHA, please see our leaflet, LHA - A guide for tenants.

Council Tax Reduction

Most students who are on a full-time course of education, and live in a property which only has students living there, will not have to pay Council Tax and so will not be entitled to Council Tax Reduction.

However, any student who has to pay Council Tax (for example, couples where one person is a student) may be entitled to Council Tax reduction. The person who is not a student must make the claim for Council Tax Reduction.

If you don't agree with us

We will always do our best to make sure you are getting as much Housing Benefit and Council Tax Reduction as you can. If you are not happy with any Housing Benefit decision we have made about your claim, you have two options.

1. You can ask us to revise our decision. Please write to us within one month of the date of the letter telling you our decision, giving the reasons why you disagree. We will look at our decision again and tell you what the outcome is.

2. You can appeal against the decision.
Please write to us within one month of the date on the letter telling you our decision, giving the reasons why you disagree. We will look at our decision again and tell you what the outcome is. If we do not change our decision we will automatically pass your Housing Benefit appeal to the Appeals Service and a tribunal hearing will be arranged to consider your appeal.

If you are not happy with any Council Tax Reduction decision please write to the Head of Revenues and Customer Services, Revenues Division

PO Box 218
Dundee
DD1 3YS.

If you have a complaint

It is our policy to be polite and helpful at all times. But if you are not happy with the way we have treated you, or the way we have dealt with your claim, please tell us. You can fill in a complaints and suggestions form which you can get from local libraries and centres and other Dundee City Council Offices. Or, you may phone the complaints and suggestions helpline service on 01382 434800.

Where can I find out more about Housing Benefit and Council Tax Reduction?

If you want to talk about any Housing Benefit or Council tax Reduction matter, please contact us in one of the following ways.

- **Visit** any of our enquiry offices

Finance Department Office

Dundee House

50 North Lindsay Street

Dundee

Open from 8.30am to 5.00pm

(Mondays, Tuesdays, Thursdays and Fridays)

9.30am to 5.00pm (Wednesdays)

West District Housing Office

3 Sinclair Street

Lochee

Dundee

Open from 8.30am to 5.00pm

(Mondays, Tuesdays, Thursdays and Fridays)

and 9.30am to 5.00pm (Wednesdays)

East District Housing Office

169 Pitkerro Road

Dundee

Open from 8.30am to 5.00pm

(Mondays, Tuesdays, Thursdays and Fridays)

and 9.30am to 5.00pm (Wednesdays)

- **Phone us** on our Freephone number:
0800250025

Write to: Director of Corporate Services
Revenues Division
PO Box 218
Dundee
DD1 3YS

- **E-mail us at**
revenues.division@dundeecity.gov.uk

You can also get more information about
Housing Benefit and Council Tax Reduction
from our website www.dundeecity.gov.uk

Getting independent advice

If you would like advice from someone who does not work for our Revenues Division, you can contact the organisations below.

Citizens Advice
Central Library
The Wellgate
Dundee
DD1 1DB
Phone: 01382 307494

Dundee North Law Centre
101 Whitfield Drive
Dundee
DD4 0DX
Phone: 01382 307230

Shelter Housing Aid Centre
1 Courthouse Square
Dundee
DD1 1NH
Phone 0844 5152528

Welfare Rights
Social Work Department
Jack Martin Way
Claverhouse East
Dundee
DD4 9FF
Phone: 01382 431167

The information in this leaflet is for guidance only and is not a statement of the law. We will not be responsible for any loss you may suffer as a result or relying on any information in this leaflet.

Tear-off Slip

If you require an application form for Housing Benefit and Council Tax Reduction, please fill in and return this slip immediately.

- I am: an owner occupier
 a council tenant
 a private tenant
 a housing association tenant

Name: _____

Address: _____

Your Signature: _____

Date: _____

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|-----------------------|
| For official use only |
| Date stamp |

This leaflet is called Housing Benefit and Council Tax Reduction - Information for students.

If you would like this leaflet in large print, in Braille, on audio tape, on CD or in another language, please phone 01382 431205.

如果你需要此章程的大字版，凸字版，錄音帶，光盤或其他語言譯本，請電 01382 431205

Jeżeli chcieliby Państwo tę ulotkę napisaną większą czcionką, alfabetem Braille'a, w innym języku lub nagraną na taśmę audio bądź płytę CD prosimy o kontakt pod numerem 01382 431205.

"Если Вы хотели бы получить этот рекламный листок в крупном шрифте, в шрифте Брайля, в аудио записи, на компакт-диске или на другом языке, пожалуйста позвоните по телефону 01382 431205."

اگر آپ یہ دستاویز بڑے پرنٹ، بریل، آڈیو ٹیپ پر، سی ڈی یا کسی دوسری زبان میں چاہتے ہیں تو برائے مہربانی فون نمبر 01382 431205 پر فون کریں۔
