

**HB/CTB telephone claims
via The Pension Service
from October 2008**

Sections

1. Foreword
2. Summary
3. Rationale for Change
4. Key Learning Points for Local Authorities
5. Key Considerations

Annexes

- A. Existing HB/CTB claim process flow
- B. Enhanced HB/CTB telephone application process flow
- C. HB/CTB Cover Letter and Return address flysheet to accompany supplementary rent form
- D. HB/CTB circular A12/2007
- E. Question & Answer Brief including Questions from delivery events
- F. Lines to Take for customer enquiries to local authorities
- G. Local Authority Claim Information (LACI) Printed Output Guide
- H. HB/CTB Statement of Details
- I. Queries

1. Foreword

This local authority Briefing Pack sets out the background to the improved HB/CTB application process in relation to HB/CTB claims taken by The Pension Service over the telephone and how it affects local authorities.

This pack details:

- the existing HB/CTB application process when applications are made alongside Pension Credit
- the enhanced telephone application process
- the impact of the changes on local authorities
- the key learning points for local authorities

This pack outlines practices that will enable us jointly to provide the best possible services to all our customers.

2. Summary

The Pensioner HB/CTB Claims Project was set up to introduce enhancements to the current telephone application process for customers contacting The Pension Service to claim Pension Credit and HB/CTB.

These enhancements will provide benefits for the customer, The Pension Service and local authorities which include:

- increasing benefit take-up for HB/CTB;
- reducing customer intrusion;
- in some circumstances, reducing local authority processing times for HB/CTB Pensioner claims and so impacting positively on the “Right Time” Indicator;
- simplifying the existing system for staff and customers.

The enhancements will improve the existing HB/CTB claims process for Pension Credit applicants. The introduction of secondary legislation enables the HB/CTB claim to be made by telephone alongside the Pension Credit application. There will be no need for the customer to complete or sign a HB/CTB claim form.

Non-dependant and child information will be collected by The Pension Service during the telephone call and all HB/CTB claim data collected will be sent directly to the local authority on the Local Authority Claim Information (LACI) once the Pension Credit application has been assessed. The Pension Service will re-use information from the Pension Credit application along with the collected HB/CTB data to complete the LACI.

Under new regulations introduced by the Department for Work and Pensions (DWP) in the Welfare Reform Act, local authorities must accept such information supplied by the Pension Service, subject to certain exceptions.

This simplified HB/CTB claims process will align with the processes in place for State Pension and Pension Credit and fits with wider reform of HB/CTB, such as the changes introduced in December 2006 which allowed HB/CTB claims to be made by telephone.

The changes to the claims process are due to come into effect from October 2008. Local authorities will be notified of the exact go-live date via a Bulletin nearer the time.

3. Rationale for change

CTB has one of the lowest take-up rates of all means-tested benefits, particularly amongst pensioners. CTB has a key role to play in tackling pensioner poverty; and modernising and simplifying the claims process is a key part of DWP's strategy to increase take-up.

In December 2005 DWP introduced a new initiative to provide access to HB/CTB as part of the Pension Credit telephone application process, which has helped to improve pensioner take-up of HB/CTB. Customers answer a few additional questions at the end of the Pension Credit application, and the information is used to pre-populate a 3-page HB/CTB claim form which is sent to the customer to check, sign, and return to their local authority. Additional *blank* supplementary forms are sent to the customer for completion if they have children or non-dependants living with them, or if they live in privately rented accommodation.

See Annex A for existing HB/CTB claim process flow.

The joint working between local authorities and The Pension Service has made it easier and simpler for Pension Credit customers to claim HB/CTB. Recently published statistics for 2005/2006 confirm that pensioner take-up of CTB has increased from the previous year for the first time since 1997/1998, by 2 percentage points. Although this is a small increase, it is a great achievement as the pensioner client group caseload increased by a greater amount than the "pool" of eligible people, i.e. those of working age. As these statistics cover the period up to March 2006, they reflect the efforts by local authorities to encourage pensioners to claim and pick up the effects of the work begun in December 2005 by the HB/CTB Take-up project.

Whilst the 3-page form process has been very successful, there is scope for further improvement to address some of the following issues:

- Only 50% to 60% of 3-page forms issued by The Pension Service are currently returned to the local authority;
- Customers have to complete supplementary forms themselves if they have children or non-dependants living with them;
- Local authorities usually only use the information collected by The Pension Service in the HB/CTB assessment if Pension Credit has been awarded. Customers who are not awarded Pension Credit often have to provide their local authority with the same information and evidence they have already given to The Pension Service;
- Local authorities may currently receive the 3-page claim form [HCTB1(PCA)] from the customer but have to wait until the Pension Credit application is assessed and the ETD Report is issued to be able to determine the HB/CTB claim. This can delay processing and thereby affect processing times.

The enhanced HB/CTB telephone application process primarily seeks to provide an even more joined-up service for customers, focussing on their needs and removing organisational barriers; secondly, it will continue to address the issue of poor take-up of CTB amongst the pensioner population and finally, it will enable the electronic transfer of information at a later date.

See Annex B for enhanced HB/CTB telephone application process flow.

4. Key Learning Points for Local Authorities

See Annex B - BOX A (i)

- 4.1.1 Customers applying for Pension Credit by telephone will be able to make a telephone claim for HB/CTB at the same time.
- 4.1.2 The existing 3-page HCTB1(PCA) form will no longer be used for customers who make a telephone claim for HB/CTB alongside their Pension Credit application. The telephone call constitutes the claim and so the customer does not need to complete and sign a separate HB/CTB claim form.
- 4.1.3. The new telephone claim process can be used by any customer who makes a new, complete application for Pension Credit, whether or not Pension Credit is awarded.
- 4.1.4 If, part way through the telephone call, the customer doesn't want to continue with the Pension Credit application, or if a partially completed Pension Credit application form (PC1) is issued, The Pension Service will issue a 26-page HB/CTB claim form to the customer unless the customer states that they are already receiving HB/CTB or are not interested in claiming HB/CTB.
- 4.1.5 This new telephone claim process can also be used by any customer who reports a Pension Credit change of circumstances.
- 4.1.6 All teleclaims will be recorded and retained for 6 years.
- 4.1.7 If necessary, you may ask The Pension Service for a copy of the call recording to support any action e.g. the call is required for fraud/prosecution purposes.
- 4.1.8 Supplementary forms for non-dependants and children will no longer be required for HB/CTB claims made by telephone alongside a Pension Credit telephone application. These details will be collected by The Pension Service during the telephone call.

See BOX A (ii)

- 4.2.1 A blank supplementary rent form will be issued by separate cover to the customer if they have a private rent liability, together with a cover letter, a local authority return address flysheet and a pre-paid window envelope. The supplementary rent form captures information to assess both Housing Benefit and Local Housing Allowance.
- 4.2.2 The supplementary rent form will be issued at the end of the telephone call and not at the point the Pension Credit application is assessed.

- 4.2.3 Receipt of a supplementary rent form (by the local authority) does not constitute a claim for HB/CTB and processing time will not start until the LACI is received.

BOX B (i)

- 4.3.1 The HB/CTB claim information – including non-dependant and child details – will be sent directly to the local authority on a printed Local Authority Claim Information document (LACI).
- 4.3.2 The LACI will be sent at the point the Pension Credit application is assessed.
- 4.3.3 The LACI will show the status of the Pension Credit application on the first page i.e. whether Pension Credit was awarded or disallowed.
- 4.3.4 If Pension Credit is awarded, financial information will not be shown on the LACI as details of the Pension Credit award and the Assessed Income Figure will be on the ETD report, as they are now. Once Pension Credit has been awarded the claim information will also be available on the Customer Information System (CIS).
- 4.3.5 If Pension Credit is disallowed, the financial information provided to The Pension Service will be shown on the LACI. Against each item of capital and income captured by The Pension Service the LACI will show whether or not it has been verified. Where information has been used or verified by The Pension Service you must use that information for the HB/CTB claim. HB/CTB Circular A12/2007 refers (Annex D).
- 4.3.6 There will be 3 levels of verification, “verified” (V), “not verified” (NV) and “below threshold”. Where a customer has declared savings and/or investments of less than or equal to £6,000, the verification status will be set to “below threshold” as The Pension Service does not require verification of these amounts for Pension Credit.
- 4.3.7 If Pension Credit is disallowed for anything other than financial reasons e.g. customer is in legal custody; the LACI will display the “Reason for exclusion” on the first page. Exclusion reasons are included in the LACI Printed Output Guide (Annex G).
- 4.3.8 The LACI will indicate whether the supplementary rent form has been issued and the date of issue, if applicable.
- 4.3.9 The existence of any Power of Attorney/Appointee etc. will be shown on the LACI as “customer representative details”.
- 4.4.0 The final page of the LACI will be the customer’s ethnicity details providing they have given their consent for this information to be sent to the local authority.

BOX B (ii)

- 4.4.1 The ETD report is sent electronically overnight to the local authority at the point that the Pension Credit application is assessed.

