
Glossary

Give the following terms used in this manual the meanings set out below. When the definition is specified in the Social Security Administration Act (SSAA) 1992 or the Social Security Contributions and Benefits (SSCBA) 1992 or the regulations under the Acts, a reference is given. The definition of a word in inverted commas can be found under its own entry in this Glossary.

A2 Nationals	are nationals from Cyprus and Malta who can derive their right to reside from EC law. If they are workers they are exempt from the Habitual Residence Test (HRT) but have to confirm their status.
A8 Nationals	are nationals from the Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovak Republic and Slovenia. If they are registered with the Home Office Worker Registration Scheme they have the right to reside in the UK. They need to confirm their status.
Academic year	means a period of 12 months beginning on 1 January, 1 April, 1 July or 1 September, according to whether the course begins in winter, spring, summer or autumn. For students whose course starts in August or September, the academic year is considered to start in the autumn, not the summer.
Adjudication Officer	now called 'Decision Maker'.
Agent	a person nominated by the claimant to collect benefit only, because the claimant is capable of completing a claim for Housing Benefit (HB) and Council Tax Benefit (CTB) and notifying any changes of circumstances.
Annuity	retirement income, can be bought using a retirement annuity contract.
Applicable amount	the notional amount of claimant's needs, used to calculate entitlement to HB or CTB. There are three elements in an applicable amount: personal allowances; dependants' allowances; premiums.
Appointee	a person appointed by the local authority or the Secretary of State to act on behalf of someone who is unable to manage their own affairs.
Appropriate Amount	the maximum entitlement to the guarantee credit component of Pension Credit if the claimant had no income.
Appropriate Rent	the term 'Appropriate rent' is not a legal one. It was devised to enable you to identify which 'rent' should be used in relation to the rent officer's determination or, if no determination has been made, the 'reckonable rent' when applying either regulation 10 or 11. The appropriate rent is the lowest of the determinations returned by the rent officer (other than 'Local Reference Rent' or 'Single Room Rent'), or the lower of the 'reckonable rent' if this is lower, less all ineligible charges other than water charges, meals and fuel.
Assessed Income Figure	the qualifying weekly income a claimant/partner is deemed to be receiving for the purposes of their Pension Credit entitlement calculation. Provided by The Pension Service to LAs for use in the HB/CTB assessment.

Assessed Income Period	a period of time, normally five years, during which the claimant's retirement income is regarded as staying the same. An AIP can only be given when a single claimant is aged 65 or over, or in the case of a couple, one member is aged 65 or over and the other is aged 60 or over.
Associated benefits	are HB/CTB, Child Benefit and Social Fund payments, when a 'primary benefit' is claimed, information is also collected to support claims for associated benefits.
Assumed income	amount of income assumed as received from capital, eg interest from capital payments, deducted from Pension Credit at a rate of £1 for every £500, or part thereof, above the appropriate limit for savings, ie <ul style="list-style-type: none">• £6,000 for claimants not resident in a Care Home• £10,000 for claimant's permanently residing in a care Home
Attendance Allowance	as defined in regulation 2(1) of the HB/CTB (General) Regulations
Authorised office	an office both nominated by the Secretary of State and approved by the LA for the receipt of HB claims from people who have attained the qualifying age for State Pension Credit.
Authority/LA	a housing authority, LA, charging or levying authority, as appropriate.
Benefit week	a period of seven consecutive days starting on a Monday and ending on a Sunday.
Capital assets	includes the property or rights owned by the claimant and which can be sold.
Capital disregards	capital assets that are disregarded when assessing entitlement to benefit.
Care leavers	a child who leaves LA care, fully supported by the LA until they reach age 18. Known as compulsorily supported person in Scotland.
Cheque account	refers to any type of bank or building society account, and includes on-line and internet banking.
Child	a person under the age of 16.
Civil partner	same sex partner with the same rights and subject to the same obligations and duties as married couples.
Civil partnership	same sex couple who form a civil partnership with the same rights and subject to the same obligations and duties as married couples.
Claimant	means a person claiming benefit.
Common Travel Area	area made up of the UK, Channel Islands, Isle of Man and Republic of Ireland.
Community Charge	Community Charge Benefits under Part VII of the SSCBA (S.123(1)(e)), Benefit as originally enacted.

