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Wednesday, 9 October 2019

Dear Sir/Madam

COMMUNITY HOUSING AND HEALTH (OVERVIEW AND SCRUTINY) COMMITTEE SUPPLEMENT

Please find attached supplement papers for Community Housing and Health (Overview and Scrutiny) Committee on **THURSDAY, 17TH OCTOBER, 2019 at 6.00 PM IN THE COMMITTEE ROOM** District Council House, Lichfield.

Access to the Committee Room is via the Members' Entrance.

Yours Faithfully

Neil Turner BSc (Hons) MSc
Director of Transformation & Resources

SUPPLEMENT

10. Discretionary Housing Payments (DHP)

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Discretionary Housing Payments (DHP)

Report of Councillor Andrew Smith, Cabinet Member Customer Services and Innovation

Date: 17th October 2019
 Contact Officer: Pat Leybourne/Gareth Davies
 Tel Number: 01543 308921/308741
 Email: Pat.leybourne@lichfielddc.gov.uk
 Key Decision? YES
 Local Ward Members



**Community Housing
 and Health
 (Overview &
 Scrutiny) Committee**

1. Executive Summary

- 1.1 Discretionary Housing Payments (DHP) provide additional financial assistance for recipients of housing benefit or housing costs within universal credit. (UC)
- 1.2 Regulations provide a framework to operate within but this gives councils a very broad discretion.
- 1.3 Grant funding for DHPs is provided by the Department for Work and Pensions (DWP) and councils are encouraged to have a policy to distribute the funding in fair and consistent manner.
- 1.4 The funding is administered and distributed by the housing benefit team.
- 1.5 The last version of the DHP policy has been in place since 2017 and has improved take up and expenditure. However, due to the roll out of UC, it is the appropriate time to conduct a further review.

2. Recommendations

- 2.1 Members consider the amendments and comment on the proposed revised policy.

3. Background

- 3.1 DHP's have been available for many years to support claimants of housing benefit and latterly, the working age claimants who are getting housing costs included in their universal credit.
- 3.2 In 2013, following the introduction of welfare reforms, the amount of grant funding given to councils increased significantly. The first DHP policy was implemented.
- 3.3 Lichfield has consistently not used all the grant funding provided by the DWP and any unspent monies are returned. Data on the number of forms submitted, the reasons for the requests, successful/unsuccessful applications and amount of awards was analysed. At the same time the move to universal credit for working age people was growing.
- 3.4 The policy was revised in February 2017, to make it easier for people to claim and increase the claim for DHP expenditure. This policy is at appendix A.
- 3.5 Universal credit (UC) is now the route to claim help with rent for most working age people and the government plans to migrate recipients of housing benefit over to UC over the next few years. The 2017 policy included a section specifically to assist UC claimants who were at or below the basic income available via UC. Living Cost Allowance Thresholds (LCAT) were used to give an automatic award to these applicants without the requirement to provide further evidence of income and expenditure. This part of the policy was developed in conjunction with a local Registered Provider.

- 3.6 The policy showed some positive results with better quality applications and an increase in expenditure. Using 'standard' figures for utility bills negated the need for evidence to be collected to show expenditure. An analysis of the number of applications and payments made is at appendix B.
- 3.7 The housing options team work with customers who may need financial assistance to either maintain a tenancy or move to more affordable accommodation. This assistance has been in the form of a loan from the Fusion Credit Union, which is underwritten by LDC. The housing options team have worked with the benefits team assisting applicants with the DHP applications, which at the same time reduces future liabilities to the council in respect of defaulted payments on loans.

The need for further revision

- 3.8 UC has been rolled out across the country and more applications are being made by recipients of UC. Whilst the 2017 revision to the policy has had a positive impact, the LCAT section has proven ineffective with a minimal number of awards, as applicants have chosen to complete the income and expenditure part of the application for a maximum award.
- 3.9 The council does not have access to DWP data to confirm a UC award and often applicants are not including evidence and this needs to be made clearer on the application form.
- 3.10 A revised policy seeks to simplify the claiming process further and maximise expenditure in this area. A draft policy is at appendix C, with a draft claim form at appendix D.