BOX B (iii)

- 4.5.1 The HB/CTB claim information captured for HB/CTB during the telephone claim will be sent to the customer on a HB/CTB Statement of Details. This will be in addition to the Statement of Details they will be sent for their Pension Credit application.
- 4.5.2 The HB/CTB Statement of Details will be sent to the customer at the point that the Pension Credit application is assessed (even if the customer has not provided all of the HB/CTB information).

BOX C

- 4.6.1 The HB/CTB Statement of Details will instruct the customer to check the information it contains and to report any errors or omissions direct to their local authority (contact numbers will be provided on the Statement of Details). This will enable local authorities to simply update the information that has been provided on the LACI.
- 4.6.2 The HB/CTB Statement of Details will advise the customer that the local authority may seek additional verification to support their HB/CTB claim e.g. child-care costs; as this information is not needed for a Pension Credit application.

BOX D

- 4.7.1 You will receive the ETD report and the LACI in most cases within 48 hours of each other. The ETD report is sent electronically overnight and the LACI will be printed overnight and sent by Royal Mail therefore will arrive slightly later.
- 4.7.2 It is however recommended that you allow a period of 5 full working days after receipt of the ETD report for the LACI to arrive by Royal Mail before contacting The Pension Service. This should allow sufficient time for the LACI to be delivered via the postal route.
- 4.7.3 You will need to put a process in place to reconcile the LACI with the ETD report to ensure that a further claim form is not issued needlessly to the customer. (The LACI will show whether a supplementary rent form has been issued to the customer).

BOX E

- 4.8.1 Some information is not needed for a Pension Credit application, e.g. child-care costs, so you may need to seek additional information or verification from the customer to assess the HB/CTB claim.
- 4.8.2 The LACI and HB/CTB Statement of Details will only show up to 8 non-dependants and 6 children.
- 4.8.3 In the exceptional circumstance where a customer has declared more than 6 children, the LACI and HB/CTB Statement of Details will highlight that The Pension Service is holding more information. You will need to contact The Pension Service for further information.
- 4.8.4 If a customer has declared more than 8 non-dependants the LACI and HB/CTB Statement of Details will highlight that The Pension Service is holding more information. You should follow Section 23 of the Liaison Guidance Good Practice Handbook by first using Customer Information System (CIS) access to resolve the query and only if the information is still not available, contact The Pension Service.
- 4.8.5 If the customer states a non-dependant is a student, the LACI will show the course name and college so you can determine whether the non-dependant is a student nurse, in which case no non-dependant deduction would be made for CTB.

BOX F

- 4.9.1 The date of receipt of a claim for the purpose of “Right Time” Indicator will be the date the LACI is received by the local authority. The date of claim (which determines the start date for entitlement purposes) is the date the customer first contacted The Pension Service. This date will be displayed on the LACI on the first page as “Initial date of contact”.
- 4.9.2 If a supplementary rent form is received and you have not received a LACI for that customer, you should assume that a LACI will follow once the Pension Credit application has been assessed. (See Section 5: Key considerations: Receipt of supplementary rent form)
- 4.9.3 Receipt of a supplementary rent form by itself does not constitute a claim for HB/CTB and processing time will not start until the LACI is received.
- 4.9.4 You can however, begin collecting any information needed to assess the rent liability prior to receipt of the LACI.
- 4.9.5 You will need to put a process in place to link the rent form with the LACI and the ETD report once they have been received. (The LACI will show whether a supplementary rent form has been issued to the customer).

4.9.6 You may need to make enquiries with the customer if the supplementary rent form has not been received from the customer.

Change of Circumstances

- 5.1.1 A claim for HB/CTB can be made over the telephone when a customer is reporting a Pension Credit change of circumstances to The Pension Service. The LACI will be annotated on the first page under “PC application status” either “PC (RM) Change of Circs Entitled” or “PC (RM) Change of Circs Not Entitled”

Payment on Account

- 6.1.1 If you believe a hardship situation will be created because Pension Credit has not been assessed, you should contact The Pension Service to fast-track the Pension Credit application. See Section 10a of the Liaison Guidance Good Practice Handbook.

Paper application process

- 7.1.1 There will be no changes to the HB/CTB paper application process for Pension Credit customers (i.e. where the claim is not made over the telephone).
- 7.1.2 The Pension Service Local Service visiting staff will continue to use paper versions of the HCTB1(PCA) 3-page forms, and non-dependant, children and supplementary rent forms where appropriate.
- 7.1.3 Local authorities should continue to use the HCTB1(PCA) 3-page forms for customers claiming HB/CTB who are already in receipt of Pension Credit or where the customer is in the process of making a Pension Credit application.
- 7.1.4 The Pension Service will continue to issue a blank 26-page HCTB1(PC) form if the customer does not complete the Pension Credit telephone application process in full, or requests a paper Pension Credit application form.

Miscellaneous

- 8.1.1 In a small number of cases the Pension Service IT system will not support information-gathering for customers and the case will need to be progressed off-line e.g. if the customer has several home loans. The LACI will show “PC case progressed off-line” on the first page.
- 8.1.2 If the Pension Credit application has been withdrawn by the customer the first page of the LACI will show “PC application withdrawn”.

5. Key Considerations

Post opening and document handling staff

Staff handling incoming documentation need to be able to:

- recognise the LACI (see Annex G) and know what to do with it;
- recognise the return address flysheet with the customer's details (see Annex C) that accompanies the supplementary rent form;
- link together the LACI, the supplementary rent form and return address flysheet for the purpose of identifying to which customer the forms belong.

Receipt of ETD report

The ETD report is sent electronically overnight once Pension Credit is assessed. The LACI will be printed overnight and sent by Royal Mail the following day, and will therefore arrive after the ETD report. (See Annex B: Box D).

Key considerations for local authorities are:

- If HB/CTB is not already in payment, then there is likely to be a LACI to follow the ETD report;
- It is recommended that you allow a period of 5 full working days after receipt of the ETD report for the LACI to arrive before contacting The Pension Service. This should allow sufficient time for the LACI to be delivered via the postal route;
- Once the LACI arrives it will need to be linked to the ETD report.

Receipt of supplementary rent form

The supplementary rent form will be issued at the end of the telephone claim if applicable. As the LACI will not be sent until Pension Credit is assessed, the rent form could arrive first.

Key considerations for local authorities are:

- The supplementary rent form should be accompanied by a return address flysheet. This will help you to identify that the claim has been made by telephone to The Pension Service and you can expect a LACI to follow;
- If a supplementary rent form is sent to the local authority from Local Service staff it will be accompanied by the HB/CTB 3-page form and will be date-stamped. There will be no LACI to follow in these cases, although an ETD report will be issued;
- The supplementary rent form will need to be linked to the relevant ETD report and LACI;
- If you have received the supplementary rent form before the LACI and need any further rent information you should contact the customer to obtain this without waiting for the LACI to arrive.

Annex A

Existing HB/CTB claim process flow

The Pension Service:

- asks additional HB/CTB questions at the end of the Pension Credit telephone application

The Pension Service:

- sends pre-populated HCTB1(PCA) 3-page form to the customer with data collected during Pension Credit and HB/CTB telephone call
- issues blank supplementary forms to the customer in respect of non-dependants, children and rent at the end of the phone call

Customer:

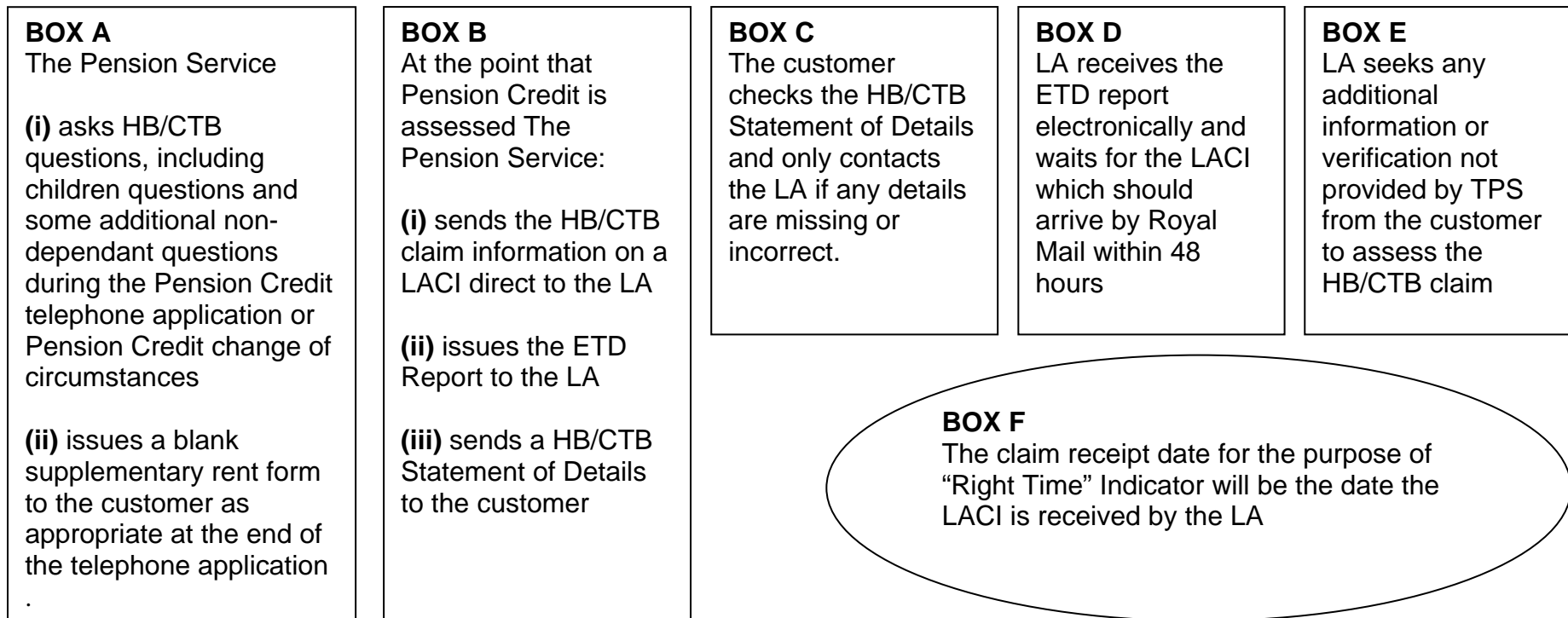
- checks, signs and returns HCTB1(PCA) 3-page form to the LA
- completes and signs supplementary forms and returns them to the LA