Compulsorily supported	a child who leaves LA care, fully supported by the LA until they persons reach age 18. Known as care leavers in England and Wales.
Concessionary payments	paid to compensate for arrears in official error cases.
Contractual Rent	the contractual rent is the rent which the tenant is contractually liable to pay to the landlord.
Contributions and Benefits Act 1992	the Social Security Contributions and Benefits Act 1992 (c.4) (SSCBA).
Contrived tenancy	a tenancy or other agreement to pay rent which the LA considers was created in order to take advantage of the HB scheme.
Council Tax Benefit	Council Tax Benefit under Part VII of the Social Security Contributions and Benefits Act 1992, as currently enacted.
Couple	a man and a woman who are married to each other or living together as a married couple or a same sex couple who have formed a civil partnership or living together as civil partners.
Course of study	any full-time or part-time course or sandwich course whether or not a grant is made for undertaking or attending it.
Covenant income	the whole of the income paid to a full-time student under a Deed of Covenant by his parent.
Crown Property	property held by or under the Crown other than property managed by the Crown Estate Commissioners.
Customer Management	information/evidence gathering to support primary benefit claims. System Supports provision of interactive claims for working age claimants.
Decision Maker	was previously called Adjudication Officer.
Date of claim	means the date the claim is made or treated as made.
Decision	an LA's ruling on any matter under the regulations connected with a HB or CTB claim. However, Rent Officers still make determinations regarding the amount of rent payable.
Department for Work and Pensions	used to refer to Jobcentre Plus, The Pension Service, and Debt Management.
Departmental official error	used to identify DWP error for overpayment.
Dependants	a child or person who is financially dependant on the claimant.
Designated Office	the office designated by the authority on the HB or CTB claim form for the receipt of claims.
Disregard	those elements of a person's resources ignored in the assessment of his entitlement to benefit.

Dwelling	means residential accommodation.
EEA16 Nationals	<p>nationals from Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Italy, Liechtenstein, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden.</p> <p>Although Switzerland is not a member of the EEA, it has signed an agreement allowing its citizens the same freedom of movement rights as EEA Nationals.</p>
Eileen Trust	is a charitable trust defined in HB Reg 2(1) and CTB Reg 2(1).
Eligible rent	the amount of rent which may be used to determine the amount of any rent allowance or rent rebate.
Equity release scheme	<p>means a loan</p> <ul style="list-style-type: none">• made between a person (the lender) and the claimant• by means of which a sum of money is advanced by the lender to the claimant by way of payments at regular intervals, and• which is secured on a dwelling in which the claimant owns an estate or interest and which is occupied by the claimant as their home
Exceptionally High Rent Determination	exceptionally high rent determinations (also known as Rent Determinations) are determinations made by the rent officer when either the contractual or referred rent, or the lowest of the rent officer's other determinations (other than the local reference rent) is exceptionally high.
Family	a couple with or without children or lone parent with a child or children.
Far Eastern prisoner of war	a person imprisoned or interned in the Far East during World War 2.
First Contact Officer	CMS operator who deals with telephone calls/claims.
Guarantee credit	an element of Pension Credit, entitles claimant to full HB/CTB.
Habitual residence	second stage of the two stage HRT considers if claimant is habitually resident in the Common Travel Area.
Habitual Residence Test	a two stage test to establish claimant's status if they have lived outside the Common Travel Area. Considers right to reside and habitual residence.
Hardship payments	lump sum payment made when there is a delay in processing a claim and entitlement to tax credits exists.
HCTB1(PC)	a 26 page claim form that is completed as a hardcopy form.
HCTB1(PCA)	an updated three page form that is completed over the telephone by a telephone agent on behalf of the claimant.