Alternative Options	<ol style="list-style-type: none"> 1. Not to have a policy, but this would go against DWP guidance. 2. To continue with the existing policy but this is more complex for applicants to complete and doesn't clearly advise of the evidence required from UC claimants.
Consultation	<ol style="list-style-type: none"> 1. Staffordshire Citizens Advice 2. Landlords at the private landlord forum <p>The above are scrutinising the policy and have promised feedback but initial comments are that</p> <ul style="list-style-type: none"> • A point of contact should be clear on the form • The aims should be clear and understandable • There should be limitations on awards where people are relocating. Awards should not be given to applicants who choose to live abroad unless there are compelling reasons to do so, for example they need care from family members.
Financial Implications	<ol style="list-style-type: none"> 1. The grant funding for 2019/20 is £108,751 however the council can award up to 2 ½ times this figure, but would have to fund any balance above the DWP grant.
Contribution to the Delivery of the Strategic Plan	<ol style="list-style-type: none"> 1. This policy contributes towards the theme of Healthy and Safe communities by preventing homelessness.
Equality, Diversity and Human Rights Implications	<ol style="list-style-type: none"> 1. It is not anticipated that the policy will have any negative implications for equality, diversity or human rights. A full equality impact assessment will be carried out on the final policy.
Crime & Safety Issues	<ol style="list-style-type: none"> 1. Supporting people to keep their homes will prevent homelessness and rough sleeping.

GDPR/Privacy Impact Assessment	1. None identified.
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	Risk Description	How We Manage It	Severity of Risk (RYG)
A	DHP expenditure exceeds the DWP grant	Expenditure is carefully monitored	Green

Background documents

Relevant web links

<https://www.gov.uk/government/publications/discretionary-housing-payments-guidance-manual>



**Discretionary
Housing
Payments
Policy**

1 Introduction

- 1.1 Discretionary Housing Payments (DHPs) may be awarded by a local authority (LA) to Housing Benefit (HB) or Universal Credit (UC) claimants where it is considered that they require further financial assistance towards their housing costs.
- 1.2 The regulations covering DHPs are the Discretionary Financial Assistance Regulations 2001¹. The regulations give the council a very broad discretion, however decisions must be made in accordance with ordinary principles about good decision making and in particular local authorities have a duty to act fairly, reasonably and consistently.
- 1.3 The Department for Work and Pensions published a Discretionary Housing Payments Guidance Manual, including a Local Authority Good Practice Guide which is updated regularly and has been followed in developing and reviewing this policy.
- 1.4 Each LA has an overall cash limit restricting the award of DHPs and it is supported by a government contribution.

2 Objectives

2.1 The objectives of this policy are to provide temporary assistance with housing costs to:

- Alleviate poverty
- Prevent homelessness and maintain tenancies
- Encourage and sustain people in employment
- Safeguard residents in their own homes
- Help those who are trying to help themselves
- Keep families together
- Support domestic violence victims who are trying to move to a place of safety
- Support disabled people to remain in adapted properties
- Support the vulnerable or the elderly in the local community
- Help applicants through personal and difficult events
- Support young people in the transition to adult life
- Promote good educational outcomes for children and young people
- Support the work of foster carers
- Support care leavers

3 Award Criteria

3.1 Who can apply for a Discretionary Housing Payment?

3.1.1 Anyone in rented accommodation who needs further financial assistance with their housing costs and is currently, or will be claiming:

- Housing Benefit or
- Universal Credit that includes a housing element

¹ As amended by the Welfare Reform Act 2012 (Consequential Amendments) Regulations 2013.

3.2 What is 'further financial assistance'?

- 3.2.1 This is additional financial help that is needed where an applicant is unable to meet their housing costs from their available household income, for example because they have a shortfall as a result of welfare reforms or need help with rent arrears.

3.3 What are 'housing costs'?

- 3.3.1 This generally means an applicant's rental liability but can be interpreted more widely to include rent in advance, rent deposits or other lump sums associated with a housing need.

