



HOUSING BENEFIT AND COUNCIL TAX SUPPORT 2021/22

www.havering.gov.uk



Havering
LONDON BOROUGH



What are Council Tax Support and Housing Benefit?

Council Tax Support helps people pay their Council Tax.

If you are of pensionable age or a Havering care leaver (under 25 years old), Council Tax Support can reduce your Council Tax bill by up to 100%. Working age people with disabilities can have their Council Tax reduced by up to 80%. For other working age people, Council Tax can be reduced by up to 75%.

Housing Benefit

Housing Benefit is paid to people of pensionable age and working age people who live in temporary or supported exempt accommodation.

Whether you get help and how much depends on:

- » your income and savings
- » your personal circumstances
- » who lives in your home
- » the amount of rent you have to pay.

Universal Credit Housing Element is for working age people who need help paying their rent. You can claim Universal Credit by clicking on **APPLY**.

Universal Credit will continue to replace Housing Benefit for working age people (not pensioners or people in temporary

or Supported Exempt accommodation).

Who can claim?

If you are of pensionable age, or are working age and living in Council provided temporary or other exempt accommodation, you can claim Housing Benefit to help with your rent.

If you do not meet the above categories, you will need to claim Universal Credit from the DWP (Department for Work & Pensions).

The Council is committed to ensuring everyone takes the opportunity to claim what they are entitled to. Increasing the take-up of Housing Benefit (where appropriate) and Council Tax Support, particularly by pensioners and parents, continues to remain a priority.

If you wish to make a claim for either Housing Benefit or Council Tax Support or know someone that may be entitled, please click on **APPLY**.

Please note that if you are applying for Universal Credit, you will still need to apply for Council Tax Support from Havering Council, to do this click on **APPLY.**

If you transfer from Housing Benefit to Universal Credit, you will automatically be awarded an additional two week's Housing Benefit from the start of your Universal

Credit award. Further information on Universal Credit can be found at GOV.UK.

Which partner of a couple should claim?

For the purpose of claiming Housing Benefit and Council Tax Support we use 'partner' to mean:

- » a person you are married to or a person you live with as if you are married to them or
- » a civil partner or a person you live with as if you are civil partners. (A civil partnership is a formal agreement that gives same sex couples the same legal status as a married couple).

Either partner can claim but only one claim needs to be made for both of you.

What about students?

Council Tax Support

Properties occupied by full-time students only are exempt from Council Tax. If a student is liable to pay Council Tax on a property because there are other people living in the property with them, the liable student may still be able to claim benefit if he/she:

- » is disabled
- » has dependant children

» has reached pension age.

Housing Benefit

Most full-time students will not qualify for Housing Benefit because other arrangements, such as student grants, exist to help them with their rent.

Exceptions to this rule include students who:

- » are disabled
- » have dependant children
- » have reached pension age
- » are under 21 but not in higher education
- » are part-time students
- » are on Income Support/ Jobseekers Allowance (income based)/ Employment and Support Allowance (income related).

In certain circumstances, the partner of a student can claim Housing Benefit.

If you are a student and qualify for Housing Benefit, we will need to see a full breakdown of your grant award and your student certificate.

When to claim?

You should claim benefit as soon as you need help because a claim cannot normally be backdated.

The Council can only backdate your claim if you have a good reason for not claiming earlier. This is known as 'good cause.' To show 'good cause' you will have to prove that

there was a good reason for why you did not claim earlier. The reason must cover the whole period for which you are requesting backdating. You can request backdating while making your application for benefit. If you wish to make a late request please click on [APPLY](#).

If the Council decides there was 'good cause,' and you are working age then a Housing Benefit claim can be backdated for a maximum of one month from the date your application is received by the authority (and a maximum six months for Council Tax Support claims).

If you are a pensioner, different rules apply and your claim could be automatically backdated for three months.

What does Housing Benefit cover?