LA:

- reconciles HBCTB1(PCA) 3-page form, supplementary forms and ETD report
- seeks any additional information or verification from the customer to assess the HB/CTB claim

Annex B

Enhanced HB/CTB telephone application process flow
(What will happen from October 2008)



Annex C



<Addressee Name>
<Address Line 1 [Addressee]>
<Address Line 2 [Addressee]>
<Address Line 3 [Addressee]>
<Address Line 4 [Addressee]>
<Address Line 5 [Addressee]>
<Postcode [Addressee]>

Your local authority's phone number is

<LA Tel Number>

If you get in touch with your local authority,
tell them this reference number

<Customer NINO>

<Pension Centre Full Address>

Date <Today's Date>

Housing Benefit and Council Tax Benefit for pensioners

Dear Sir or Madam,

About your claim

We are writing to you following your recent claim to Housing Benefit or Council Tax Benefit, or both. You have told us you pay rent. Your local authority needs more information about where you live. We have included with this letter form **HCTB1(PC)RT** *We need more information about where you live.*

What to do now

- fill in the Housing Benefit and Council Tax Benefit form we have sent you using black ink. Make sure you write your name, address and National Insurance number clearly on the form and that you answer all questions.
- make ticks in the boxes for 'No' and 'Yes' answers
- read and sign **Your Declaration**
- put the completed form in the envelope that came with this letter and send it to your local authority as soon as possible.



The envelope does not need a stamp.

! IMPORTANT

Place the last page of this letter in the envelope we have sent you. Make sure the local authority's address shows through the envelope window.

If you have any questions about your claim to Housing Benefit or Council Tax Benefit, or both, please **contact your local authority** on [<LA Tel Number>](#) quoting the reference number at the top of this letter. Or you can write to them. Their address is shown on the next page of this letter.

Keep this letter for your information.

Yours faithfully,

[<Pension Manager>](#)

Pension Centre Manager

<Local Council Name>
<LA Address Line 1>
<LA Address Line 2>
<LA Address Line 3>
<LA Address Line 4>
<LA Address Line 5>
<LA Postcode>

Please return the form to the above address.
Put the form in the envelope we have sent you making sure the address above shows through the envelope window.

[43] <Addressee Name>
[44] <Organisation Name>
<Address Line 1 [Addressee]>
<Address Line 2 [Addressee]>
<Address Line 3 [Addressee]>
<Address Line 4 [Addressee]>
<Address Line 5 [Addressee]>
<Postcode [Addressee]>

Annex D

Housing Benefit and Council Tax Benefit Circular

Department for Work and Pensions

The Adelphi, 1 - 11 John Adam Street, London WC2N 6HT

HB/CTB A12/2007

ADJUDICATION AND OPERATIONS CIRCULAR

WHO SHOULD READ	All Housing Benefit (HB) and Council Tax Benefit (CTB) staff
ACTION	For information
SUBJECT	New rules for accepting and using claim information and evidence received from the DWP Changes to certain appointee arrangements

Guidance Manual

The information in this circular does affect the HB/CTB Guidance Manual. Please annotate the number of this circular against *D1, C3.5, C3.100*.

Queries

If you

- want extra copies of this circular/copies of previous circulars, they can be found on the website at www.dwp.gov.uk/hbctb
- have any queries about the **distribution** of this circular, contact
Corporate Document Services Ltd Orderline
Tel: 0113 399 4040
Fax: 0113 399 4205
Email: orderline@cds.co.uk

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Contents

para

New rules for accepting and using claim information and evidence received from the DWP

Background	2
What's changing?	7
Claim information received from and already used by the DWP	7
What information is covered?	10
Using information on the LA Input Document.....	11
Exceptions when you do not have to use claims information provided by the DWP.....	15
Claim information you verify on behalf of DWP	17
Action when forwarding claims information to a DWP agency.....	18
English County Councils	20
Overpayments when DWP/English County Council information turns out to be wrong	24
Further information.....	29
Benefit claims DWP must update if an LA sends information	Annex A
Change to appointee terminology	30
Action for authorities	33
Queries	38

New rules for accepting and using claim information and evidence received from the DWP

- 1 This section tells you about
 - changes in procedures to follow if you receive claim information or evidence from the Department for Work and Pensions (DWP) (usually Jobcentre Plus, The Pension Service and The Disability and Carer's Service (DCS)), which is relevant to a claim for, or award of, Housing Benefit (HB) or Council Tax Benefit (CTB)
 - a new statutory role for English County Councils in taking claims for benefit and verifying information, if such arrangements have been agreed with your authority

Background

- 2 Currently, when you receive information from the DWP that is relevant to either a claim you are processing or a current award of HB/CTB, you may choose to
 - use the information to update the claim or award, or
 - make checks on the accuracy of the information before updating or awarding
- 3 The only exception to this rule is the Assessed Income Figure in Pension Credit cases which you must accept.
- 4 Likewise, when you send claim information to DWP, DWP staff have the option of using it.
- 5 While this system has worked well on some levels, there is still a large amount of duplication in information gathering and verification, with customers often being asked for the same claim information and evidence by both DWP and Local Authorities (LAs). Such practice does not make for good customer service and does not support a more streamlined system.
- 6 The Government has therefore introduced a new power in the Welfare Reform Act 2007 to enable and in certain cases require DWP and LAs to make better use of the social security information they hold and share.

What's changing?

Claim information received from and already used by the DWP

- 7 From 31 October 2007 new rules resulting from the recently passed Welfare Reform Act are introduced. From that date, when you receive information from DWP which has been used by them in connection with a claim or an award of a benefit they administer, you **must** use that information, if relevant, to update any benefit claims or awards that you are administering. You should not make further enquiries as to the accuracy of such information.
- 8 By information 'used' by the DWP, we usually mean verified and used. However, it could potentially include information that has not been verified but which the DWP has opted to use after risk analysis.
- 9 See Annex A for a list of benefits the DWP administer and which they may have used the forwarded information for.

What information is covered?

- 10 The information covered by the Act includes
- LA Input Document, but see paragraph 11
 - Electronic Transfer of Data (ETD) reports
 - all information on the Customer Information System (CIS) where the customer **has** claimed or is currently in receipt of a DWP benefit
 - certified copies of evidence
 - other official DWP communications containing details of information that they have used or verified

This list is not exhaustive.

Using information on the LA Input Document

- 11 Most details on the LA Input Document provided by Jobcentre Plus will either have already been used by Jobcentre Plus in connection with the administration of a claim for Income Support (IS), Jobseeker's Allowance (JSA) or Incapacity Benefit (IB), or will be used once verification has taken place.

- 12 The exceptions are
- rent details, and
 - certain non-dependant deduction details
- 13 **While Jobcentre Plus will make every effort to ensure that information provided on the LA Input Document has been appropriately verified, under current arrangements some information will not have been verified at the point the document is forwarded to you. You do not have to use this information, but when Jobcentre Plus provides you with the information as verified at a later date, you must accept that and, where appropriate, use it for the HB/CTB claim.**
- 14 Information provided on the LA Input Document is annotated so you know whether or not it has been verified by DWP.