3.4 DHP can be awarded to help with:

- Reductions in HB or UC where
 - The benefit cap has been applied
 - The applicant is in social sector accommodation and is under-occupying
 - Local housing allowance restrictions are in place, including the 4 year freeze
- Rent shortfall to prevent a household becoming homeless whilst the LA explores alternative options
- Rent officer restrictions such as local reference rent or shared accommodation rate
- Non-dependant deductions in HB or housing cost contributions in UC
- A shortfall in HB due to income tapers
- Rent deposit or rent in advance
- Other housing costs. For example, storage or removal costs

3.5 DHP cannot be awarded to help with:

- Ineligible service charges²
- Increases in rental payments due to outstanding rent arrears
- Sanctions, reductions and suspensions in benefit. For example, a reduction in another primary benefit or shortfalls caused by HB/ UC overpayment recovery or a restriction in benefit due to a breach of a Community Service Order

4 Qualifying for an Award

- 4.1 Each case will be considered on its own merits and in accordance with the objectives of this policy and the award criteria.
- 4.2 The council will take into account the applicant's ability to contribute towards their rent and in the majority of cases they would be expected to be making a contribution towards it.
- 4.3 No award will be made to an applicant who has taken a tenancy for a property which at the outset they were unable to afford unless they can demonstrate that they have a realistic plan in place that will result in a reduction of DHP required in the future.

² As specified in Schedule 1 of the Housing Benefit Regulations 2006 and Schedule 1 of the Housing Benefit (Persons who have attained the qualifying age for pension credit) Regulations 2006

- 4.4 An assessment may be made of the income and expenditure of the applicant. All income (excluding Disability Living Allowance, Personal Independence Payments) and capital will be taken into account. Evidence may be requested of any income and expenditure if deemed necessary.
- 4.5 Living Cost Allowance thresholds will be used when considering applications for DHP, these are listed in Appendix 1. If an applicant demonstrates that their household income is at or below the Living Cost Allowance threshold for their household an assessment of income and expenditure would not normally be required.
- 4.6 Where an applicant has a household income at or below the Living Cost Allowance threshold set out in Appendix 1 they will eligible for an award of 50% of the difference between their housing benefit or housing element (in universal credit) and their eligible rent; higher awards will be considered on a case by case basis.
- 4.7 When considering income and expenditure, priority debts will be taken into account first. Other debts may be taken into consideration on a case by case basis. Priority debts are:
- Court fines
 - Rent
 - Gas
 - Electricity
 - Council Tax
 - Maintenance/ Child Support
 - Income Tax/ VAT
 - TV licence
- 4.8 In the event that an applicant requests a further award, it may not be at the same level as any previous award.

5 Applying for a DHP

- 5.1 A request for a DHP must be made by the applicant. A third party may request a DHP providing they have Power of Attorney or the applicant's consent.
- 5.2 Applications may be made online via the council's website
<https://www.lichfielddc.gov.uk/Residents/Benefits/Need-extra-help-about-discretionary-payments.aspx>
- 5.3 They can also be made by telephone or in person at Lichfield District Council House, Frog Lane, Lichfield. An application form can be found in Appendix 2.

6 The Award Process

- 6.1 All DHP requests will be dealt with by the Benefits section and will be processed within 10 working days of receiving all the information required to assess the application or as soon as practicable afterwards.

- 6.2 The award criteria will be considered and the applicant notified in writing of the decision, the amount, the period of the award and the review procedures.
- 6.3 An award will be for no less than one week and for a maximum of thirteen weeks within a financial year, unless there are exceptional circumstances. A review will take place after 13 weeks at which point an application for an extension will be considered.
- 6.4 Exceptional circumstances may be:
- to prevent homelessness
 - to enable homeless households to take on a new tenancy where the local authority has a continuing statutory duty
 - where the applicant has had their property adapted for disablement needs and it would be unreasonable to expect them to move
 - where the applicant has demonstrated they have made significant efforts to improve their circumstances, such as seeking employment or training
- 6.5 Where the applicant is unable to demonstrate that significant efforts to improve their circumstances have been made, the council will advise on alternative measures that must be completed before a payment will be considered. For example, an appointment with a money advisor must be attended within a reasonable time period.
- 6.6 Backdated awards will be considered where appropriate but will be limited to the current financial year.