Housing Benefit can help with the part of the rent that you have to pay just to live in your home. This is called your 'eligible rent.' This may be less than the amount you pay to your landlord because Housing Benefit cannot help with:

- » the cost of fuel for heating, lighting, hot water and cooking
- » the cost of meals (cooked or uncooked)



- » ground rent (but it can help with site rent for residential caravans)
- » water charges.
- » service charges for personal items, like laundry and household cleaning.

In some circumstances, you may get help with charges for lifts, cleaning of communal areas, children's play areas, etc.

If you are renting from a private landlord

If you are renting from a private landlord, your rent for Housing Benefit will normally be based on a flat rate Local Housing Allowance. The amount of Local Housing Allowance will depend on the area you live in and the number of bedrooms you and your family need.

The independent Rent Officer has divided the country into areas, called Broad Rental Market Areas (BRMAs). You can use your postcode to work out which area you live in. Your Local Housing Allowance will be the same amount wherever you live in this area depending on the number of bedrooms you and your family need.

The amounts of Local Housing Allowance are published on our website, click on [LHA](#) rates.

If you are renting from a

private landlord and you have not moved or had a break in your claim since 7 April 2008, we will ask the Rent Officer what rent is reasonable for your property. The Rent Officer may visit your home in order to answer this.

The Council will use the figure provided by the Rent Officer to calculate your Housing Benefit.

The Local Housing Allowance or the figure provided by the Rent Officer could be lower than the actual rent you are charged.

There are different rates for shared accommodation, a one-bedroom property, a two-bedroom property, a three-bedroom property and a four-bedroom property.

Are you under 35 and renting privately?

If you are a single person under the age of 35, your rent for Housing Benefit will be restricted to a single room rent. (This is called the shared accommodation rate if the Local Housing Allowance rules apply to your claim).

The single room rent and the shared accommodation rate are worked out using the rent for a single room with the use of some shared facilities.

There are exemptions from this rule which include

people who are:

- » under 35 and who receive Child Benefit for a child in their care
- » under 35 and who get certain disability benefits
- » under 35 and who were former residents of a specialist hostel for the homeless
- » ex-offenders who could pose a serious risk to the public
- » under 22 and who were formerly provided accommodation by Social Services
- » under 22 and who were formerly in Social Services care under a court order applying after their 16th birthday.

Do you rent from the Council or a Registered Provider?

(Registered Social Landlord/Housing Association)

The Government has introduced a size criteria which restricts the amount of Housing Benefit paid to working age Council Tenants and Housing Association Tenants if they are under-occupying their properties.

This change does not apply to Council Tenants and Housing Association tenants who have reached pension age.

One bedroom is allowed for:

- » every adult couple
- » any other adult aged 16 or over
- » any two children of the same gender aged under 16
- » any two children regardless of gender aged under 10
- » any other child aged under 16
- » a non-resident carer (if the claimant or their partner has a disability and needs overnight care, and a room is available for their use)

for working age tenants the rent used to work out your Housing Benefit will be reduced by:

- » 14% if you are under-occupying by one bedroom
- » 25% if you are under-occupying by two or more bedrooms.

How is your benefit worked out?

We will need to see details of your income, savings, personal and family circumstances. This is then used to work out your benefit according to the amounts the Government considers you need to live on.

Council Tax Support

If you are of pensionable age or a Havering Care leaver (under 25) Council Tax Support can be any

amount up to 100% of your Council Tax liability.

If you are of working age (not classified disabled), the maximum amount of Council Tax Support that you can receive is 75% of your Council Tax liability.

If you are considered disabled you can receive a maximum of 80% Council Tax Support.

You will be considered as disabled for the purposes of the scheme if you have a disability income that entitles you to one of the following premiums: disability, severe disability, enhanced disability, disabled child and/or carer when calculating your benefit.

Additionally all working age claimants that live in a Band E, F, G or H property will have Council Tax Support limited to the top of Council Tax Band D, which is £36.30 per week for the 2021-2022 tax year.

Housing Benefit

Housing Benefit can be any amount up to the full eligible rent but this may not be as much as the rent you pay.

