

Housing Benefit and Council Tax Support Standards of Proof



# Providing proof when claiming housing benefit and council tax support

Everyone claiming housing benefit or council tax support must provide:

- proof to support their claim, and
- proof of any changes of circumstances that happen afterwards.

By giving the correct proof, you will get the correct amount of benefit. This leaflet tells you about our standards of proof.

#### Three important points about claiming

- The sooner you provide the documents we need, the sooner we can process your claim. If you don't have all the documents straight away, you should claim anyway. If you claim late, you could lose benefit.
- If you have a partner living with you, we also need proof of their identity, income and savings.
- Before returning the claim form, check that you have answered all the questions that apply to you – the form tells you which questions you can ignore. Also make sure you have signed the declaration at the end of the form.

#### Sending us your documents

- The documents you provide as proof of identity should be original. We can't accept photocopies. If you can't get original identity documents, please write to us explaining why.
- We advise you not to send original identity documents by post.
  You can show us your identity documents at our reception offices at
  180 Vauxhall Bridge Road. We can accept scans or photocopies of
  other documents such as proof of rent, income and savings.
- If you can't come to our offices because you are disabled, elderly or very ill, please contact the Benefits Visiting Service on 0800 072 0042.

#### New claim or change of circumstances

- A new claim is from someone who has just moved to Westminster, or who has never received housing benefit or council tax support before, or who is claiming again after a break.
- A change of circumstance is a change to the details you have put on your claim form. We will still need to see documents as proof of any change. We accept scans, photographs or photocopies of all documents except proofs of identity, which must be originals.

This booklet tells you about the proof you must normally provide in order to claim benefit. You must write to tell us if you need extra time to provide documents or if there are some you can't provide. We will not insist on you providing documents that don't exist or you can't get.

# **Proof of identity**

Unless you have recently given proof of identity to the Department for Work and Pensions (DWP) to support a claim for a state benefit, we will need to see proof of identity.

# We can only accept original documents as proof of identity.

You must provide documents from the following list. If you have a partner living with you, they must do the same.

We can accept any **one** of the following as proof of identity:

- Passport
- National ID card
- Any Home Office document that includes your photo
- Full driving licence with photo card
- Letter from a solicitor, social worker or probation officer confirming how long they have known you
- Valid UK residence permit

If you don't have a document from this list, we will interview you to confirm your identity. Please visit one of our reception offices if you think we will

need to interview you. Please bring with you any **official** documents you have that are not in the list above and that show your name. This also applies to any partner you have, if they can't provide a document from the list.

#### **Proof of earnings**

You must provide documents as proof of earnings; these can be scans, photos or photocopies.

We can accept any **one** of the following:

- five recent consecutive weekly wage slips
- three recent consecutive fortnightly wage slips
- two recent consecutive monthly wage slips

We can accept a certificate of earnings if printed wage slips are not available. It must be properly completed and stamped by your employer.

'Recent' means immediately before the date of your claim. 'Consecutive' means one after the other, with no breaks. We prefer to see printed payslips, not handwritten ones.

If it is a new job and you have not received any wage slips yet, you must provide your employment contract showing the start date, the number of hours you work and the pay rate.

#### Changes to earnings

You must tell us in writing about any changes to your earnings and provide documents, such as wage slips, as proof.

# **Earnings from self-employment**

If you are self-employed, we will ask you to complete an extra form about your business. If the business started before the date of your claim for benefit, we also need to see profit-and-loss accounts supported by business bank statements and a sample of invoices and receipts.

If your accounts have not been prepared by an accountant, please provide a sample of the invoices and receipts. These invoices and receipts should be for significant income and expenses for your business.

#### Changes to self-employment

Once we have decided a claim based on your self-employed earnings, you must provide new profit-and-loss accounts every year. You must also provide details of any change to your self-employment, for example if you change from part-time to full-time self-employment or if you change the type of business you do.

#### Children

If you have children who live with you, you will need to provide one of the following:

- Current child benefit award notice
- Child's birth certificate
- Bank statements showing child benefit payments
- Current tax credit award notice

#### Childcare costs

If you are working for at least 16 hours a week, we take account of any childcare expenses you have. But the child's carer must be registered and your partner, if you have one, must also be working for at least 16 hours a week. We accept the following as proof of childcare costs:

- letter from the childcare provider, or
- receipts for childcare payments, or
- tax credit award notice from HM Customs & Excise recording the cost of childcare.