Exceptions when you do not have to use claim information provided by the DWP

- 15 There are exceptions when you will not be required to use claim-related information received from the DWP. These are when
- it is clear the DWP office has not used the information itself or verified it on your behalf (DWP staff will be advised to annotate their actions on the information they send you). For example, certain information on the LA Input Document provided by Jobcentre Plus, see paragraph 12
 - the information is received by you more than a year after it was used or verified by DWP (most information from DWP should be annotated with a date of use or verification). This exception does not apply to information that never changes, eg date of birth, date of death and National Insurance Number (NINO)
 - the information is received by you less than a year after it was used by DWP but you have strong grounds for believing it would have changed recently (for example, verified wage information relating to March which is received in June – often people receive a wage rise in April)
 - it is unclear when the information you receive was used by DWP
- 16 In all cases, if you are in doubt about the accuracy or age of the information, contact the relevant DWP office in the first instance – their contact details should be attached to the information. Only when enquiries with DWP fail to resolve your concerns should you consider making your own enquiries with the customer.

Claim information you verify on behalf of DWP

- 17 The new arrangements will also allow LAs to verify and forward claim information to the relevant DWP agency which is only relevant to a DWP-administered benefit, for example mortgage interest details, when there is a local agreement to do so.

Action when forwarding claim information to a DWP agency

- 18 When you forward information to DWP, whether you have already used it or have simply verified it on the DWP's behalf, you should always annotate the information with
- your contact details, and
 - the date you used or verified the information
- 19 DWP are required to use this information, when appropriately annotated, in the same way as you must use such information received from DWP.

English County Councils

- 20 English County Councils do not administer any social security benefits. However, their staff have been working jointly with DWP and certain authorities that administer HB/CTB, to
- take claims to benefit
 - verify information provided with the claims, on behalf of the relevant LA or DWP office, and
 - forward all the documentation to the relevant authority or office
- 21 Until now such arrangements needed detailed agreements between the Councils, DWP and the HB authorities. These arrangements are now part of legislation and only local agreement between the parties is necessary.
- 22 If you receive a claim or verified information from an English County Council and your authority has made prior arrangements with the County Council for this to happen, you may accept and use the information without carrying out further checks. Unlike information forwarded by DWP, you do not have to automatically accept and use information that has been verified by English County Council staff, although you are encouraged to do so.
- 23 It may be useful to consider the exceptions, listed in paragraph 12, when deciding whether to automatically use information supplied by a County Council.

Overpayments when DWP/English County Council information turns out to be wrong

- 24 Currently if you accept, and use in good faith, claim information provided by the DWP which turns out to be incorrect, how you treat any resulting overpayment depends on why the information was incorrect.
- 25 If the information was incorrect because of an act or omission by the customer, you would attribute the overpayment to customer error or fraud. This is because the overpayment was caused by the customer providing the incorrect information to the DWP.
- 26 If the wrong information was provided because of DWP human or IT error, including when DWP has consciously chosen not to verify the information prior to use (see paragraph 8), you would attribute the overpayment to Departmental official error.
- 27 The new legislation does not change these procedures and the appropriate subsidy should be claimed. Overpayments will either be
- customer error or fraud when the overpayment has been caused by the customer, or
 - Departmental official error when the overpayment has been caused by the DWP. This includes cases when you have been required to use information supplied by DWP but which has not been verified by DWP
- 28 If the wrong information was provided because of English County Council human or IT error, you should attribute the overpayment to LA official error. This is because they were acting on your behalf, and you have a choice in whether to accept the information.

Further information

- 29 Further information is available from either:

Jason Barrett
Housing Benefit Strategy Division
Department for Work and Pensions
E Mail: Jason.Barrett@dwp.gsi.gov.uk

Or, on queries relating to English County Councils
Ken Cooper
Older People and Aging Society Division
Pensions Client Directorate
Department for Work and Pensions
E Mail: Ken.cooper@dwp.gsi.gov.uk

Benefit claims DWP must update if an LA sends information

- a** Attendance Allowance
- b** Bereavement Allowance
- c** Bereavement Payment
- d** Carer's Allowance
- e** Disability Living Allowance
- f** Incapacity Benefit
- g** Income Support
- h** Jobseeker's Allowance
- i** Retirement Pension
- j** State Pension Credit
- k** Widowed Parent's Allowance
- l** Winter Fuel Payment

Change to appointee terminology

- 30 The HB/CTB regulations enable certain individuals, ie appointees to make a benefit claim on behalf of a person who wants or needs to claim, when that person is unable to act for themselves, whether temporarily or permanently.
- 31 The Mental Capacity Act 2005 changes the way that people who cannot act for themselves can have other people appointed by the Court of Protection to act for them. Under the new system the court can appoint a 'deputy' to act in relation to particular matters with which the person themselves has difficulty rather than the previous system where once a 'receiver' was appointed, the receiver had general powers to act for the person.
- 32 From 1 October 2007, when a person has been appointed to act on behalf of another by the Court of Protection for the purposes of claiming and receiving benefits, they will be known as a 'deputy' rather than a 'receiver'. You can continue to deal with a receiver who was appointed by the Court of Protection prior to 1 October 2007.

Action for authorities

- 33 To check that a deputy has been given responsibilities that include dealing with the claimant's HB or CTB affairs the authority must ask for evidence of the terms of the court order that appointed the deputy.
- 34 Authorities should review the status of a deputy periodically since, unlike the previous receiver system, deputies will not have the power to make a decision if they know, or have reasonable grounds to know, the person now has capacity to make the decision for themselves in relation to HB or CTB.
- 35 Receivers appointed before 1 October 2007 continue to have their general powers to act. If approached by a receiver after 1 October 2007, accept them as able to act for the customer if they can demonstrate that they were appointed to the role before 1 October 2007 by the court and are still empowered to act. Use your normal procedures to satisfy yourself on this.
- 36 Likewise, you should treat a deputy who applies to you in their capacity as an appointee for HB/CTB purposes as legitimate from 1 October 2007, if they can satisfy your normal verification procedures.
- 37 If the DWP has already accepted the deputy as appointee in respect of claims to DWP-administered benefits, you can accept their legitimacy to act in respect of an HB/CTB claim or award.

Queries

38 If you have any queries about this subject, please contact

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Annex E

Question & Answer Brief

1. What is the new HB/CTB “no claim form/no signature” claim process?

When customers telephone The Pension Service to make an application for Pension Credit, they are currently able to access Housing Benefit/Council Tax Benefit (HB/CTB) at the same time during the phone call. From October 2008 this process will be streamlined so that customers' HB/CTB claim details will be sent straight to the local authority (LA) after their Pension Credit application has been assessed. The changes mean customers will no longer need to complete or sign a claim form, but will instead receive a Statement of Details to check.

2. Why is The Pension Service amending the existing HB/CTB claim process?

Changes to the HB/CTB telephone claim process will align it with the process for claiming State Pension and Pension Credit, thereby modernising and streamlining service delivery. This means that it will be less onerous for customers to claim HB/CTB and will ensure that the claim reaches the LA in every case. The legislation enabling claims to be made electronically, including by telephone was introduced after LAs asked for the necessary powers to modernise service delivery. There is no requirement for LAs to have a direction from their Chief Executive to take or accept a telephone claim. The Changes being made will simply remove an obstacle inherent in the existing process so that it delivers what was originally intended: Pension Credit customers also getting their CTB (and HB) entitlement through one phone call.

3. Which customers can use the “no claim form/no signature” telephone claims process for HB/CTB claims?

From October 2008, customers who telephone The Pension Service to make an application for Pension Credit or report a Pension Credit change of circumstances will be able to claim Housing Benefit/ Council Tax Benefit at the same time using the “no claim form/no signature” tele-claim process.

4. Is telephone claiming the same as “electronic claiming?”

No. “Electronic” claiming occurs when the **claim is completed and submitted** on-line, or via other electronic means such as a tablet which is signed with an electronic pen. LAs need a direction from their Chief Executive to allow them to take or accept “electronic” or web-based claims. This does not include where claims are made via telephone to DWP and the financial information is sent electronically to the LA.

5. How does The Pension Service confirm a customer's identity prior to taking telephone claims?

The Pension Service has supplied LAs with details of the process used by The Pension Service in relation to identity and National Insurance Numbers. (HB/CTB Circular G1/2006 issued January 2006 refers). Benefit Fraud Inspectorate have confirmed that they are content with the process providing that LAs have satisfied themselves that the Pension Centres with which they deal have the appropriate identification process in place. This is covered in Section 3 of the Liaison Guidance Good Practice Handbook. As with all items in the Handbook, if agreement cannot be reached between a local authority and a Pension Centre via local liaison meetings i.e. the LA has not received the required process assurances, then the issue should be raised with the central HB/CTB Liaison Team.

6. How will LAs receive the HB/CTB claim information provided by the customer during the telephone application to The Pension Service?

Information provided to The Pension Service will be forwarded direct to the LA (initially clerically but electronically in the future) via a Local Authority Claim Information (LACI) document after the Pension Credit application has been assessed. Customers will not need to complete or sign a HB/CTB claim form or supplementary child or non-dependant forms in order to make a claim. However, if the customer lives in privately rented accommodation The Pension Service will send them a supplementary rent form for completion and return to their LA.