If you receive Income Support, Jobseekers Allowance (income based), Employment and Support Allowance (income related) or Pension Credit (guarantee credit):

You will normally get full Housing Benefit (unless the



benefit cap applies to you). Some reductions or rent restrictions may apply, including if you have any other people living with you. This is explained later in the section 'What if I have other people living with me?' on page 8.

If you do not receive Universal Credit, Income Support or Jobseekers Allowance (income based), Employment and Support Allowance (income related) or Pension Credit (guarantee credit), the Council will need to know your income and your needs – see below for an explanation of needs.

If your income is less than the Government says you need, you will normally get full Housing Benefit and full Council Tax Support if you are a pensioner.

Working age Council Tax Support claimants who are not considered disabled will have a minimum charge of 25% to pay towards their Council Tax bill. Those considered disabled will have a minimum of 20% to pay.

If your income is more than your needs, benefit will be reduced by:

- » Council Tax Support – 20p per week for every £1 of income above your needs.
- » Housing Benefit – 65p per week for every £1 of income above your needs. Your Housing Benefit

could be reduced further if the benefit cap applies to you.

What are my 'needs'?

This is the amount the Government considers you need to live on and includes personal allowances and premiums.

The personal allowances depend on:

- » your age
- » whether you are single or have a partner
- » how many dependant children you have

The premiums are extra amounts for some people who have special needs.

Different premiums take into account the special needs of:

- » families
- » disabled people (including disabled children)
- » people over 60
- » people who care for a disabled person.

What is included in 'income'?

To work out your income, the Council adds together your earnings and any unearned income you have.

Earnings – money you get from your employment.

Only your net earnings are counted – that is your pay (or profit if self-employed) less tax, national insurance and half of any pension contributions.

The following amounts will be disregarded from your net weekly earnings:

- » the first £5 for single people
- » the first £10 for couples
- » the first £25 for lone parents.
- » There are additional disregards in certain circumstances, for example if you or your partner are disabled.

Childcare disregards

Childcare expenses of up to £175 per week for one child and £300 per week for two or more, can be disregarded from your income when paid to a registered childcare provider.

This applies to families where children are under 15 years of age (or 16 years if disabled) and where either:

- » a lone parent or both parents work 16 hours or more a week, or
- » one parent of a couple

works 16 hours or more a week and the other partner gets disability benefits.

Unearned income

This is any other money you have coming in and can include state benefits, private pensions, maintenance payments, charitable/voluntary payments, tax credits etc. Some unearned income is disregarded, either in part or in full. You must still tell the Council about this income.

Amount disregarded

Disability Living Allowance – 100%

Personal Independence Payment (PIP) – 100%

Attendance and Constant Attendance Allowance – 100%

Child maintenance from a partner where living apart – 100%

Child Benefit – 100%

Havering Council will disregard, in full, any War Disablement or War Widows Pension you receive.

Prisoner of war payments

Payments to both Far Eastern Prisoners of War and victims of atrocities during the Second World War will be disregarded in full when assessing income. This applies to

each payment received and the total sum will be disregarded when working out entitlement to benefit.

Savings and capital

This includes all bank and building society accounts, stocks and shares and any other property you may own.

Council Tax Support

Working age claimants will no longer qualify for Council Tax Support if their total savings and capital is more than £6,000 (except those in receipt of a qualifying income related state benefit where Department for Work & Pension rules apply).

If you are of pensionable age the total capital and savings limit for claiming Council Tax Support is £16,000.

Housing Benefit

If your total savings and capital are more than £16,000, you will not normally qualify for Housing Benefit.

If you have not yet reached pension age, the first £6,000 of any savings and capital is ignored. Any savings and capital between £6,000 and £16,000 are taken into account.

For every £250 (or part of £250) £1 is added to your

weekly income.

For example:

Savings of £6,250

- » we have to assume income of £1 per week

Savings of £6,500

- » we have to assume income of £2 per week

Savings of £6,750

- » we have to assume income of £3 per week.