#### Changes to childcare

You must tell us in writing about any changes to the amount you pay for childcare, and provide documents as proof.

# Proof of state benefits and pension credit

We will write to you if we need you to provide any proof of state benefits and pension credit, but we usually don't need to do this. We can usually find out about your state benefits and pension credit by checking the Department for Work and Pensions computer records. The benefits we can find out about in this way are:

- Jobseeker's allowance (JSA)
- Income support
- Employment and support allowance (ESA)
- Incapacity benefit
- Personal independence payment (PIP)
- Carer's allowance
- State retirement pension
- Pension credit
- Attendance allowance.

### Changes to benefit income

You must tell us in writing about changes to the rate or type of any state benefit you get.

#### Tax credits

If you are receiving child tax credit or working tax credit, please provide your most recent award notice. However, you don't need to provide proof of any tax credits if you receive:

- income-based JSA, or
- income support, or

- income-related ESA, or
- · pension credit.

# Changes to tax credits

You must tell us in writing about changes to the rate of child tax credit and working tax credit you get.

# Private pensions and other income

If you have any income except earnings from employment or state benefits or tax credits, you must provide proof of it. The most common types of other income are private and works pensions. Other examples are annuities, and rent from a sub-tenant or lodger. However, you don't need to provide proof of any other income if you recieve:

- income-based JSA, or
- income support, or
- income-related ESA, or
- · pension credit.

The following are acceptable as proof of other income:

- A private-pension payment advice slip showing the rate of pension you get now.
- Your latest bank statement showing your private pension, supported by a typed award notification for the current financial year.
- Letter from the person or company paying the income.

# Changes to other income

You must tell us in writing about changes to the rate of any private pension, works pension or other income you receive and provide documents as proof of the change.

For example, income from a lodger or maintenance payments, you must provide evidence of it. We can usually accept as evidence a letter from the person or company paying the income.

# Capital, savings and investments

When completing a benefit claim, please remember you must list all the accounts you have. These include overdrawn and unused accounts and any other account where you are a named party.

If you are under state pension age, we only need proof if the total value of all your savings and investments is £6,000 or more. If you are state pension age or older, we only need proof if the total is £10,000 or more. But if you have savings of less than £6,000, or £10,000 if you are state pension age or over, you don't need to provide proof if you receive:

- income-based JSA, or
- income support, or
- income-related ESA, or
- pension credit.

Acceptable proofs of capital, savings and investments are:

- a recent bank or building society statement. 'Recent' means immediately before the date of your claim or change.
- a savings book the balance must have been updated within the two
  months immediately before the date of your claim or change.
- original certificates showing ownership of premium bonds, unit trusts, National Savings, stocks and shares.

Mini statements from cash machines are not acceptable.

If you or your partner owns any property (except the one where you currently live) or land in this country or abroad, we need evidence of its value and evidence of any remaining mortgage balance.

# Changes to capital, savings and investments

If you are under state pension age and have savings worth £6,000 or more, you must tell us in writing if the amount changes by £250 or more. If you are state pension age or older you must do this if your savings are more than £10,000. If your savings when you made your benefit claim

were less than £6,000, or £10,000 if you are state pension age or older, you must tell us in writing if the amount goes above the amount that relates to your age.

#### **Proof of rent**

If you pay rent to a landlord that is not Westminster City Council, you must provide proof of the rent you should pay. You must provide one of the following:

- Current tenancy agreement
- A letter from the landlord if you have not been given a tenancy agreement.

The landlord must have signed the agreement or letter and it must state:

- the amount of the rent
- whether the rent is weekly, monthly or for some other period
- what services are included in the rent
- the date the agreement began
- the name of the landlord, and
- the name and address (in the UK) of the person who collects the rent (which can be the landlord or a managing agent).

If you share part of your accommodation with your landlord or you are related to the landlord, we will send you an extra form with more questions about the rent agreement.

If we have already seen your tenancy agreement, then for any subsequent claim you must provide evidence of rent charged. However, if your original tenancy has expired, you must provide either:

- a new agreement, or
- a letter from the landlord confirming the tenancy has been held over on the original terms.

#### Changes to the rent

You must tell us in writing about any changes to your rent and provide proof. We accept a new agreement or a letter from your landlord as proof of changes to rent.

