Student Development and Well-being



STUDENTS AND SOCIAL SECURITY BENEFITS

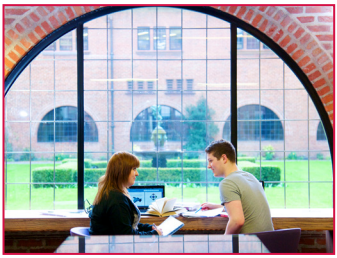
Housing Benefit / Council Tax Support Scheme

April 2016 - March 2017

Liverpool Hope University
Student Support & Well-being

Liverpool Hope University





1. Housing Benefit/Council Tax Support Scheme

Whilst most students are not entitled to Housing Benefit, the following groups are eligible to claim when studying full-time:

Lone Parents and Lone Foster parents

If you are a lone parent or lone foster parent of a child under 16 years, or a child under 20 if s/he is still in full-time non-advanced education, you will be eligible for Housing Benefit. Lone parents can receive Income Support until their youngest child's 5th birthday but access to Housing Benefit can continue after this. If Income Support stops when your child reaches 5, or when you become a student (because your income is too high), you must make a separate claim for Housing Benefit to the Local Authority to continue to access Housing Benefit.

You can continue to get Housing Benefit until your youngest child finishes school or college or until their 20th birthday, whichever is the earlier. This is usually for the period you are able to claim Child Benefit (your claim will end at this time even if you are part-way through your course).

Income Support/Job Seekers Allowance

If you or your partner are in receipt of Income Support or Income Based Job Seekers Allowance (full-time students are not normally entitled to JSA), you will receive full Housing Benefit up to the level of the Local Reference Rent/Local Housing Allowance. However, if you have surplus bedrooms, any amount covering Bedroom Tax should be deducted.

You can find out more about the Local Reference Rent/Local Housing Allowance levels by visiting your local authority website and typing in 'Local Housing Allowances rates' into the search facility. The rates fluctuate annually and your rate will be determined by the type of accommodation required by you and your family.

Students who are retired

If you or a partner are aged 60 or over, you will be eligible to claim Housing Benefit for the duration of your course.





Students with Disabilities

If you qualify for a disability premium or severe disability premium with your Housing Benefit (e.g. if you get DLA, ESA, are registered blind or are deaf and receive a Disabled Students' Allowance for deafness), you will be eligible for Housing Benefit.

N.B. Disabled Housing Benefit claimants with a non-resident carer who receive the higher rate care component of DLA, or who can demonstrate that they have a regular need for overnight care, will be entitled to funding for an extra bedroom for a carer. This is provided you have another bedroom that they can use in their self-contained unit of accommodation (Halls of residence don't normally qualify here).

Long Term Sick

If you have been incapable of work for the previous 28 weeks, you will be eligible for Housing Benefit for the duration of your incapacity after this point. You will be required to have made a claim for Employment and Support Allowance previously to establish eligibility.

Deafness

If you receive Disabled Student Allowance due to deafness, you will be eligible for Housing Benefit (eligibility normally starts from the date you apply for the allowance). However, if you are still waiting to receive confirmation about the allowance, the Local Authority may put off making a decision about your Housing Benefit claim but will normally then fully backdate your benefit.

Student couples with a dependent child (where both people are students)

If you are part of a couple and your partner is also a full-time student and you have a dependant child, you will be eligible for Housing Benefit. Unlike Job Seekers Allowance, where you can only claim in the summer vacation if you cannot find work, you can claim Housing Benefit throughout the year.





If you are also claiming Job Seekers Allowance it is important to remember that once these benefits stop at the end of the summer vacation you need to inform the Local Authority of your change in circumstances. You will also need to provide your new income details to have your claim reassessed and continued based on your new student finance income.

Students' Partners

If you are part of a couple and your partner is not a student, s/he is entitled to make a claim for both of you or the family unit.

Part-time Students

If you are registered as a part-time student you can claim Housing Benefit throughout your studies as long as you satisfy all of the other conditions of entitlement. Housing Benefit is a means-tested benefit and eligibility is dependent upon your income, what savings you have and the size and needs of your family.