If you have reached pension age the first £10,000 of any savings and capital is ignored. Any savings and capital between £10,000 and £16,000 are taken into account. For every £500 (or part of £500) £1 is added to your weekly income. For example:

Savings of £10,250

- » we have to assume income of £1 per week

Savings of £10,750

- » we have to assume income of £2 per week

Savings of £11,250

- » we have to assume

income of £3 per week

What if I have other people living with me?

If you have other people (called non-dependants) sharing your home, there may be a deduction made from your benefit.

Only one deduction is made for each non-dependant couple. There will be no deduction, regardless of your non-dependants' circumstances, if you or your partner are:

- » registered blind
- » receiving the care component of Disability Living Allowance
- » receiving any rate or component of Personal Independence Payment
- » receiving Attendance Allowance.



Council Tax Support: Non-dependant deductions

Working age claimants

A deduction will be made from your weekly Council Tax Support if the non-dependant is:

- » aged 18 or over and works 16 hours or more a week with a gross weekly income (before tax) of:

Weekly gross income	Weekly deduction
£469.00 or more	£20
£377.00 to £469.00	£15
£217.00 to £377.00	£9
Less than £217.00	£6

- » In receipt of State Pension Credit, Income Support, Job Seekers Allowance (income based) or Employment Support Allowance (income related) - Nil
- » aged 18 or over and working less than 16 hours a week – £6
- » aged 18 or over and not working (e.g. no state benefit) – £6
- » a pensioner not receiving Pension Credit – £6.
- » aged under 25 Universal Credit award (without earnings) - Nil
- » aged 25+ Universal Credit award (without earnings) - £6
- » Universal Credit award with (less than 16hrs) earned income - £6
- » Universal Credit award with (16+ hrs) earnings – deduction based on gross income as above

Pension age claimants

A deduction will be made from your weekly Council Tax Support if the non-dependant is:

- » aged 18 or over and working 16 hours or more a week with a gross weekly income of:

Weekly gross income	Weekly deduction
£469.00 or more	£12.45
£377.00 to £469.00	£10.40
£217.00 to £377.00	£8.30
Less than £217.00	£4.05

- » In receipt of State Pension Credit, Income Support, Job Seekers Allowance (income based) or Employment Support Allowance (income related) - Nil
- » aged 18 or over and not working (e.g. no state benefit) – £4.05
- » a pensioner not receiving Pension Credit – £4.05
- » aged under 25 Universal Credit award (without earnings) - Nil

- » aged 25+ Universal Credit award (without earnings) - £4.05
- » Universal Credit award with (less than 16hrs) earned income - £4.05
- » Universal Credit award with (16+ hrs) earnings – deduction based on gross income as above

Housing Benefit Non- Dependant Deductions

A deduction will be made from your Housing Benefit if the non-dependant is:

- » aged 18 or over and working 16 hours or more a week with a gross weekly income of:

Weekly gross income	Weekly deduction
£ 469 or more	£102.85
£377 to £468.99	£93.70
£283 to £376.99	£82.30
£217 to £282.99	£50.30
£149 to £216.99	£36.65
Less than £149	£15.95

- » aged 18 or over and working less than 16 hours a week – £15.95
- » aged 25 or over and receiving Income Support, Jobseekers Allowance (income based) or Employment and Support Allowance (income related) – £15.95
- » aged 18 or over and not working (e.g. on state benefit) – £15.95
- » a pensioner not receiving Pension Credit – £15.95
- » aged under 25 Universal Credit award (without earnings) - Nil
- » aged 25+ Universal Credit award (without earnings) - £15.95
- » Universal Credit award with (less than 16hrs) earned income - £15.95
- » Universal Credit award with (16+ hrs) earnings – deduction based on gross income as above



When will non-dependant deductions not be made?

For pension and working age claimants, no deduction will be made if the non-dependant is:

- » under 25 and receives Income Support, Jobseekers Allowance (income based), Employment and Support Allowance (income related)
- » in hospital for more than 52 weeks
- » a full-time student during the period of study
- » in legal custody
- » normally lives elsewhere
- » receiving Pension Credit
- » is disregarded for Council Tax purposes.