Home Office Worker	a Home Office scheme for A8 Nationals who are given a registration Registration Scheme card to allow them to work for a specified UK employer.
Housing Benefit	is used to cover both a rent rebate and a rent allowance.
Immigration Status Test	used to determine eligibility to HB/CTB for claimants from outside the Common Travel Area.
Incapacitated	unable to carry out usual occupation due to ill-health.
Income Support	basic minimum income for individuals or families when the claimant and their partner are not in full-time paid work (ie less than 16 hours a week for the claimant and less than 24 hours a week for the partner) and are not available for work.
Independent Living	means those charitable trusts defined have the same meaning as Funds that given in regulation 2(1) of the HB Regs and 2(1) of the CTB Regs.
Indicative Rent Level	Indicative rent levels are provided each month by the rent officer and give an approximation of the level of rent for various types and sizes of property in a particular area.
Jobcentre Plus	used to refer to Jobcentre Plus, social security and Jobcentre offices.
Jobseeker's Allowance (Contribution-based)	for unemployed people who have paid sufficient National Insurance contributions. Payable at a flat rate for up to six months. It replaced unemployment benefit. A person may also qualify for JSA (income-based).
Jobseeker's Allowance (Income-based)	for unemployed people who are available for work and whose needs are not met by contribution-based Jobseeker's Allowance. A person may also qualify for contribution-based (JSA(Cont)).
Landlord	landlord means a person entitled to the claimant's rent.
Legal Officer	A lawyer authorised by the Lord Chancellor or, in Scotland, by the Secretary of State for Scotland, to deal with certain procedural aspects of appeals.
Local Authority Information Unit	This is part of the DWP Adjudication and Constitutional Issues Division. The LAIU provides information to LAs about appeals to the Commissioners and courts. It also deals with HB/CTB cases where the Secretary of State is appealing to the Commissioner or is otherwise involved (see 06007). It does not handle appeals made by, or make comments on behalf of, a relevant authority.
Local Authority official	a mistake or error made by an LA official which may lead to an error overpayment of benefit being irrecoverable.
Local Reference Rent	the local reference rent (LRR) is a figure which represents the general level of rents in the locality for property with the same number of rooms (HB Reg 11(13)) and is determined by the rent officer.

Local Service	a convenient point of contact for pensioners who need face-to-face contact with The Pension Service. Designed to work in partnership with LAs and voluntary organisations.
Macfarlane Trusts	means The Charitable Trust defined in regulation 2(1) of the HB Reg and 2(1) of the CTB Regs.
Married couple	a man and a woman who are married to each other and are members of the same household.
Maternity leave	a period during which a woman is absent from work because she is pregnant or has given birth, at the end of which she has a right to return to work either under the terms of her contract of employment, or under Part III of the Employment Protection (Consolidation) Act 1978.
Maximum Council Tax Benefit	100 per cent of the claimant's liability for Council Tax less any non-dependent deductions which apply.
Maximum Housing Benefit	100 per cent of the claimant's 'eligible rent' converted to a weekly amount, less any non-dependant deductions which apply.
Maximum rent	the maximum rent is the rent on which HB is usually calculated and may be less than the amount of rent actually paid.
Minimum Income	name given by Department for Work and Pensions to Income Support Guarantee paid to claimants aged 60 and over. Replaced by Pension Credit in October 2003.
Modification	any change to the statutory scheme adopted by resolution of the authority.
Money purchase benefits	relates to members of a personal/occupational pension scheme or the widow/widower/surviving civil partner of a member and means the rate or amount of benefits calculated by reference to payments made by the member or other person in respect of the member and which are not average salary benefits. Section 181 of the Pension Schemes Act 1993 refers.
Net earnings	gross earnings of employed earners less income tax and National Insurance contributions and, where it applies, half of any contribution towards an occupational or personal pension scheme.
Net profit	net profit derived by a self-employed earner from that self employment.
Non-dependant	anyone who lives with the claimant except: members of their family; a joint-occupier of the accommodation; a tenant or a sub-tenant of the claimant; or someone who is paid by voluntary or charitable organisation to care for the claimant or the claimant's partner and the claimant or the claimant's partner pay for the services provided.
Notional capital	a capital asset which a claimant is treated as possessing even though they do not actually possess that asset.
Occupational pension scheme	a pension scheme provided by an employer. Both employer and employee usually make contributions.