7. Why can't HB/CTB information be sent to the LA until the Pension Credit application has been assessed?

Customers who are entitled to Pension Credit will often be eligible for HB/CTB too. The Pension Service will assess Pension Credit and then the customer's financial information will be passed to the LA to assess HB/CTB. This means that customers only need to supply financial information once and that the claim reaches the LA in every case. Also LA processing times will not be affected by the time taken to process and verify the Pension Credit application because the processing time will not start for LA "Right Time" indicators until the LACI is received from The Pension Service.

8. Will customers need to complete supplementary forms to claim for children, non-dependants and rent?

Customers will no longer need to complete supplementary forms for children or non-dependants living in the household, as additional questions will be asked as part of the telephone application. However, customers will still need to complete a supplementary rent form if they live in privately rented accommodation.

9. Why can't Pension Service agents complete the supplementary rent form over the telephone?

The Pension Service considered this but dismissed the option for the following reasons. Collecting the additional rent data over the telephone would make the phone call too long and be too onerous on the customer, customers may not have all the relevant information to hand and some of the questions would involve considerable L&D commitment from The Pension Service, which is currently not possible.

10. If a local authority receives the supplementary rent form before the LA Claim Information (LACI), how does the local authority calculate the time taken to process the claim?

The supplementary rent form by itself does not constitute a claim for HB/CTB. The number of days taken to process the claim will be counted from the date the LA receives the LACI and not from receipt of the supplementary rent form.

11. How will customers remember what information they have given over the telephone?

Customers will be sent a HB/CTB Statement of Details by The Pension Service at the point that the Pension Credit application is assessed, which gives all the information provided by the customer during their telephone application. Customers will be told to carefully check the Statement of Details and contact their local authority as soon as possible if any of the information given specifically for HB/CTB is incorrect. Relevant local authority contact details including telephone number will be provided on the HB/CTB Statement of Details. Customers are advised that:

- the decision on their entitlement is based on information provided by them and information that is already held by their local authority;
- if the decision is based on incorrect information the decision will be looked at again and the amount paid may be revised;
- if the amount is decreased, they may have to pay back any money they should not have had.

Customers who are awarded Pension Credit will also receive a Pension Credit Statement of Details showing income and capital details. If any of the information on the Pension Credit Statement of Details is incorrect the customer will be told to contact The Pension Service.

12. Will the customer be told on the HB/CTB Statement of Details that local authorities may share the information with other departments/agencies?

Legally, DWP must notify the customer on the Statement of Details how DWP will use and share that information. DWP are not required to provide this same notification to the customer about other organisations. Through the process the customer is informed that we will collect and share information with Local Authorities, but it is then the customer's responsibility to check the local authorities' fair processing statement and data controller registration if they so wish.

13. Will the HB/CTB Statement of Details contain a specific declaration regarding possible prosecution action if the customer has provided incorrect or incomplete information?

There are a number of different declarations in use for different benefits and their target audience. The wording used on the Statement of Details has been approved for use by The Pension Service and provides a consistent message with other Pension Service products.

14. If a local authority has already paid HB/CTB and the information is subsequently found to be incorrect or incomplete and result in an overpayment, how will the error be classified?

Please refer to HB/CTB circular A12/2007 Para 24 et seq (Annex D).

15. What are the benefits for the customer of the new process?

- The improved process will enhance the customer experience of claiming HB/CTB;
- Customers no longer need to complete or sign a claim form to make a claim for HB/CTB by telephone via The Pension Service;
- Every HB/CTB claim made via The Pension Service will be sent direct to the LA so customers do not miss out on their entitlement;
- The process is easy. Customers can apply for 4 benefits in one phone call using the same process (i.e. no need for a claim form or signature to claim State Retirement Pension, Pension Credit, Housing Benefit or Council Tax benefit);
- Information about children or non-dependants in the household can be collected during the telephone call so these additional supplementary forms are not needed.

16. Can State Pension customers use the HB/CTB “no claim form/no signature” claim process?

Both HB/CTB and Pension Credit are means-tested benefits whereas State Pension is not. The Pension Service is unable to take a claim for HB/CTB and State Pension at the same time over the telephone because the customer's income and capital is not examined or captured during a State Pension telephone claim. This will only happen if the customer subsequently wants to claim Pension Credit.

17. Will customers receive their entitlement to HB/CTB any quicker?

Customers making a telephone application to Pension Credit will benefit from the quicker claim process as they will no longer need to complete and return a claim form. They only need to check the HB/CTB Statement of Details to ensure that the information recorded at the time of the telephone call is correct and advise their local authority if any of the information is wrong or has changed. The Pension Service will forward the HB/CTB information direct to the local authority once the customer's Pension Credit application is assessed.

18. Will customers have to send verification to both The Pension Service and the local authority?

Information provided by customers and verified by The Pension Service for their Pension Credit application is shared with the local authority. This means that customers only need to provide verification once. Section 41 of The Welfare Reform Act enables verification of information by one government department on behalf of another and requires such information to be accepted by the receiving department. Local authorities must accept the information on the LACI and will only need to verify additional information not used or verified by The Pension Service, for example rent liability. HB/CTB circular A12/2007 refers (Annex D). Where Pension Credit is disallowed the LACI will display which pieces of financial information have been verified by The Pension Service.

19. What if local authorities continue to contact customers for verification of information?

If local authorities, without good reason, ask customers for duplicate information, this will have a detrimental effect on the customer experience, may cause a delay in the customer getting their benefit and would be in breach of regulations which require local authorities to accept information gathered and verified by DWP. HB/CTB circular A12/2007 refers (Annex D).

20. What are the benefits for local authorities of the new process?

- Higher take-up of HB/CTB by pensioners as 100% of claims sent direct to LAs
- Quicker processing of HB/CTB claims made alongside Pension Credit as claims won't be received until the Pension Credit application has been assessed
- More efficient processing of HB/CTB for disallowed Pension Credit claims – as the LACI gives all the information collected by The Pension Service and shows what has been verified
- Reminders no longer needed for non-return of claim forms, child or non-dependant supplementary forms
- Information provided on LACI will reduce telephone traffic between LAs and The Pension Service
- Enhanced working relationships between The Pension Service and LAs
- Assist in achieving "Right Time" Indicator targets
- Assist LAs to live within their resources

21. How will local authorities receive the LACI from The Pension Service?

Local authorities will receive a hard-copy (paper) LACI from The Pension Service. The LACI will be printed overnight and delivered by Royal Mail.

22. What changes of circumstances need to be reported by the customer to The Pension Service during an AIP?

An aide-memoir contained within HB/CTB G2/2005, outlines details of what information should be exchanged during an Assessed Income Period (AIP). There is an additional message together with timescales for delivery of information at Section 8 of the Liaison Guidance Good Practice Handbook.

23. If the customer reports a change in circumstance to the local authority which falls within the AIP and the local authority subsequently notifies The Pension Service, where will this information be stored?

The Pension Service maintains audit trails for claims and changes. Currently these are mainly paper-based with reports of changes being held in line with DWP's document retention policy. In line with the Data Protection principles, this same standard will be applied to the retention of telephone calls which will be stored electronically. In addition The Pension Service will use "notepad" to record what change needs to be taken into account, on expiry of the AIP.

24. Are telephone calls recorded?

All telephone calls are recorded in each Pension Centre.

25. How long are telephone call recordings retained?

All tele-claims which include HB/CTB claims will be retained for 6 years.

26. Will blind and deaf customers be able to claim via the no claim/no signature process?

Blind and visually impaired customers will continue to be identified when they contact The Pension Service. The application process will be explained and if it is clear that the customer will have difficulties checking the Statement of Details, their details will be referred to The Pension Service Local Service for a visit. Customer notifications will be available in large print and braille where appropriate.

Deaf and hard of hearing customers who have a text phone facility can dial The Pension Service text phone number for a service that mirrors the standard service, which will include the HB/CTB claim where relevant. If customers do not have access to text phone and their communication difficulties mean that their application cannot be taken confidently over the telephone, their details will be referred to The Pension Service Local Service for a visit.

27. Will the Statement of Details be available in Welsh?

All customer-facing notifications will be available in Welsh and Welsh large print for customers living in Welsh postcodes if they require them.

28. Can Local Service still use the 3-page HB/CTB claim form?

If the customer is an existing Pension Credit customer and wishes to claim HB/CTB, Local Service will continue to use the HB/CTB 3-page claim form and the supplementary forms as appropriate. If Local Service take a HB/CTB claim at the same time as a Pension Credit application they will complete a HB/CTB 3-page claim form and the local authority will not receive a LACI.

29. Can local authorities continue to use the 3-page HB/CTB claim form?

Local authorities should continue to use the HB/CTB 3-page claim form if the customer is an existing Pension Credit customer and wishes to claim HB/CTB, or is in the process of applying for Pension Credit.

