

housing benefit and council tax

A brief guide to council tax reduction and housing benefit for students

The rules for students claiming benefits are complex. This leaflet only attempts to give a brief outline of the current situation. If after reading this leaflet you are not sure whether you are eligible to make a claim please make an appointment to see an Advice Worker.

housing benefit

Housing Benefit is a means-tested benefit administered by a local authority (in the case of Norwich, this is Norwich City Council). It is intended to help pay rent.

council tax reduction

Each local authority runs its own scheme to help people on low incomes with their council tax. This leaflet outlines the scheme operated by Norwich City Council. For other areas, check the relevant local authority website for details or contact them directly. For students living in Norwich, see:

www.norwich.gov.uk/info/20002/council_tax/32/council_tax_reduction/1.

Housing Benefit and council tax reduction can be claimed together or separately. Full-time students are exempt from paying council tax and will not be eligible to claim council tax reduction.

For further information on which students are exempt from, or liable for, council tax please see our leaflet "Students and Council Tax" Some students, e.g. part-time students are liable for council tax so may be able to claim council tax reduction.

can I claim?

Most students are not eligible for Housing Benefit or council tax reduction. You may be able to claim if you:

- are a part-time student
- receive Universal Credit, Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance
- are a lone parent - depending on your child's age and circumstances
- are part of a student couple with a child - if both of you are full-time students
- are responsible for a boarded child - if you are single and caring for a child boarded out with you by the local authority or a voluntary organisation

- are part of a couple and your partner is not a student, your partner can make a claim for both of you
- or your partner have reached the qualifying age for pension credit
- are a student with a disability who:
 - a) qualifies for a disability premium or severe disability premium with your Housing Benefit e.g. you get Disability Living Allowance, Attendance Allowance, long-term Incapacity Benefit or are registered blind.
 - b) has been incapable of work for the last 28 weeks
 - c) receives disabled students' allowance because of deafness.

what sort of accommodation is eligible?

Housing Benefit can be claimed if you live in halls of residence or privately rented accommodation.

how much will I get?

Housing Benefit and council tax reduction are means tested so although a student may be eligible to make a claim, the amount of benefit they receive is dependent on their income. It is possible for a student to be eligible to make a claim but not receive an award as their income is too high.

The regulations covering how student income is treated for the purposes of calculating Housing Benefit and council tax reduction are complicated. For example, did you know a student loan (for maintenance) is taken into account as income even if the student did not take out a loan?

The amount of Housing Benefit you may get will also depend on:

- whether you rent from a private landlord, the local authority or a registered social landlord. Tenants of private landlords will be paid the Local Housing Allowance (LHA) based on the area you live in and depending on the number of bedrooms you and your household are deemed to need, up to a maximum of four. The LHA rate which applies to your circumstances may be higher or lower than your actual rent. If your rent is higher than your LHA rate you will have to pay the difference yourself. If your rent is lower, you will not be entitled to keep the difference.
- your age. If you are less than 35 years old, you will only be entitled to the "shared accommodation rate" of LHA, which is the lowest rate of LHA.

If you would like advice on eligibility for Housing Benefit, council tax reduction or how much you may be awarded, please book an appointment with an Advice Worker.

how do I make a claim?

You will need to fill in a Housing Benefit and council tax reduction form available from the local authority. In some local authorities you can apply on-line or download a form from their website (Norwich City Council: <https://forms.norwich.gov.uk/Pages/HB-CTR.aspx>).

The form sets out everything you need to provide for your claim, including proof of income.

You will need to provide original documentary evidence of:

- your rent (preferably your Tenancy Agreement)

- your ID (for example a passport)
- your National Insurance number. We recommend that for security reasons you take the originals in person to Norwich City Council at City Hall (or your own local authority), ask for them to be copied and obtain a receipt that they have been received with your claim. Although there may be a wait while you do this, it is the quickest way of making sure your claim has been received and is being dealt with.

See: www.norwich.gov.uk/info/20003/benefits_and_support/1725/evidence_we_need_to_process_your_claim for what the council need to know for your application.