Overseas arrangement	similar to a personal pension but from overseas.
Partner	if a claimant is <ul style="list-style-type: none">• a member of a 'married couple', an 'unmarried couple', a civil partnership or living together as civil partners, the other member of that couple• 'polygamously married' to two or more members of their household, any one of them
Payment	includes part of a payment, rebate or credit.
Pension Credit	For claimants/partners aged 60 or over. Can get either or both <ul style="list-style-type: none">• guarantee credit• savings credit
Pension Credit	special conditions during 6 October 2003 to 5 October 2004 allowing Transitional Provision backdating of Pension Credit.
Pension Fund holder	the holder of a pension fund, eg insurance company.
Pensioner	a person who has reached the qualifying age for Pension Credit (currently 60 years).
People subject to Immigration Control	people who do not satisfy an Immigration Status Test.
Permissive	powers granted to a person who has a degree of flexibility in deciding how to exercise them.
Person affected	a person who is <ul style="list-style-type: none">(a) a claimant(b) the Local Authority (LA)(c) the landlord (in the case of a decision on direct payments of HB), or(d) a person from whom the LA decides that an overpayment of HB or CTB is recoverable.
Personal pension scheme	a scheme for people in remunerative work who are not members of a company or occupational pension scheme to make contributions to build up a personal pension.
Polish Homes	accommodation provided under the Polish Resettlement Act 1947.
Polygamous marriage	one party is lawfully married to more than one person.
Primary benefits	are Income Support, Jobseeker's Allowance and Incapacity Benefit, when a primary benefit is claimed, information is also collected to support claims for associated benefits.

Pro-rata award	a proportional tax credit award.
Qualifying benefit	another term for 'relevant benefit'. It is used in guidance to convey the effect on HB/CTB of the award of a social security benefit, ie to increase or award HB/CTB on revision or supersession. See 'Relevant benefit' below.
Qualifying income	income that may be rewardable through Pension Credit (savings credit), such as State Retirement Pension entitlement, private pensions, assumed income from capital.
Question of fact	refers to matters of fact rather than, for example, question of law.
Reckonable Rent	the reckonable rent is contractual rent which qualifies for HB, less ineligible service charges.
Relevant authority	means an authority administering HB or CTB.
Relevant benefit	defined in the HB D&A Regs by reference to section 8(3) of the Social Security Act to broadly include most social security benefits.
Relevant decision	means (a) a decision of an LA on a claim for HB or CTB, or (b) any decision made under paragraph 4 of Schedule 7 to the Act (decisions superseding earlier decisions) that supersedes a decision of an LA, an appeal tribunal or a Commissioner.
Remunerative work	work for which payment is made (or which is done in expectation of payment) for not less than 16 hours a week.
Right to reside	first stage of the two stage Habitual Residence Test considers claimants right to reside in the Common Travel Area, if they arrived in the UK within two years of claiming HB/CTB.
Retirement annuity contract	similar to a personal pension but for self-employed people only, used to buy annuity for retirement income.
Retirement income	claimant's weekly amount of income. Made up of money they have provided for their retirement. Consists of second pensions, income from annuities and assumed income from capital.
Reversionary interest	interest in property only available from a future date, eg on the death of the present owner.
Revision	an LA's reappraisal of any decision it has made on an HB or CTB claim which may be carried out on the LA's own initiative (if following uprating) or in response to representations from the claimant or any other 'person affected' by the ruling.
Savings credit	an element of Pension Credit. Claimants receiving only the savings credit element do not qualify for linked entitlement but may qualify for standard HB/CTB.