30. Can Local Service and local authorities still use the 26-page HB/CTB claim form?

Local Service and local authorities should only use the 26-page HB/CTB claim form when the customer is not eligible for Pension Credit but wishes to claim HB/CTB.

31. Will local authorities receive a partially completed LACI and a 26-page form from The Pension Service if the customer drops out of the telephone claim part-way through?

No. Local authorities will only receive a LACI if the Pension Credit telephone application is fully completed.

32. Can customers continue to use the 26-page HB/CTB claim form?

Customers should only use the 26-page HB/CTB claim form when they wish to claim HB/CTB and are not already in receipt of Pension Credit.

33. Will paper application forms still be used for pensioners?

Local authorities will still receive 3-page HB/CTB paper application forms and supplementary forms from Local Service visits or if the customer is already in receipt of Pension Credit and is making their claim direct to the local authority.

Annex E (continued)

Questions & Answers from local authority delivery events

The Pension Service staff training

34. How will The Pension Service ensure that HB/CTB is not already in payment?

The Pension Service telephone agent asks the customer if they are already getting HB/CTB. A new training and development programme for both existing and new staff covering the key areas of HB/CTB will be delivered, to ensure relevant and accurate customer questioning.

Local Service

35. Will Local Service be able to access the new telephone claim application?

Not to begin with. Local Service will continue to use the 3-page form and supplementary forms. However work is being done to see whether HB/CTB claims taken by Local Service could be processed using a similar process, via the CAM so that a LACI could be produced.

36. What will happen if the agent identifies a communication problem with the customer e.g. if the customer fails the security questions due to confusion/ mental illness or if a customer requests a Local Service referral or visit?

The Pension Service will refer the case to Local Service for a home visit.

Verification

37. Will The Pension Service collect and verify non-dependant income and obtain proof that a non-dependant is a student?

No. The Pension Service does not require verification in respect of non-dependants for Pension Credit. HB/CTB regulations contain no powers with which a local authority can require a non-dependant to supply information concerning their income or student status. Additionally, the power to require the customer to supply information cannot be reasonably applied in these circumstances as the customer has no capacity to require a non-dependant to supply these details. This applies to all social security benefits.

Accordingly, DWP decided not to request verification in this area. To ask for information to be submitted voluntarily would potentially delay the claim and if information was not submitted, a decision based on the information originally provided would be made. This would cause an unnecessary delay in the process.

While local authorities can ask customers to provide proof on a voluntary basis, if this information is not supplied the local authority would have to make a decision on the claim based on the information available to them. This means that unless local authorities have good reason to believe otherwise they would have to accept the customer's statement. The only exception is where The Pension Service have used the details in relation to housing costs on a Pension Credit application, where local authorities must use the information supplied by DWP.

38. What action should be taken by the local authority if Pension Credit is awarded but the information in relation to savings and income information is different to that held by the local authority?

In the first instance, the local authority should contact The Pension Service.

39. As The Pension Service do not verify capital <£6K can the local authority verify this?

The general principle is that any information used or verified by The Pension Service must be accepted by the local authority. (See Circular A12/2007 at Annex D of the briefing pack).

If Pension Credit is allowed, local authorities must accept the AIF and The Pension Service's assessment of the customer's capital as shown on the ETD.

If Pension Credit is disallowed/not entitled, the LACI will show whether the information about capital has been used or verified by The Pension Service. If the "verified" or "below threshold" indicator is on the LACI, the local authorities must accept the amount stated on the LACI. Local authorities should only verify the capital amount themselves if the "not verified" indicator is set.

Call recordings

40. Will courts accept a telephone claim as legal?

A telephone claim is legal. Local authorities will be able to get a copy of the LACI and HB/CTB Statement of Details to prove claim and payment and, if there is a dispute over the telephone call itself, a copy of the call recording on CD. A bulletin will be issued prior to "Go Live" with details of how to obtain a call recording.

41. What steps are being taken to ensure against fraud?

A full security process is adhered to when taking HB/CTB claims alongside Pension Credit applications. The Pension Service undertakes different levels of verification:

1. initial security questions
2. risk at gateway identifying groups where different levels of verification e.g. self-employed
3. general matching against other benefit systems
4. data matching against HMRC
5. obtaining documentary evidence (i.e. verification) from the customer

42. How does the Data Protection Act cover claim information taken during a telephone application?

Personal data is protected by the Data Protection Act. However local authorities are able to request information from DWP that is relevant to administering HB and CTB. This includes requesting a call recording where it is needed for a legitimate reason associated with the administration of HB and CTB.

Overpayments

43. There are arrangements in place for DWP/The Pension Service to pass on information to the local authority where the customer has told them that it doesn't affect Pension Credit but may affect HB/CTB. If The Pension Service doesn't pass this information on and there is an overpayment as a result of the change of circumstances, is this classed as DWP official error?

No. Although there are arrangements in place to pass on information, the regulations are clear that it is the customer's responsibility to notify the local authority direct of changes which may specifically affect their HB/CTB and not their Pension Credit. If an overpayment arises due to a change about which the customer should have told the local authority, but did not, the cause is either customer error or fraud. It is not official error.

44. How do local authorities classify an overpayment where the customer has made their claim via The Pension Service?

There are no changes to the rules or legislation on overpayments and full guidance on whether to actually calculate an overpayment can be found in the HB/CTB Guidance Manual (A6 – paragraphs P6.374 to P6.377) and if there is an overpayment, how to classify it, which can be found in the HB/CTB Overpayments Guide. You should treat an overpayment arising on a claim made by telephone in exactly the same way as you would treat any other claim.

45. What if there is an overpayment caused by information being supplied by DWP/TPS, which we have to use, being wrong?

Circular A12/2007 (at Annex D of the briefing pack) covers this issue.

As for overpayments, whether you calculate an overpayment and how you should treat such an overpayment depends on why the information was wrong. There may not be an overpayment if the information that was wrong is purely down to the DWP. If there is an overpayment, this will either be:

- Customer error or fraud, when the overpayment has been caused by the customer, **or**
- Departmental official error, when there has been a delay in the information being provided by the DWP.

If the wrong information was provided because of an error by an English County Council, it should be attributed to LA official error because they act on your behalf.

46. What if we have already paid HB/CTB and the customer notifies us of an error or omission in the information on the HB/CTB statement of detail?

Treat the LACI as the claim. If you become aware of information that is different to what was on the LACI, you will need to amend the HB/CTB assessment accordingly, and deal with any changes as you would in any other case where the customer submits a claim and subsequently tells you of something that is wrong.

• And what if this has caused an overpayment?

You will either be basing the HB/CTB on the AIF and/or and Pension Credit award, or it will be a standard case, and you will have verified additional details such as non-dep income.

However if an overpayment does occur, as for all overpayments, how you treat such an overpayment depends on why the information was wrong.

Overpayments will either be:

- Customer error or fraud, when the overpayment has been caused by the customer, **or**
- Departmental official error, when the overpayment has been caused by the DWP.

Supplementary rent form

47. Where can local authorities get a copy of the supplementary rent form?

The local authority briefing pack does not include a copy of the supplementary rent form as it has not changed. A copy of the current version can be obtained from the DWP internet website at [DWP - Resource centre - Information for local authorities - Publications - Model documents](#)

48. Is the customer required to sign the rent supplementary form?

Yes.

49. Will The Pension Service issue a supplementary rent form if the customer lives in a Housing Association property?

The customer will be asked if they pay rent to a Local Council and if not, a rent form will be issued.

50. Will The Pension Service collect landlord details?

No, The Pension Service will not collect or verify any rent details. They will only ask questions to establish whether the customer pays rent, and if so, whether or not they pay rent to their local council.

51. Can the local authority contact the landlord?

You can only contact the landlord if the customer has given you their permission to do so. If the supplementary rent form is received before the LACI, you can only contact the landlord if the customer has ticked the box to say that you can contact their landlord. If the LACI is received before the rent form the local authority can only contact the customer in relation to rent details and cannot contact the landlord until the rent form is received.

52. Will the LACI show name and address of landlord?

No. This information is collected on the supplementary rent form and the LACI will indicate whether or not a rent form has been issued.

53. Will the supplementary rent form hold the name and address of the customer?

Yes.

54. Will The Pension Service notify the local authority that a supplementary rent form has been issued prior to receipt of the LACI?

No.

55. What action should the local authority take if a customer has rent arrears and the LACI hasn't been received?

Please refer to Section 10a of the Good Practice Handbook.

56. A lot of local authorities have systems in place with Registered Social Landlords (RSLs) which means that they do not have to have details about the rent from customers as RSLs pass them onto the local authorities. If the local authority receives a LACI that indicates that a rent form has been issued but it hasn't been received and the local authority already holds details about the rent, could they process the claim without chasing up the rent form and will Audit accept that in these

cases where they have arrangements with RSLs they will not be penalised for processing the claim without the rent form?

