

# HOUSING BENEFIT AND COUNCIL TAX BENEFIT

## A guide for Students



# A Guide to Housing Benefit and Council Tax Benefit for Students

This leaflet explains about Housing and Council Tax Benefit for students.

The rules are the same whichever area you live in. If you don't know which council covers the area you live in, you can find this information on your Council Tax bill.

## Can students claim Housing Benefit and Council Tax Benefit?

Most **full-time** students cannot claim Housing Benefit because the Government expects them to use other money like their grant, student loan or access funds to pay their rent.

The Housing Benefit and Council Tax Benefit Regulations say that a student is a person who is studying at a college of further education or a university.

For Housing Benefit, a full-time student is someone who studies at a college or university for 16 hours or more a week. If you are not sure whether you are a full-time or part-time student, contact your college or university who will be able to give you advice.

## Which students can claim Housing Benefit and Council Tax Benefit?

You might be able to claim if you:

- are a part-time student;
- are a student who is responsible for a child or young person (as part of a couple or on your own);
- are a single foster parent;
- are 60 or over;
- get Income Support or income-based Jobseeker's Allowance;
- meet the conditions for the Disability Premium or Severe Disability Premium;
- have not been able to work for 28 weeks;
- qualify for a Disabled Students' Allowance because you are deaf;
- are under 19 and not in higher education;
- have a partner who is not a student (they need to claim, not you); or
- have to interrupt your course due to illness or caring responsibilities (and the college or university have agreed to this).

If you are not sure whether you can claim, you can always contact your local council for advice.

## Can student nurses claim Housing Benefit?

The same rules for students apply to students funded by the National Health Service. If you're not sure, phone your local council for advice.

## Can students from abroad claim Housing Benefit?

If you are a student from Europe, you can only claim Housing Benefit if you fall into one of the categories of students who can claim. See the section 'Which students can claim Housing Benefit and Council Tax Benefit?'.  
  
If you come from outside Europe you will probably not be able to claim any Housing Benefit, even if you are in one of the groups of students who can. It depends on the conditions under which you came into this country and we will need information about your immigration status (the conditions under which you are allowed to stay in the UK, as set out by the Home Office) before we can deal with your Housing Benefit claim.

## Can students who rent property from a university or college claim Housing Benefit?

Yes, if you are a full- or part-time student and are entitled to claim Housing Benefit, you can claim for the accommodation you rent from your university or college. You can also qualify for Housing Benefit when you are not studying. This only applies when you live in the property to go to your course.

You might qualify if the university or college rents accommodation on a temporary basis from a council, housing association or private landlord, and you are in one of the categories of students who can claim Housing Benefit.

Phone your local council to find out more about this.

## I have to maintain two homes – one at college and one at home. Can I claim Housing Benefit?

We usually only pay Housing Benefit for the home you are living in and paying rent for. You may be able to get help for two homes if you are:

- a student or trainee; or
- part of a couple and have to live in separate rented accommodation because of your course or work.

You may be able to claim Housing Benefit but it depends on your circumstances. You should check with your local council, so contact them for advice.

## If I am a student who can claim Housing Benefit, how much will I get?

How much you will get depends on your income. We work out your income as if you get the full amount of student loan available to you, even if you don't actually receive it all. We ignore the first £10 a week of this money. If you get a bursary for nursing or midwifery diploma courses, you cannot get a student loan so we don't have to count any loan income.

If you are a non-diploma nursing student, we count any grant and the full amount of loan income in the same way that we do for all students.

The rules we use to work out Housing Benefit for students are complicated. If you have any questions, you can always phone your local council for advice.

## How do I claim benefit?

Just fill in a Housing Benefit and Council Tax Benefit claim form which you can get from your local council.

## What proof do I need to give you?

As well as your fully filled-in claim form, we need the following things to work out your claim.

- A copy of your financial assessment (details of your student grant or loan)
- Proof of all your other income and savings
- Full details of your course, including term dates and which year you are in
- Proof of your rent
- Proof of your identity and your National Insurance number

The application form will tell you what we need to see, but if we need more information we'll write to you and ask you for it.

## I live in a property with other students. Will we have to pay Council Tax?

No, you won't normally have to pay Council Tax. If you live in a property that only students live in, you can claim an exemption from Council Tax (where you do not have to pay Council Tax). To do this, everyone in the property must provide their student certificates to the Council Tax office. If the Council Tax office doesn't get certificates for everyone in the property, they will issue a Council Tax bill.

## I live in a hall of residence. Will I have to pay Council Tax?

No, you won't normally have to pay Council Tax as the property is exempt so you don't need to claim an exemption.

## I share my accommodation with other people who are not all students. Will I have to pay Council Tax?

The rules about who is responsible for Council Tax are complicated where full-time students and people who are not students share accommodation. We would need to look at each case individually. Contact the Council Tax section at your local council for more advice.

If the people who are not students receive Income Support, income-based Jobseeker's Allowance or Pension Credit, the Alternative Maximum Council Tax Benefit (Second Adult Rebate) will apply. When you claim this, your benefit will cover the full amount and it will mean you do not have to pay any Council Tax.

## Where can I get more advice?

If you want more help or advice, contact your local council or your university or college. They might have an advice centre that can help you. Or, you could contact your local citizens' advice bureau or Welfare Rights Service. You can find their contact details in your local phone book.

## Other formats

You can get the information in this booklet in large print, in Braille and in other languages. You can also listen to an audio version on-line. Visit our website [www.benefit-leaflets.org](http://www.benefit-leaflets.org) for more information.