Second Adult Rebate for pension age Council Tax Support claimants only

You may be entitled to a rebate based solely on the low income of any other adults living in your property. This is called second adult rebate.

- » If you do not have a partner and you are of pensionable age

» you are liable for Council Tax but do not qualify for Council Tax Support or

» you get Council Tax Support of less than 25% of your Council Tax bill

The other adults must be aged 18 or over and not be liable to pay rent or Council Tax.

The amount of rebate is:

- » not affected by the Council Tax payer's income and savings
- » based on the total gross income of the other adults
- » assessed as a percentage of your Council Tax liability.

Some types of income are not counted, such as Disability Living Allowance, Personal Independence Payment (PIP) and Attendance Allowance. The percentages of Council Tax reduction given as a second adult rebate are:

Second Adult receiving Income Support, Jobseekers Allowance (income based), Employment and Support Allowance (income-related) or Pension Credit living with a full-time student as householder – 100%

Other adults receiving Income Support, Jobseekers Allowance (income based), Employment and Support Allowance (income-related)

or Pension Credit – 25%

Other adults with a total gross weekly income of:

Less than £215.00
– 15%

£206.00 up to £279.00
– 7.5%

£279.00 or over – nil

Tax Credits

If you receive tax credits, this may affect the amount of Housing Benefit or Council Tax Support you are paid.

For further information about Tax Credits call the helpline on **0345 300 3900**.

Benefit Cap

A financial limit or cap will be applied to the total amount of Housing Benefit a working-age person can receive.

The maximum amount in Benefits will be:

£442.31 per week for couples and lone parents

£296.35 per week for single adults

If you are receiving more than the above in Benefits, your Housing Benefit will be reduced by the total amount of Benefit you exceed the capped limits by.



When will the Benefit Cap not apply?

The benefit cap will not apply to the following households.

Those entitled to or in receipt of:

- » Working Tax Credit
- » Disability Living Allowance
- » Personal Independence Payment
- » Attendance Allowance
- » The support component of ESA
- » Industrial Injuries Benefits
- » War Widows, War Widower's pension or War pensions
- » Carers Allowance
- » Guardians Allowance
- » Armed Forces Compensation scheme or Independent payment

If you have been in work for 52 weeks or more and you claim benefit, you will also be exempt from the cap for up to 39 weeks.

The benefit cap can be removed if you or your partner obtains work and become entitled to Working Tax Credit

Claiming Housing Benefit and Council Tax Support

When making a claim for Council Tax Support and/or Housing Benefit you are required to provide a National Insurance number for you and your partner.

You will be asked to provide proof that the National Insurance number belongs to you. Documents that will be accepted as proof are:

- » P45
- » P60
- » Wage/salary statements
- » Tax letters
- » Letters from Jobcentre Plus
- » RD3 NINO card
- » Retirement Pension and Income Support award letters
- » The bank statement of a self-employed person paying class two contributions by direct debit.

You must also provide proof of your identity in the form of two documents (only one of which can be the same as that provided as proof of national insurance number).

Acceptable proofs of identity are:

- » a bank statement dated less than four weeks ago
- » birth certificate (or marriage certificate)
- » certificate of employment in HM forces
- » passport
- » divorce/annulment papers
- » driving licence
- » Home Office standard acknowledgement letter (SAL1 or 2)
- » identity card issued by an ECIEEA member state
- » letter from social worker/solicitor/ probation officer/doctor/Inland Revenue.

You may also be required to provide proof of all capital, income and savings. If you are living in a rented property, we may also need to see your tenancy agreement or a letter of tenancy from your landlord.

Documents should be attached to your application form, when making a new claim or click on **UPLOAD**.

Important – Avoid paying back overpaid benefit

If your circumstances change tell us now

If you have applied for, or are receiving Housing

Benefit or Council Tax Support, you must let the Council know about any changes to your circumstances. If you don't tell the Council of a change in your circumstances you may be paid too much and this will be recovered from you. Please be aware that, should the change increase your Housing Benefit or Council Tax Support, unless you notify the Council of the change within one month, it will only be effective from the date when you tell us and therefore you could lose out on additional benefit.