The benefits department is located at:

Norwich City Council, City Hall, St Peter's Street, Norwich, NR2 1NH

Reception opening times are 08.45 - 17.00
Monday - Friday

Telephone: 0344 980 3333 (08.00 - 18.00
Monday - Friday)

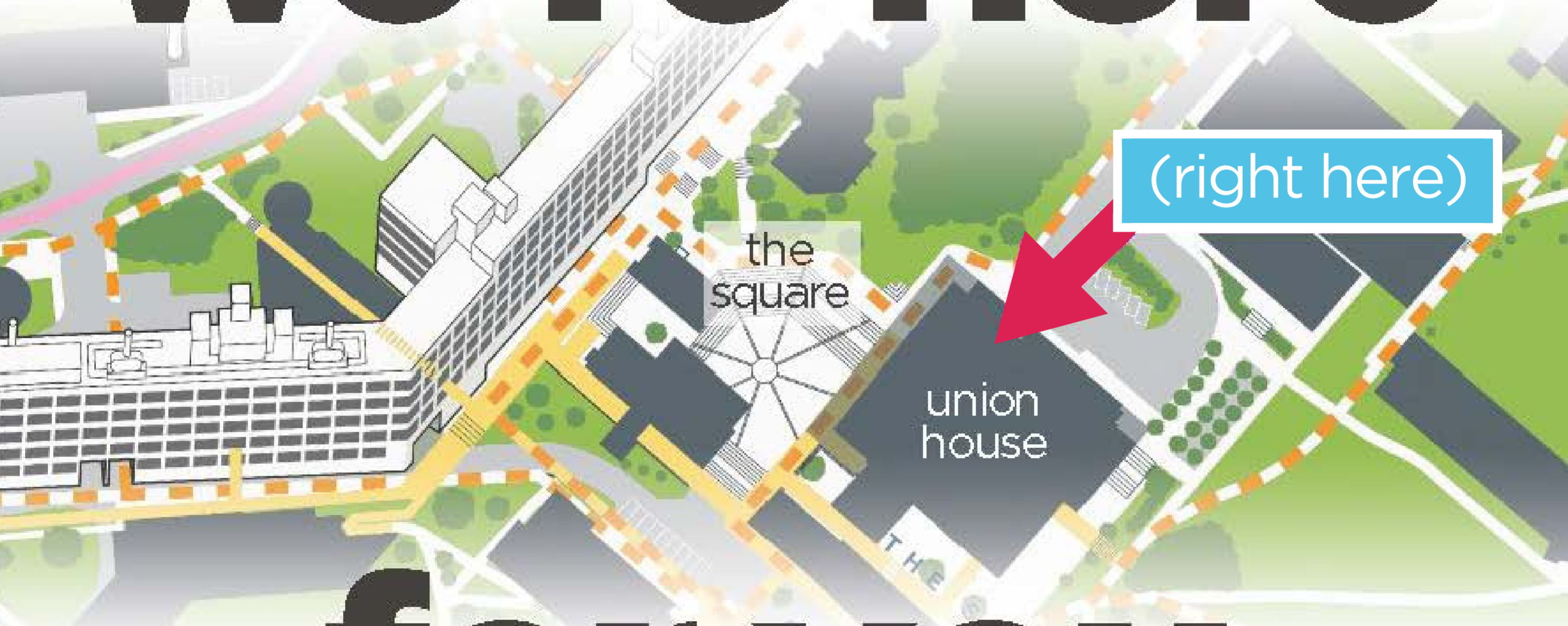
Email: benefits@norwich.gov.uk

If you need help completing the forms, make an appointment with advice(su).

Future changes to housing benefit

Help with rent payments will be included in 'Universal Credit', a new social security benefit for working age claimants which will replace current means-tested benefits and tax credits. A phased introduction of Universal Credit started in October 2013. It has already been introduced in some local authority areas. Housing Benefit will be abolished once all claimants have been transferred to Universal Credit, which according to the government's timetable, will be by October 2017.

we're here



(right here)

for you

With

free, confidential, impartial advice

mon - fri 10.00 - 16.00 01603 593463

advicecentre@uea.ac.uk

uea.su/advice

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