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INVESTOR IN PEOPLE

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Benefits Section

Notes for filling in the Housing Benefit, Council Tax Benefit and Second Adult Rebate claim form

The Housing Benefit, Council Tax Benefit and Second Adult Rebate claim form has been specially designed to be easy to fill in. It may look rather long, but we have to ask a lot of questions to make sure that everyone who claims gets the right amount of benefit.

You may not have to fill in all parts of the form, but you must fill in any part that is relevant to you. Every part starts with a question to help you decide if you need to fill in that part.

These notes contain important information about your claim – please keep them in a safe place.

Filling in the form

Use black ink to fill in the form. Do not use a pencil. If you make a mistake, just cross it out and put the right answer next to it. Do not use correction fluid or tape.

Answer 'No' or 'Yes' questions by putting a (✓) tick in the relevant box. If you are picking an answer from a list of questions, put a tick in the relevant box.

If someone else fills in the form for you, there is a special space for them to complete.

***Do not delay returning your form just because you do not have all the proof.
Send the form now and the proof later – if you delay you may lose benefit.***

- We will need to check your National Insurance number and your partner's National Insurance number, if applicable. National Insurance numbers can be found on any of the documents listed below. We will need to see the **original** document.
 - Benefit books
 - Wage/Salary slips
 - Letters from the DWP
 - P45
 - P60
- If we have not previously checked your identity, or you are making a new claim, you and your partner must provide TWO items of evidence to confirm your identity. As a guide the following items could be provided. **Only original documents will be accepted.**

Passport

Wage/Salary slip

Divorce papers

Recent utility bill
(Gas, electricity, etc.)

Birth Certificate

Marriage Certificate

Recent bank statement

Other (Please provide details)

Driving Licence

Medical Card

Benefit payment books

Please ask at the Benefits Office if you require more information.

- In all questions, partner means someone you are married to or living with as if you were married.
- We normally start paying benefit from the Monday after we receive your application. You may ask us to backdate your claim if you have a good reason for not applying before. If you wish us to consider a backdated claim please complete the Backdating Section on page **15** of your application form.
- If you qualify for benefit, we will regularly send you a form for you to renew your claim. If you do not return the form your benefit will stop. You must send in proof every time you claim or reapply for benefit **even if your circumstances are still the same.**
- If you want to apply for Second Adult Rebate, it is only necessary for you to fill in pages **1, 2, 3, 4** and sign the Declaration on page **16**. (For further information on Second Adult Rebate, please see the detailed notes overleaf.)

Sending your form back

Fill in the form and send it back straight away. If you wait, you could lose money. We ask you to send us proof of many of the things we ask about in the form. We **must** see original documents, not photocopies. Send all the proof with the form if you can, but do not wait if you cannot get the proof straight away. You can send it later. Tell us what you are sending with the form and what you are sending later.

Write the date you send the form back to us in this box.

Changes you must tell us about

Tell us straight away if:

- > you or your partner start or stop getting Income Support, Minimum Income Guarantee or Jobseekers Allowance
- > any of your children leave school or leave home
- > anyone moves into or out of your home (including lodgers and sub-tenants)
- > your income or the income of anyone living with you changes (wages, pensions, benefits, tax credits, etc.)
- > your capital or savings change
- > you or anyone living with you becomes a student, goes on a Youth Training Scheme, goes into hospital or a nursing home or goes into prison
- > you or anyone living with you gets, changes or leaves a job
- > your rent changes (if you are a private tenant)
- > you move house or change rooms in a house you share with other people (even if this is a temporary move for renovations)
- > you or your partner are going to be away from home for more than a month
- > you receive any decision from the Home Office
- > anything else you have told us about changes

You must tell us about these changes in writing - **a phone call is not enough.**

If you don't tell us about these changes, you may lose money you are entitled to or you may get too much benefit.

You must make sure that you tell us about these changes. Don't rely on someone else to pass the message on.

***It is an offence not to tell us about any change of circumstances that affects your benefit.
We may take court action against you and if we pay you too much benefit,
you will have to pay it back.***

CHECKLIST

The following checklist details the proofs required to assess your claim. We must see **original** documents, not copies.

If you do not provide all the proof we need, we might not be able to pay you any benefit. We need the same proof for your partner, if you have one, and for any other adults living in your home.

If you cannot send the proof we need at the moment, send the form back to us now and send the proof later. We can start to process your claim, **but we will not be able to pay you any benefit until we have all the proof.**

For security reasons you may prefer not to send valuable items through the post. If you can, bring them into our Reception on the second floor at the Civic Centre or to any of the Council's Area Offices. We will take the details we need and give you the documents back straight away. If you cannot get into any of our offices, phone us for more advice.

National Insurance Number

This can be found on the documents listed on the front page of these notes.

Proof of identity

Details listed on the front page of these notes. We need to see at least two of these documents for each person.