#### Payment of benefit

If you are claiming local housing allowance (LHA), or you ask us to pay your benefit direct to you instead of your landlord, you must also provide proof that your rent is less than eight weeks in arrears. We accept any of the following as proof:

- rent book
- receipts signed by the landlord for hotels it must cover the full period of your stay and include the room number
- letter from landlord or managing agent
- standing-order payments
- bank paying-in book with receipts showing the landlord's name.

For the account to which we are to make payment, you will also need to provide the name of the account holder, the bank or building society name, the account number and sort code.

# Other proof you should provide

### Income of people living with you

For benefit purposes, anyone living with you aged 18 or over who is not a sub-tenant or lodger is known as a non-dependant. If you have any non-dependants living with you and they receive any income, we will need proof of it. The proof you provide for their income should be the same as for your own. Please tell us if you can't provide this. When a non-dependant is in full-time education, you will need to provide proof that you still get child benefit for them, or a letter from the place where they are studying to confirm they are studying there.

Student details required include:

- If it is a full or part-time course, the number of guided learning hours
- When the course started and when it is due to end as well as what year of the course they are on currently
- The exact term dates

#### Student income

Most full-time students do not qualify for benefits. But if you are a fulltime student and you do qualify for benefits, you will need to provide all term dates and your student loan or grant assessment. A full-time student can claim benefit if he or she is also:

- a lone parent, or
- disabled, or
- aged 60 and over, or
- aged under 19 and following a course of further (not higher) education.

#### **Our mission:**

To provide an inclusive and secure Benefits service that pays the right people the right amount of benefit at the right time.

# If you need help with this leaflet or you need more information, please contact Westminster City Council Benefits Service.

By telephone: Freephone 0800 072 0042 8am to 6pm Monday to Friday.

In person: 180 Vauxhall Bridge Road, SW1V 1ER – Mon-Fri

8.30am to 6pm,

If English is not your first language, we can translate a summary of this document for you. Please contact us and tell us which document you have received and which language you need.

Ndoshta anglishtja nuk është gjuha juaj amtare dhe nuk e kuptoni plotësisht këtë dokument. Nëse nuk jugjendet një mik apo i afërm që mund t'jua përkthejë,mund të marrim masa për t'ju dërguar një përkthim. Julutemi shkruani tek adresa e mëposhtme, duke dhënë emrin, adresën dhe gjuhën tuaj amtare.

#### অনুবাদ সেবা

সম্ভবত ইংরেজি আপনার প্রথম ভাষা অর্থাৎ ফার্স্ট ল্যাঙ্গুয়েজ নয় এবং আপনি এই তথ্যলিপির বিষয়বস্তু পুরোপুরি বুঝতে পারছেন না। এগুলোকে অনুবাদ করে বোঝানোর জন্য আপনার কোনও নিকট আত্মীয় বা বন্ধু যদি না থেকে থাকে, তবে আমরা একজন অনুবাদক বা ট্রাঙ্গলেটার আপনার কাছে পাঠাবার ব্যবস্থা করতে পারি। অনুগ্রহ করে আপনার প্রথম ভাষা অর্থাৎ ফার্স্ট ল্যাঙ্গুয়েজ বর্ণনা করে নাম, ঠিকানা সহ রেফারেঙ্গ নম্বর উলেম্বর্থ করে নীচের ঠিকানায় লিখন।

#### Usługi tłumaczeniowe

Jeśli język angielski nie jest Pana/i pierwszym językiem, możemy przetłumaczyć streszczenie tegodokumentu. Proszę się z nami skontaktować, by wytłumaczyć, który dokument Pan/i otrzymał i w jakim językużyczy go sobie Pan/i.

خدم ة الترجمة إذا لم تكن اللغة الإنكليزية هي لغتك الأصلية، يمكننا أن نزودك بخلاصة مترجمة لهذه الوثيقة. نرجو الإتصال بنا لإعلامنا عن اللغة التي تحتاج إليها.

如英文不是您的第一語言,我們可為您翻譯文件摘要。請聯絡及告訴我們您收到那一份文件,同時需用那一種語言。

#### Portuguese Serviço de Tradução

Se o inglês não é a sua língua materna, poderemos traduzir um pequeno sumário deste documento para suautilização. Queira contactar connosco, indicando-nos em que língua gostaria de receber o documento.

We aim to produce information in plain English and in formats that everyone can use. If you would like to receive information in large print, Braille or a different format please email <a href="mailto:rhinckley@westminster.gov.uk">rhinckley@westminster.gov.uk</a> or write to the address below.

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