7 Method of Payment

- 7.1 DHP will be paid at the same time as the housing benefit payment and at the same frequency. Any backdated payment will be paid in a lump sum with the subsequent benefit payment.
- 7.2 A payment made in addition to UC may be paid to coincide with the payment of UC where possible.
- 7.3 Payments will be made directly to a landlord where it is appropriate.

8 Reviews

- 8.1 As DHPs are discretionary and administered outside HB and UC legislation; they are not subject to the same rights of review or appeal process.
- 8.2 Any request for a review must be made in writing within one calendar month of the date of the decision letter and include the reasons why the decision/ award is not satisfactory.
- 8.3 Where a request for a review is made outside of one calendar month, the time limit may be extended if the applicant is able to show compelling reasons for the delay.
- 8.4 An independent panel of council officers will consider the request for the review and the applicant will be notified of the decision in writing.

9 Change of Circumstances

- 9.1 If a change of circumstances increases the amount of HB or UC, the DHP will be amended accordingly.
- 9.2 In the event that the change of circumstances results in the end of entitlement to HB and/or Council Tax Benefit, entitlement to the DHP payment will also end from the same date.
- 9.3 A change which causes an overpayment will be dealt with in accordance with Section 10 of this policy.

10 Overpayments of DHP

- 10.1 Any recoverable overpayment will be sought from the person who received the overpayment by issuing a Sundry Debtor Invoice.
- 10.2 In the case of an overpayment made to a landlord, regard shall be given to regulation 101 of the Housing Benefit Regulations 2006 and whether the landlord would reasonably have been aware that there had been an overpayment. An overpayment will not be recovered from a landlord where:
- the landlord was not aware of a change in the tenant's circumstances, or
 - the landlord reports a change in the tenant's circumstances and there are grounds for instituting proceedings against a person for an offence under section 111A or 112(1) of the Administration Act or there has been a deliberate failure to report a change and the Local Authority is satisfied that the landlord has not colluded with the applicant or acted in such a way as to contribute towards the overpayment.

11 Budget Review

- 11.1 Expenditure on DHPs will be monitored by the council and the available budget will be reviewed on a monthly basis.

12 Publicity

- 12.1 Lichfield District Council aims to promote the DHP fund by actively publicising that additional help is available for persons requiring assistance with their housing costs, particularly those affected by welfare reforms.

Appendix 1:

Living Cost Allowance thresholds

The following Living Cost Allowances are the minimum that members of a household are deemed to be able to live on under Universal Credit. The total allowance will vary depending on household composition. The allowances for 2016/17 are:

- A. 1st adult aged under 25yrs of age **£57.94**
- B. 2nd and subsequent adult aged under 25yrs of age **£33.26**
- C. 1st adult aged 25yrs of age and over **£73.14**
- D. 2nd and subsequent adult aged 25yrs and over **£41.67**
- E. 1st child **£73** (£53 plus £20 for Child Benefit)
- F. 2nd and subsequent child **£66** (£53 plus £13 Child Benefit)

Where these allowance are annually uprated, the policy will use the figures in line with Universal Credit.

APPENDIX B

YEAR	GRANT FUNDING £	DATE	EXPENDITURE	PAID	REFUSED	INCOMPLETE APPLICATIONS	WITHDRAWN BY APPLICANT	NOT ELIGIBLE TO CLAIM*	TOTAL NUMBER OF APPLICATIONS
17/18	136,254	30-Jun-17	9,956.41	31	15	5	0	3	
		30-Sep-17	10,978.27	31	10	5	0	12	
		31-Dec-17	10,067.26	36	16	4	0	8	
		31-Mar-18	16,074.00	48	17	11	1	12	
Totals			47,075.94 35% of total	146	58	25	1	35	265
18/19	118,002	30-Jun-18	19,767.27	47	9	4	0	3	
		30-Sep-18	14,690.69	36	13	8	0	3	
		31-Dec-18	24,110.40	38	14	11	1	8	
		31-Mar-19	22,881.63	51	12	7	1	19	
Totals		31-Mar-19	81,449.99 69% of total	172	48	30	2	33	285
19/20	108,751	30-Jun-19	23,216.94 21% in first quarter	46	6	9	0	7	68

