

Students, housing benefit & council tax benefit

Union Advice Centre

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HOUSING ADVICE

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 and Council Tax Benefit Explained

Housing Benefit and Council Tax Benefit are means tested benefits administered by a Local Authority (in the case of Norwich, this is Norwich City Council). Housing Benefit is intended to help pay rent while Council Tax Benefit is intended to help pay the council tax bill.

Housing Benefit and Council Tax Benefit can be claimed together or separately. As full-time students are exempt from paying Council Tax they will not be eligible to claim Council Tax Benefit. 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 Benefit.

Who Can Claim?

Most students are not eligible for Housing Benefit or Council Tax Benefit. You can only claim if you fall into one of the following groups:

- Part-time students
- Students who receive Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance
- Lone parents - depending on your child's age and circumstances
- Student couples with a child - if both of you are full-time students
- 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
- Students' partners - if you are part of a couple and your partner is not a student, your partner can make a claim for both of you
- Students with disabilities who:

- a) qualify 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. This is not an exhaustive list; there are other reasons that mean you may qualify for a disability or severe disability premium - if you are at all unsure please book an appointment with an Advice Worker.
 - b) have been incapable of work for the last 28 weeks
 - c) get disabled students' allowance because of deafness
- Pensioners - if you, or your partner, are aged 60+

Which Accommodation is eligible?

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

How much will you get?

Housing Benefit and Council Tax Benefit are means tested so although a student may be eligible to make a claim, the amount of benefit they receive is dependant 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 Benefit 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?

How much Housing Benefit you may be entitled to will also depend on who you pay rent to. Tenants who pay their rent to private landlords will have their Housing Benefit assessed in a different way to tenants of the Local Authority or a Registered Social Landlord. Tenants of private landlords will have their claim assessed using the Local Housing Allowance (LHA) rules. These rules mean that your

claim will not be assessed on the actual rent you pay. Instead there is a standard allowance that will be used based on the area you live in and depending on the number of bedrooms you and your household are deemed to need. 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 than the LHA rate the maximum you can receive per week will be your rent plus £15.

As Norwich City Council was one of the nine Local Authorities who piloted the LHA scheme the rules for those resident in the Norwich City Council area are different to those from other areas. If you are not living in the Norwich City Council area the Advice Workers can still help you.

If you would like to check if you are eligible to receive Housing Benefit or Council Tax Benefit and how much you may be awarded please book an appointment with an Advice Worker.

How to claim

You will need to fill in a Housing Benefit and Council Tax Benefit claim form available from the Local Authority (see Norwich City Councils' contact details overleaf). In some local authorities (including NCC) you can apply on-line or download a form from their website. However you complete the form you will need to provide original documentary evidence of your proof of rent (preferably your Tenancy Agreement), proof of ID and proof of National Insurance number. All documents MUST be originals and because of the nature of the documents we strongly advise you to take them in person to your Local Authority. In Norwich you would take these to Norwich City Council at City Hall. Ask them to copy all ID while you wait then ask for a receipt which is your proof that your ID has been received with your claim. It may be time consuming to wait at the counter but in the long term it will save time.

For proof of identity we recommend you take 2 documents from the following list:

- Passport
- Driving licence
- Birth certificate (either original or a certified copy)
- National Insurance Number card
- Marriage/adoption certificate
- Recent gas or electricity bill
- EU identity card
- Medical card
- UK residence permit

You will need to provide additional evidence with your claim - e.g. proof of income. Details of everything you need to provide can be found on the claim form.

The Housing and Council Tax Benefit departments are located at:

Norwich City Council, City Hall, St Peter's Street, Norwich. NR2 1NH
Reception opening times are 8.45am - 5pm Monday - Friday
Telephone: 0344 980 333 (8am - 6pm Monday - Friday)
Email: benefits@norwich.gov.uk

The Advice Workers in the Union Advice Centre can help you fill in the claim form.