Yes. The purpose of the rent form is to collect information about the property and the rental liability. It is up to the local authority to decide whether they have enough information to proceed without it being returned. If a local authority has current information about the rent and is satisfied that the information is correct they can process the claim without waiting for the rent form. Audit would have to accept it when the local authority can show that they have accurate information in this area. (See General Information Bulletin G13/2008 issued 7th July 2008).

Issue of LACI

57. Where will LACIs be printed and when?

LACIs will be sent from the system/CAM to the Service Delivery Centre where the LACIs will be printed at the end of the day (unlike CMS LAIDs that are printed locally). LACIs will be issued separately in individual envelopes for each customer and will not be batched together for the same local authority.

58. Will local authorities be able to obtain a duplicate LACI?

Local authorities will be able to request a duplicate LACI from The Pension Service.

59. How will The Pension Service ensure that LACIs are sent to the correct local authority address?

The LACI will be linked to the local authority address file which is kept up to date by the HB/CTB Liaison team subject to amendments from individual local authorities. The address file is updated every 3 months. If you need to check or update your local authority's address, contact the liaison team direct at HB-CTB-LIAISON@THEPENSIONSERVICE.GSI.GOV.UK

Content of LACI

60. Will any statements on the LACI have a blank entry?

The LACI will draw information from data gathered for the Pension Credit claim together with additional questions for HB/CTB. Information required for Pension Credit cannot be left blank. If the customer does not know the answer to a question an additional information letter will be issued at the end of the telephone conversation and the Pension Credit will not be assessed until the information is provided. Questions which are only relevant to the HB/CTB claim have "yes" "no" or "don't know" answers built into the data capture – these will not be blank. There are a small number of HB/CTB questions where answers are not mandatory e.g. customer's council tax reference number and these could be shown as blank.

61. The LACI is issued at the point of Pension Credit assessment – will the local authority get a LACI if claim is closed or disallowed?

Yes, you will receive a disallowed LACI with the reason for disallowance on the front page. If the Pension Credit application is withdrawn a statement will appear on the LACI to this effect. In these cases you will receive a LACI which will display financial details and the household composition.

62. Will a pending AA/DLA claim be indicated on the LACI?

The section “about benefits” will only be displayed in a disallowed/not entitled Pension Credit case and will indicate whether the customer/partner has claimed a benefit and is still awaiting the outcome.

63. Will the LACI show underlying entitlement for Carers Allowance?

Yes, when there is underlying entitlement for customer and/or partner.

64. Will the Savings and Investment section of the LACI show more than 3 accounts?

The LACI will display 3 of each type of account for both customer and partner e.g. 3 current bank accounts for customer and partner, 3 other bank accounts for customer and partner, 3 building society current accounts for customer and partner, 3 building society savings accounts for customer and partner etc. However, the LACI will not display the name of the bank. If the amounts in the accounts shown does not match the total amount stated on the LACI, you should contact The Pension Service for clarification.

65. What level of questions does the Pension Service ask if the customer is self employed?

If the customer/[partner](#) is or was previously self employed, a subcontractor or a company director before Pension Credit is assessed they must provide:

- evidence of the [self employed earner's status](#); and
- details of the business income and expenses or, if the self employment has ceased permanently, the value of the remaining business assets.

This information would normally be collected by Local Service visit. A decision would then be made by the Adjudication Team to determine if the customer/partner is:

- still working;
- has an income to be taken into account; or
- has any capital assets.

66. Are the address lines on the LACI sufficient for customer address and postcode?

The LACI displays 3 lines for the customer’s address and a further line for the postcode. This is standard for address details and considered to be sufficient.

Eligibility and entitlement

67. If a customer is not eligible for Pension Credit and/or HB/CTB (during call) because of savings will The Pension Service tell the customer and the local authority that they are not entitled?

If a customer is not eligible for Pension Credit The Pension Service will tell the customer during the call. It is the customer’s prerogative whether they wish to continue with the call. The Pension Service will not tell the customer that they are not eligible to HB/CTB.

68. How will we establish IDOC versus date of claim as they are potentially different?

In the majority of cases the IDOC and date of claim will be the same. However if you receive a LACI more than one month after the IDOC you should check the date of claim with The Pension Service.

69. If Pension Credit is disallowed what will be the date of claim for HB/CTB?

The date of claim is the IDOC as shown on the LACI. The Pension Credit IDOC and Date of issue will display on the LACI. The Pension Credit date of application and Pension Credit date of entitlement will display on the ETD. Local authorities will need to use this information to decide on the HB/CTB entitlement date.

ETD

70. Will there be an indicator on the ETD to show that a LACI has been issued?

No, although the ETD will show whether it is a new claim or change of circumstances. When the local authority receives an ETD, if HB/CTB is *not* already in payment, you should assume you will receive a LACI as you should only get an ETD where the LA interest flag has been set to “yes on CIS at the point the customer makes the claim. If HB/CTB *is* already in payment the local authority will need to action the ETD as a change of circumstances as normal. From April '09 LACI information will be transferred electronically so the ETD and LACI will be received at the same time.

71. Will “other benefits” information be displayed on the ETD?

No, but it will be displayed on the LACI and CIS.

Change of circumstances

72. What if the customer has a change of circumstances – do they tell the local authority or The Pension Service?

There are no changes to the rules or processes for customers to report changes of circumstances.

If the customer is in receipt of Pension Credit, they are required to report the majority of circumstances to The Pension Service. They only have to report changes to the local authority which are only of interest to the local authority.

The changes that people on HB or CTB and Pension Credit must report to the LA are contained in regulations 69 (6) and (7) of the HB Pension Age Regs 2006, and regulations (7) & (8) of the CTB Pension Age Regs 2006.

73. What if the customer is on Pension Credit/has an AIP and tells us something that might affect their Pension Credit, or we think their Pension Credit might be wrong?

If a customer who is on Pension Credit reports a change to the LA which could affect their Pension Credit, you should notify TPS as usual.

74. What if the customer tells The Pension Service something that might affect their HB/CTB or that they should have told us?

If TPS become aware of a change that could affect HB/CTB (other than changes to the Pension Credit award) they will notify the LA, as usual. This is covered in the TPS/LA Liaison and Good Practice Handbook which you should all have a copy of. This will be updated later this year to reflect the changes coming in this October.

If the customer is on Pension Credit you must continue to use the AIF/Savings Credit award amount until and unless you are notified of any change from TPS.

75. Will TPS tell customers to tell the LA if any of the claim information is wrong, or changes?

Yes. The Statement of Details says:

“Tell your local authority at once if any of the information is wrong or has changed since you last told us, as it may affect your claim. You must also tell them promptly of any change in your circumstances which might affect your claim.”

“The decision on your entitlement is based on information provided by you and information that is already held by your local authority. If their decision is based on incorrect information they will look at the decision again and may revise the amount paid to you. If the amount is decreased, you may have to pay back any money you should not have had.”

The customer’s responsibility to report changes of circumstances will remain the same as it is now.

76. What do “change of circumstances – entitled” and “change of circumstances not entitled” mean?

If the change of circumstances means that Pension Credit stays in payment, a “change of circumstances-entitled” LACI will be issued. If the change of circumstances means Pension Credit entitlement ceases, a “change of circumstances-not entitled” LACI will be issued.

HB/CTB Statement of Details

77. Is it a legal requirement to send a Statement of Details to the customer and how will it be issued?

Yes. The Statement of Details is a record of the information given by the customer during the telephone claim and advises the customer that they must notify any errors or omissions. (See Annex H for a copy of the HB/CTB Statement of Details). The HB/CTB Statement of Details will be issued by Royal Mail - 96% should be delivered to the customer within 2 days.

78. What will happen if the customer does not return the Statement of Details?

The Statement of Details does not need to be returned. The customer will only need to contact the local authority if the information on the HB/CTB Statement of Details is incorrect.

79. How will local authorities deal with a customer query about a Statement of Details if the LACI hasn't been received or registered?

The LACI and HB/CTB Statement of Details are issued at the same time, so this shouldn't occur.

CIS

80. Will CIS show that a Pension Credit application/HB/CTB claim has been (a) made (b) withdrawn (c) awaiting assessment?

No.

Additional information

81. How long does The Pension Service allow customers to supply additional information?

The Pension Service allows one month for the customer to provide additional information. The customer is sent a 'further information' letter in the first instance and a reminder letter after 2 weeks if they have not responded.

82. If a customer claims both Pension Credit and HB/CTB and additional information is needed for the Pension Credit application, how will the local authority know that a claim has been made?

If The Pension Service needs more information from the customer before they can assess Pension Credit, then a LACI or ETD will not be issued. The LACI and ETD are only issued once Pension Credit has been assessed. Local authorities will not know that a Pension Credit and HB/CTB claim have been made unless the customer telephones the local authority to ask about the position of their claim. The customer should be told that they need to contact the Pension Service.

Miscellaneous

83. Will local authorities receive more mail as a result of these changes?

Although the percentage of claims actually received by local authorities will increase, the numbers of supplementary forms sent to local authorities will reduce. From April 2009, the LACI will be sent to you electronically which should reduce the amount of mail you get.