Secondary benefits	are Maternity Allowance, Carer's Allowance Bereavement Benefit, Industrial Injuries Disablement Benefit and Residual Severe Disablement Allowance. CMS will deal with these, up to establishing potential eligibility and issuing claim forms.
Self-employed business assets	business assets used in self-employment, eg tools and equipment.
Self-Sufficiency Test	a test for European Economic Area nationals claiming income related benefits. They have to show there is a reasonable prospect of them becoming self-sufficient and not to be a burden on the benefit system.
Share Fisherman	a person employed in the fishing industry but not under contract of service, who is paid by receiving a share of the profit or gross earnings of a boat.
Significantly High Rent Determination	the rent officer determines whether the referable rent is significantly higher than the rent which the landlord might reasonably have been expected to obtain for the specified tenancy and, if it is significantly higher, determines a lower level and notifies it to the LA. Formerly known as the reasonable market rent.
Single Room Rent	the single room rent (SRR) is the rent officer's determination of the average cost of a single room without board and attendance, in the area in which the claimant resides but with the shared use of a toilet and either a shared kitchen or no kitchen.
Size-Related	if the dwelling exceeds the size criteria for the occupiers, the rent Rent Determination officer determines a notional rent for a dwelling of the appropriate size (determined in accordance with the size criteria in the Rent Officer's Order) and, when applicable, notifies it to the LA.
Skipton Trust	is a charitable trust defined in HB Reg 2(1) and CTB Reg 2(1).
Sponsor	someone who undertakes to maintain an immigrant.
Student	anyone attending a course of study at an educational establishment.
Sub-tenant	anyone (other than a member of the claimant's 'family', a 'boarder' or another joint occupier) who pays the claimant to live in part of the claimant's accommodation.
Surviving civil partner	a person whose civil partner has died.
Taper	if a claimant's income is more than their 'applicable amount', the percentage of the difference deducted from the 'maximum HB' or 'maximum CTB' to decide entitlement if any.
Tariff Income	assumed weekly income on capital holdings for <ul style="list-style-type: none"> • working age claimants £6,000 and up to and including £16,000 • pensioners - over £6,000 or £10,000 if permanently resident in a Care Home

Tenant (of a claimant) who	anyone (other than a member of claimant's 'family', a 'boarder' or another joint occupier) who pays or has a liability to pay a claimant is an owner-occupier to live in part of their accommodation.
The Fund	has the same meaning as that given in regulation 2(1) of the HB and CTB (Gen) Regs.
Top-up payments	term used to describe reduced tax credit payments when a claimant's overpaid tax credit is being recovered from their tax credit but the recovery is extended over a longer period due to financial hardship.
Training course	a course of training or instruction provide wholly or partly by or on behalf of a government department or the Secretary of State or, in Scotland, by Scottish Enterprise or Highlands and Islands Enterprise.
Trust Funds	sums of money or property held and administered by one or more persons, as trustees, for the benefit of another.
Unmarried couple	a man and woman who are not married to each other but live together as husband and wife.
Variable work patterns	means a claimant's regular work pattern varies, ie they do not work the same number of hours each week.
Volunteer	means a person, who may or may not have a connection with a charitable or voluntary organisation, who carries out, of their own free will, a service for another person (other than a member of their family) or non profit making organisation. They do so without any legal obligation and neither expect nor receive payment, other than reimbursement of expenses.
Voluntary organisation	means a body that is not a public authority or local authority and whose activities are not carried out for profit.
War Widow/Widower	person whose spouse died as a result of service or wartime injury.
Water charges	means, for England and Wales, any water and sewerage charges under Chapter I of Part V of the Water Industry Act 1991 and, for Scotland, any water and sewerage charges under Schedule II to the Local Government Finance Act 1992.
Worker Registration Scheme	scheme for A8 Nationals who are given a registration card to allow them to work for a specified UK employer.
Working age claimant	a person who is aged under 60 years.
Young Individual	is a single person under 25 years of age. Except such a person whose landlord is a registered housing association, or who is under 22 and was previously the subject of a care order or was cared for by an LA.
Young person	someone between the ages of 16 and 19 who is following a course of relevant education ie full-time, non-advanced education at a school, college or comparable institution or who is aged between 16 and 18 and registered for training under (but not actively engaged in training