*Not eligible to claim is applicants who are not in receipt of housing benefit or housing costs within universal credit.

Discretionary Housing Payments Policy

September 2019

Approved by:	
Approval date:	
Author/owner:	Pat Leybourne Head of Customer Services, Revenues and Benefits
Review frequency:	
Next review date:	September 2020
Location:	

1. Introduction

- 1.1 Discretionary Housing Payments (DHPs) may be awarded by a local authority (LA) to Housing Benefit (HB) or Universal Credit (UC) claimants (who are getting housing costs paid in their UC) where it is considered that they require further financial assistance towards their housing costs.
- 1.2 The regulations covering DHPs are the Discretionary Financial Assistance Regulations 2001³. The regulations give the council a very broad discretion, however decisions must be made in accordance with ordinary principles about good decision making and in particular local authorities have a duty to act fairly, reasonably and consistently.
- 1.3 The Department for Work and Pensions published a Discretionary Housing Payments Guidance Manual, including a Local Authority Good Practice Guide which is updated regularly and has been followed in developing and reviewing this policy.
- 1.4 Each Local Authority has an overall cash limit restricting the award of DHPs and it is supported by a government grant.

2. Purpose of policy

2.1 The purpose of this policy is to provide **temporary assistance** with **housing costs** with the aims of:

- Preventing homelessness and assisting people to maintain tenancies
- Safeguarding residents in their own homes
- Alleviating poverty
- Encouraging and sustaining people in employment
- Keeping families together
- Supporting domestic violence victims who are trying to move to a place of safety
- Supporting disabled people to remain in adapted properties
- Supporting the vulnerable in the local community

3. Scope of policy

- 3.1 Anyone in rented accommodation who needs further financial assistance with their housing costs and is currently, or will be claiming:
 - Housing Benefit or
 - Universal Credit that includes a housing element
- 3.2 Further financial assistance is defined as additional financial help that is needed where an applicant is unable to meet their housing costs from their available household income, for example because they have a shortfall as a result of welfare reforms or need help with rent arrears.
- 3.3 Housing costs generally means rent but can be interpreted more widely to include rent in advance, rent deposits, storage/removal costs or other lump sums associated with a housing need.
- 3.4 DHP cannot be awarded to help with:
 - Ineligible service charges⁴
 - Increases in rent payments due to outstanding rent arrears
 - Sanctions, reductions and suspensions in benefit. For example, a reduction in another primary benefit or shortfalls caused by HB/ UC overpayment recovery or a restriction in benefit due to a breach of a Community Service Order
 - Rent arrears where housing benefit or housing costs (in UC) have been paid for the period that the rent arrears are for.

³ As amended by the Welfare Reform Act 2012 (Consequential Amendments) Regulations 2013.

⁴ As specified in Schedule 1 of the Housing Benefit Regulations 2006 and Schedule 1 of the Housing Benefit (Persons who have attained the qualifying age for pension credit) Regulations 2006

4. How it relates to our strategic ambitions

The policy underpins our priority of being a clean, green and welcoming place to live, by supporting people who want to make their home in our district, stay in their homes.