Proof of capital, savings and investments (last entry within 4 weeks)

Such as all your bank, building society or post office books. Certificates for premium bonds, National Savings Certificates, ISAs, stocks, shares and unit trusts. We need to see proof of any interest or dividends you get on investments and savings.

Proof of earnings

This means your last 5 payslips if you are paid every week, your last 3 payslips if you are paid every 2 weeks or your last 2 payslips if you are paid every month or every four weeks. If you do not have payslips we will supply you with an earning certificate for your employer to complete.

Self employed earnings

If you or your partner are self employed, we will need to see your accounts for the last financial year or, if you have been trading for less than 6 months, a summary of your trading records so far.

Occupational pensions

Send us your last payment slip or a bank statement showing the amount.

Proof of benefits, allowances or pensions

(Retirement pension, Disability Living Allowance, Attendance Allowance, Child Benefit, Working Families' Tax Credit, Income Support, etc.)

Please provide your benefit payment book or all pages of your award letter from the Working Families' Tax Credit Unit or the Department for Work and Pensions or a bank statement showing the amount.

Proof of other income

Letter from the court showing how much maintenance you or your partner are getting. Please send us proof of any other money you or your partner receive.

Your rent if you are a private tenant

Send us your tenancy agreement and evidence of rent paid (either your rent book, bank statements or rent receipts). If you do not have these, we will write to you.

If there are other adults living in your home (grown-up children, lodgers, etc.)

Please send us proof of their income/earnings, savings and investments. We also need to see proof of any money people pay you for board and lodgings.

If you pay into a private pension

Let us have proof of your policy and recent payments.

Childcare costs

Provide proof of the amount you pay and the period it covers.

For security reasons you may prefer to bring your documents into the office personally. You can do this at any of the Council's Area Offices.

IMPORTANT BENEFIT INFORMATION

These notes give you important information about Housing Benefit and Council Tax Benefit. They also explain where you can get further help and advice.

What is Housing Benefit?

This is money to help you pay your Rent. To work out your benefit we must compare the money you have coming in each week with the money the government says you need to live on. How much you get depends on your savings, money you have coming in, your age, children, whether you are disabled, rent you pay and any other adults who may live in your home. If you have a partner, we must also take account of their personal details.

What is Council Tax Benefit/Second Adult Rebate?

This is money to help you pay your Council Tax. Council Tax Benefit is worked out on the amount payable on a band E property, so unfortunately if your property band is F, G or H you cannot receive 100% benefit.

Council Tax Benefit is usually calculated in the same way as Housing Benefit but in some circumstances we can work out benefit using the income of other adults (not your partner) who live with you. This is known as Second Adult Rebate. If you have someone over 18 who is sharing your home and is not paying you rent, does not have to pay the Council Tax and has a low gross income, you may be able to claim a rebate for that person. We do not count your own income and savings when assessing Second Adult Rebate.

For example: if you are single and have to pay Council Tax and a relative comes to live with you, you may be able to claim a Second Adult Rebate for him or her. If you qualify for Second Adult Rebate **and** Council Tax Benefit, we compare the two amounts and award you the higher one. We will tell you when we do this.

When does benefit start?

Benefit is normally paid from the Monday after we get your claim form. This is why it is very important to fill in and return the form as soon as possible. Your claim can be backdated by up to 52 weeks, but you must have a very good reason why you have not claimed earlier. If you would like your claim to be considered for backdating, please complete the Backdating section on page 15 of the form.

What happens next?

We will work your benefit out as quickly as we can. We cannot work out benefit until we have all the information we need. If we need more information we will write to you again. When we have worked out your benefit we will send you a notice of benefit entitlement. This will explain how we have worked out your benefit and the dates it will begin and end.

What if I am not happy with a decision the benefit office makes?

If you are unhappy with our decision you must contact us straight away because if you want us to look at the decision again or if you want to appeal against it, you must do so within **one month** of the date of the decision letter, not the date you contact the office. When you contact us you can phone, write or visit and you can ask us to explain the reasons for the decision or, if you want more information, can ask for a *written statement of reasons*.

If you still disagree with our decision, you can ask us to look at it again. When you ask us to look at a decision again, we will check that the decision is correct. A different member of staff will do this. If the decision is wrong we will change it. If the decision cannot be changed, we will send you a letter telling you that we cannot change it. The letter will confirm the original decision and will tell you how to appeal against the original decision.

For more help and advice regarding your claim contact the following:

Customer Services, Benefits Section
Stafford Borough Council
Civic Centre, Riverside, Stafford ST16 3AQ

Tel. Benefits Direct Dial (01785) 619478

Department for Work and Pensions
Government Building, Beecroft Road
Cannock, Staffs. WS11 1JR

Tel: (01543) 461000

For independent advice, contact: Citizens' Advice Bureau

131-141 North Walls
Stafford ST16 3AD
Tel. (01785) 258673

St Mary's Chambers, Station Road
Stone ST15 8ER
Tel. (01785) 814806