The following are examples of changes which you must let the Council know about.

- » If you or your partner stop receiving Universal Credit
- » If you change address
- » If you or your partner stop receiving Income Support
- » If you or your partner stop receiving Jobseekers Allowance or employment and Support Allowance
- » If you change jobs or have a change in your earnings
- » If your savings or income change

If you are in any doubt about a change, please go online immediately by clicking on **SUBMIT** and tell us about those changes.

Details of how to contact us are on page 14.

Extended payment

If you have been receiving Income Support, Jobseekers Allowance or Employment and Support Allowance continuously for 26 weeks and you commence employment that is expected to last for more than five weeks you may be awarded extended payments. You can obtain more information from the Jobcentre Plus Office.

Tel **0345 604 3719**

Or click on **CONTACT**.

Benefit fraud

Benefit fraud costs taxpayers millions of pounds each year.

If you suspect someone is claiming Housing Benefit fraudulently, click on **BENEFIT FRAUD**.

What you might be missing out on

In addition to Council Tax Support and Housing Benefit paid by the Council, you may be entitled to other benefits.

The Council wants to make sure older people and families in Havering are getting all the money they are entitled to.



Pension Credit is made up of Guarantee Credit and Savings Credit for people who have reached pension age.

Disability Living Allowance and Personal Independence Payments (PIP) are for people under 65 who need help with personal care and/or who have mobility problems.

Attendance Allowance is for people over 65 who need help with personal care such as getting washed, dressed or moving around at home, or if you need someone to keep an eye on you or encourage you.

It does not matter whether you actually receive help. What matters is that you have the need. You can receive Disability Living Allowance, PIP or Attendance Allowance even if you live alone. These benefits are not means tested and are tax free. Any savings you have are not counted. They can be received on top of other benefits without reducing them and in some cases receipt of Disability Living Allowance, PIP, or Attendance Allowance can actually increase other benefits such as Income Support, Housing Benefit or Council Tax Support.

Tax Credits are there to support families with children or people on a low wage. The amount you receive will depend on your gross income. There is no

capital limit but any income from capital is taken into account.

Universal Credit has replaced the following for new claimants unless you are exempt:

- » Income Support
- » Jobseekers Allowance
- » Employment and Support Allowance
- » Child Tax Credit
- » Working Tax Credit
- » Housing Benefit

You can find out more about all the benefits mentioned above by going to **GOV.UK**.

Need help or advice?

If you need any help or advice about benefits you should go to our website **BENEFITS**.

If your query relates to an existing claim, you can appeal or request a revision by visiting the website above.

For more details on the services available please click on **VISIT**.

The Benefits Overpayment Team can also be contacted directly at **overpayments@havering.gov.uk**

For Universal Credit advice go to **GOV.UK**.

Havering Council is committed to providing a quality Benefits Service which is fast, efficient, friendly and effective to our customers. Benefits

Services aim to:

- » deal with customers in a polite and sensitive manner and provide a name and contact details
- » use plain language without jargon when answering customer enquiries
- » take care to make sure that information is handled sensitively and in confidence
- » answer letters and other correspondence within five working days or provide an indication of when we will send a full response
- » tell you what information you need to provide, if you have not sent all the information we need to work out your Benefit.

If you would like more information about Housing Benefit and Council Tax Support please have a look at our website www.havering.gov.uk/benefits

Discretionary Housing Payment

If you are receiving Housing Benefit or Universal Credit Housing Costs and are still struggling to pay your rent Discretionary Housing Payment can be applied for by clicking on **APPLY**.

If you are a Council Tenant the Financial Inclusion team can assist with making an application for a DHP and provide advice, guidance and support around money management. They can also signpost you to debt charities if you have a wider debt problem. Contact your Income Officer on **01708 434343**.

If you would like this document in another format such as large print, braille or audio tape or if your first language is not English and you need help with it, please contact us on 01708 433997