5. Policy details

- 5.1 Each case will be considered on its own merits and in accordance with the purpose and scope of this policy.
- 5.2 Where a one off payment is required, for example a deposit or rent in advance, the applicant must demonstrate that they do not have any capital or immediate access to monies that they could put towards the payment.
- 5.3 Where the DHP is a 'top up' of the existing housing benefit or housing costs within UC the council will take into account the applicant's ability to contribute towards their rent.
- 5.4 No award will be made to an applicant who had taken a tenancy for a property which at the outset they were unable to afford, unless they can demonstrate that they have a realistic plan in place that will negate any future need for DHP.
- 5.5 An assessment may be made of the income and expenditure of the applicant. All income, with the exception of disability living allowance and personal independence payments, and capital will be taken into account. Evidence may be requested of any income and expenditure if deemed necessary.
- 5.6 When considering income and expenditure, priority debts will be taken into account first. Other debts may be taken into account of a case by case basis. Priority debts are;
 - Court fines
 - Rent
 - Utilities (gas, electricity, council tax)
 - Maintenance/child support
 - Income tax/VAT
 - TV licence
- 5.7 Standard figures will be used for utilities, TV licence and food; if the actual expenditure is higher than the standard figures, the applicant will be required to provide evidence of their actual expenditure. The standard figures are at Appendix 1.
- 5.8 If an applicant requests a further award, it may not be at the same level as any previous award. In addition, the applicant will be required to demonstrate that they have made significant efforts to improve their circumstances. This may be seeking financial advice, looking at alternative accommodation or reducing other debts.
- 5.9 Financial assistance will not be given to applicants who wish to move abroad unless it is for the purpose of relocating to family or friends who will be providing care.

6. Application procedure

Application and award

- 6.1 A request for a DHP must be made by the applicant. A third party may request a DHP providing they have Power of Attorney or the applicant's consent.
- 6.2 Applications may be made online via the council's website
<https://www.lichfielddc.gov.uk/Residents/Benefits/Need-extra-help-about-discretionary-payments.aspx>
- 6.3 They can also be made by telephone or in person at Lichfield District Council House, Frog Lane, Lichfield.
- 6.4 All applications will be dealt with by the benefits section and will be processed within 10 working days of receiving all the information needed.
- 6.5 The applicant will get the decision in writing and this will confirm the amount and period of the award and the review procedures.
- 6.6 Where the DHP is a 'top up' of housing benefit or housing costs (paid in UC) the award will be for a maximum period of 26 weeks within a financial year unless there are exceptional circumstances such as
 - To prevent homelessness
 - To enable homeless households to take on a new tenancy where the local authority has a continuing statutory duty

- Where the applicant has had their property adapted for disablement needs and it would be unreasonable to expect them to move
- Where the applicant has demonstrated they have made significant efforts to improve their circumstances, such as seeking employment or training.

6.7 Backdated awards will be considered but will be limited to the current financial year.

Payments

6.8 If a one off payment of DHP is required, including a backdated award, it will be paid within 2 weeks of a successful application.

6.9 A DHP will be made directly to a landlord where it is appropriate.

Reviews

6.10 DHP's are discretionary and administered outside HB and UC legislation, so they are not subject to the same rights of review or appeal process.

6.11 Any request for a review must be made in writing within one calendar month of the date of the decision letter and include the reasons why the decision is not satisfactory.

6.12 Where the request for the review is made outside of one calendar month, the time limit may be extended if the applicant can show compelling reasons for the delay.

6.13 A panel of officers independent of the benefits team will consider the review request and the applicant will be notified of the decision in writing.

Changes in circumstances

6.14 The applicant must inform the council of any changes in their circumstances promptly.

6.15 If a change in circumstances increases or decreases the amount of HB or UC, the DHP will be amended accordingly.

6.16 If HB or UC stops, the DHP will end from the same date.

6.17 If DHP is overpaid, the local authority will recover the overpayment from the person who received the payment.

6.18 If a landlord has received the DHP, the local authority will consider recovering it from the applicant if the landlord could not have reasonably been aware of the change.

Standard weekly figures for utilities/food

Gas £10.00

Electric £10.00

Water £5.00

Phone £10.00

TV licence £2.80

Food £30 - £40 per person

APPLICATION FOR A DISCRETIONARY HOUSING PAYMENT (DHP)

Name	Claim reference number*
Address	
Address	
Telephone number - home	
Mobile	
E-mail address	

*This is the 5 digit number at the top of your benefit decision notices

Please ensure that we have your current telephone number(s) and e-mail address, if you have one, as if we need to contact you about your application, we will phone first, and then e-mail.