Claim Procedures

If you are claiming Income Support or Job Seekers Allowance or Employment and Support Allowance you can claim both Housing and Council Tax Support as part of this process. However, if you do not know whether you are eligible, it is better to claim Housing Benefit direct from your Local Authority. You can obtain a claim form from any One Stop Shop or your local council offices. If you submit your claim with the required evidence, you will normally receive an assurance that your claim will be dealt with more quickly, usually within 14 days.

Most full-time students are only entitled to Income Support, Employment and Support Allowance or Job Seekers Allowance during the summer vacation period when the student income is not taken into account. A lot more students are entitled to Housing Benefit throughout the year. They generally receive at least 70% of their rent payments up to the level of the Local Housing Allowance if they only receive student finance income and Child Benefit/Child Tax Credit or for disabled students-disability benefits. Bedroom Tax will also be deducted from this if appropriate.







Student Funds

Claimants need to check that the Local Authority are taking the appropriate student support income into account and applying the correct disregards. The only student income counted for benefit purposes is the Maintenance Loan, Maintenance Grant and the Adult Dependants Grant. The Maintenance Loan has disregarded elements for books, travel etc, as well as a weekly £10 disregard and the new Maintenance Loan from 2016 has a disregarded Special Support element. The Special Support Grant, Childcare Grant and Parental Learning Allowance are all completely disregarded as income. Some university bursaries are also disregarded.

Local Housing Allowances

The National Local Housing Allowance Scheme has standardised the level of rents that can be charged for the private rented sector in certain areas of cities. Figures are published monthly and are available on the Local Authority's website. For Liverpool claimants this information can be viewed at www.liverpool.gov.uk.

Claimants will be given allowances based on what size property they are eligible for according to their needs. Housing Benefit is always paid to the tenant unless you have rent arrears or budgeting problems or other specific difficulties. A shared accommodation rent applies to claimants under 35.

Discretionary Housing Payments

The discretionary housing payment scheme is intended to top-up Housing Benefit payments to the full amount of the rent. It is a discretionary hardship scheme, is means-tested and can make extra payments for limited periods as part of the Housing Benefit payments to top-up rent. Claimants can continue to apply indefinitely but payment decisions are made depending upon need and the financial resources available within the Local Authority.





Universal Credit

Universal Credit is a new benefit which was introduced from October 2013. It is expected to extend to new claims for other benefits and fully replace most means-tested benefits by 2021.

It will eventually replace Housing Benefit, Tax Credits, Income Support, Income Related Employment and Support Allowance and Job Seekers Allowance.

Council Tax Support Scheme (replaces Council Tax Benefit)

The Council Tax Support Scheme replaced Council Tax Benefit and is funded by Local Authorities. It is very similar to Council Tax Benefit and provides help with Council Tax payments for claimants on a low income. The Council Tax Support Scheme will not normally pay a full rebate to working age people (only pensioners) and the maximum amount paid depends on the area you live in.

This means that most people (even those on the lowest benefit income) will be required to pay something towards their Council Tax. The scheme is reviewed annually and most claimants nationally will have to pay at least 10% of their Council Tax, whatever their income.

2. Council Tax

Full-time students are not liable for Council Tax payments but in order to stop receiving bills from the Local Authority, students need to provide an exemption certificate which they can obtain from the University. The exemption certificate can be downloaded from the Information Portal and you will need to get it stamped at the Gateway Reception Desk. Students should then submit the certificate to their local council and obtain a receipt, which should be retained for future reference. The annual bill should then be amended and a new Council Tax statement issued.

Households that are occupied exclusively by full-time students are exempt from Council Tax payments. Households where one part-time student or non-student lives with other full-time students will receive a 75% bill. A full-time student with a partner or other adult who is not a student will also receive a 75% bill where only two adults occupy the property.





Where a student lives with two or more other adults who do not qualify for exemption, the bill will be 100%, i.e. the full Council Tax charge. If a student lives with a person who is unemployed and/or receiving a means-tested benefit who is not liable for Council Tax they can claim a second adult rebate for up to 75% of the bill.

Further help

If you require any further advice or assistance in relation to a welfare benefits issue, help is available by contacting the Liverpool Hope Students' Union Advice Service.

Liverpool Hope Students' Union
Lecture Theatre Complex Foyer, Hope Park Campus

T: 0151 291 3708
E: suadvice@hope.ac.uk



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