About DHPs

A DHP is a payment made in addition to housing benefit or universal credit where the applicant needs financial assistance with housing costs. There is limited funding available for DHPs and an award will only be made where the applicant satisfies the criteria as laid down in Lichfield District Council's Discretionary Housing Payments policy. A copy of this policy is on the website at www.lichfielddc.gov.uk/DHP

If you wish to apply for a DHP, please complete every section on this form in full. Please **read the guide enclosed** as you complete each section.

If the form is incomplete we will not be able to process your application.

If you need any help or advice, please contact Lichfield Connects on 01543 308900.

Section 1

A DHP is, in most cases, only a temporary measure and it is vital that you find a more permanent and sustainable solution to your housing costs. **Please complete all of the boxes** if you do not, you may not be awarded a DHP.

1.1 Why do you need help with your housing costs?

1.2 Were you able to afford the rent when you moved in?

1.3 What action are you taking to resolve your financial issues?

Section 2

We need to compare your income to expenditure. Please tell us about your capital and income (including current accounts) from all sources. You do not need to tell us about housing benefit as this will be on our records, but if you are receiving housing costs in your universal credit payments, we will need to see your award letter, along with your tenancy agreement. Please tell us which account you would like the DHP to be paid into, if your application is successful. If you need additional space, please use section 4.

Name of bank/building society	Type of account	Balance

Type of income	How much do you get per week?
Your wages	
Your partner's wages (if you have one)	
Benefits/Allowances (please list) If you are having deductions from any of these benefits – please provide the notification letter from the Department for Work and Pensions to confirm.	
Tax credits	
Child Maintenance	
Pensions (please list all)	
Contributions from people living with you	

Anything else – please tell us what it is	
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Outstanding debts/arrears

Please tell us about any outstanding debts you have that you are making a regular payment to. For example this can be for arrears of rent, council tax or other utilities; loans or credit cards/store cards; hire purchase, catalogue payments etc. We may ask for evidence of these payments.

Type of debt	Amount outstanding	How much do you pay a week

Please tell us what your weekly expenditure is for the following:

Expenditure	How much do you pay each week
Rent (this should be the amount you pay in addition to any Housing Benefit). Please provide a recent rent statement if you are paying extra for arrears	
Council tax	
Gas	
Electricity	
Water	
Maintenance/child support	
TV licence	
Court fines - please send us evidence of your payments	
Food	
Other household items including toiletries	
School meals	
Payment for child care costs	
Clothing	
Phone – landline	
Phone – Mobile	
Broadband/internet	
Sky/Cable TV package	
Leisure – please specify	
Health related, for example, cost of dental treatment, glasses, prescriptions etc. – please give details	
Vet bills and/or pet insurance	
Car Tax	
Car insurance	
MOT or other running costs	
Petrol – please describe what your petrol costs are attributable to, for example travel to work, school run, leisure	

Public transport costs	
Buildings and contents insurance	
Life insurance	
Any other insurance - please describe what they are	
Pension contributions	

Section 4 Other information and declaration

Please use the box below to give us any information you think is important to your application.

Declaration: I declare that the information provided on this form is true and complete. I understand that you will use the information submitted with my claim for housing benefit/universal credit to help determine this application. I know that if I deliberately give false information or fail to tell you about a change in my circumstances, you can take legal action against me. I understand that I have to pay back any money that I am overpaid. My partner agrees to me making this application for both of us.

Please note: If you are in receipt of Universal Credit, the Council will need to see your Universal Credit award letter, your tenancy agreement and a recent rent statement. Please ensure that the bank details you have provided, for making any payment that may be awarded, are as they appear on your account.

Signature:

Date:

You can find our privacy notice at [Benefits privacy notice - lichfielddc.gov.uk](https://www.lichfielddc.gov.uk/About-us/Privacy-notice) or contact us if you would like a copy.