84. Can local authorities accept a HB/CTB claim if the Pension Credit application has been made by a 3rd party?

Local authorities should accept 3rd party details from The Pension Service unless they have good reason to believe that the appointee information is not correct.

85. If The Pension Service issues a 26-page form will the local authority know?

No, The Pension Service has no legal responsibility to advise local authorities that a 26-page form has been issued.

Annex F

Lines to Take for customer enquiries to local authorities

Enquiry	Action/Line to take
Customer enquires about the status of their Pension Credit application	Tell the customer that they will need to contact The Pension Service on 0845 60 60 265
Customer is in receipt of HB/CTB and wishes to apply for Pension Credit	Tell the customer that they will need to contact The Pension Service and can make an application to Pension Credit over the telephone by calling 0845 60 60 265
Customer has received their Pension Credit Statement of Details but some of the information displayed is incorrect	Tell the customer that the Pension Credit Statement of Details relates purely to their Pension Credit application, NOT their HB/CTB claim. Tell the customer that they will need to contact The Pension Service to report any inaccuracies. The telephone number for The Pension Service (0845 60 60 265) is printed on their Pension Credit Statement of Details at the top of Page 1. If the customer has expressed a Welsh language preference the telephone number will be 0845 60 60 275.
Customer has returned their supplementary rent form to their local authority but has not heard anything about their Pension Credit application	Ask the customer when they made their claim to Pension Credit. If the Pension Credit application was made more than 14 days ago, tell the customer that they will need to contact The Pension Service (0845 60 60 265) about their application for Pension Credit. Once their Pension Credit application is assessed their claim for HB/CTB will be progressed.

Annex G

Local Authority Claim Information – Printed Output Guide

General Principles

The LACI is “dynamic” so information will only appear if the customer’s circumstances dictate that it should.

Where the “braces” symbol appears, this means that the text is static and will appear in every case, (the “braces” will not appear on the actual LACI).

All other statements are “variable” and will be output depending on the customer’s circumstances. For example, if the customer states that they have no children living with them in the household, all the other questions relating to children will not be asked by the CAM Agent. On the LACI the answer “No” will appear against the lead question “Children in the household” and there will be no further information in this section.

Where a variable answer “No” “Yes” or “Don’t Know” is available, the three options will be output and the relevant box will be ticked.

The LACI will be A4 portrait and black on white.

Statements will appear on the left hand side of the LACI. The customer’s answers will appear on the right.

This guide outlines:

- the individual sections within the LACI,
- the sections contained within an allowed and not entitled/withdrawn scenario,
- the menu choice under each statement including “No, Yes and Don’t Know” options, and
- the maximum number of records which can be output. For example up to 6 children, up to 4 boarders.

Levels of Information

The table below outlines the sections of the LACI which will be displayed in allowed and not entitled/withdrawn Pension Credit cases.

Allowed LACI	Not entitled/withdrawn LACI
PC Application Status	PC Application Status Reason for exclusion Application withdrawn Progressed off line
About the customer	About the customer
About the customers partner	About the customers partner
About where the customer lives	About where the customer lives
About time in hospital	About time in hospital
About children	About children
About other people living with the customer (non-deps)	About other people living with the customer (non-deps)
Other household members (joint/sub tenants, co-owners or landlords)	Other household members (joint/sub tenants, co-owners or landlords)
About boarders Name	About boarders Name Amount paid Frequency Verification status
	About Benefits
	About current earnings (including verification status)
	About non state pensions (including verification status)
	About other money coming in (including verification status)
	About savings and investments (including verification status)

{ HB/CTB Processing



Part of the Department
for Work and Pensions

Local Council Name
Address (lines 1 to 5)
Postcode

Date of issue	Today's date
----------------------	--------------

Initial date of contact	The date the customer initially contacted TPS
--------------------------------	---

NI NO	Customers NINO
--------------	----------------

Local Authority Claim Information (HB/CTB)

About the customer – Displayed in Allowed and Disallowed Cases

Surname or family name
Forename(s)
Other name(s)
Title

Customer Surname
Customer Forename(s)
Customer Previous Name(s)
Drop down menu includes, (not exhaustive):
Captain, Dame, Dr., Lady, Lord, Miss, Mr, Mrs,
Ms, Parchedig, Professor, Rev, Sir, Colonel
Customer Address, (lines 1 to 3) & Postcode

Address and postcode

PC application status

Pension Credit Entitled
Pension Credit Not Entitled
PC (RM) Change of Circs Entitled
PC (RM) Change of Circs Not Entitled

Reason for exclusion (disallowed/withdrawn cases). This statement will only appear if PC excluded with one of the values opposite.

Customer Claiming JSA IB
Customer from abroad
Customer in legal custody
Member of religious order
Other
Customer Abroad
Failure to supply verification

PC application withdrawn
PC case progressed off-line

This statement will appear if the Pension Credit application is withdrawn
This statement will appear if the Pension Credit application is removed from the IT system and progressed clerically

{ **Additional communication needs**

No Yes or Don't Know tick boxes

<p>Additional communication needs type This statement and the next 2 statements will only appear if the customer has additional communication needs</p>	<p>Drop down menu includes, (not exhaustive): Braille, E-mail, Fax, Large Print, Local Service Contact, Personal Mobile Phone Number, Sign Language, Textphone</p>
<p>Preferred language for correspondence</p>	<p>English or Welsh</p>
<p>Preferred spoken language</p>	<p>English or Welsh</p>
<p>Customer representative</p>	<p>No or Yes tick boxes</p>
<p>Customer representative details This statement will only appear when there is a customer representative with their details shown opposite</p>	<p>Addressee Name or Organisation Name, Address and Postcode (lines 1 to 5)</p>
<p>Date moved to current address Daytime phone number Type of phone number</p>	<p>Address Start Date (Customer) Customer's Phone Number Drop down menu to include, (not exhaustive): Home telephone number, Personal Mobile, Fax, Third Party Telephone, Textphone number Customer's Date of Birth</p>
<p>Date of birth</p>	<p>Customer's Date of Birth</p>
<p>Has lived somewhere other than England, Scotland, Wales, Northern Ireland, Ireland, the Channel Islands or the Isle of Man in the last two years</p>	<p>No or Yes tick boxes</p>
<p>Nationality</p>	<p>Nationality of customer stated</p>
<p>Not British last entered and applied to stay in the UK on (date) This statement will only appear with the information opposite when the customer is not British</p>	<p>UK Entry Date Customer.</p>
<p>Customer registered blind</p>	<p>No or Yes tick boxes</p>
<p>Customer receives AA/DLA</p>	<p>No or Yes tick boxes</p>
<p>Someone receives CA for looking after the customer</p>	<p>No, Yes or Don't Know tick boxes</p>
<p>Customer receives CA</p>	<p>No or Yes tick boxes</p>
<p>Has underlying entitlement to CA but is not receiving it as other benefits are in payment</p>	<p>No or Yes tick boxes</p>
<p>Customer is a student</p>	<p>No, Yes or Don't Know tick boxes</p>
<p>Does customer have a partner who normally lives with them?</p>	<p>No or Yes tick boxes</p>

About the customer's partner - Displayed in Allowed and Disallowed Cases where the customer has stated that they have a partner who normally lives with them

Surname or family name	Partner Surname
Forename(s)	Partner Forename
Other name(s)	Partner Previous Name(s)
Title	Drop down menu includes, (not exhaustive): Captain, Dame, Dr., Lady, Lord, Miss, Mr, Mrs.,Ms, Parchedig, Professor, Rev, Sir, Colonel
Address and postcode	Partner Address, (lines 1 to 3) & Postcode
Date moved to this address	Address Start Date Partner
Daytime phone number	Partner's Phone Number
Type of phone number	Drop down menu to include, (not exhaustive): Home telephone number, Personal Mobile, Fax, Third Party Telephone, Textphone number
Date of birth	Partner's Date of Birth
NINO	Partner NINO
Has lived somewhere other than England, Scotland, Wales, Northern Ireland, Ireland, the Channel Islands or the Isle of Man in the last two years	No or Yes tick boxes
Nationality	Nationality of customer stated
Not British last entered and applied to stay in the UK on (date) This statement will only appear with the information opposite when the partner is not British	UK Entry Date Partner
Partner registered blind	No or Yes tick boxes
Partner receives AA/DLA	No or Yes tick boxes
Someone receives CA for looking after the customer's partner	No, Yes or Don't Know tick boxes
Partner receives CA	No or Yes tick boxes
Has underlying entitlement to CA but is not receiving it as other benefits are in payment	No or Yes tick boxes
Partner is a student	No, Yes or Don't Know tick boxes

About where the customer lives - Displayed in Allowed and Disallowed Cases

Customer or partner liable for the Council Tax bill for their home

No or Yes tick boxes

Council Tax reference number This statement will only appear with the number opposite when Yes ticked above

Council Tax Reference Number

Customer or partner liable to pay rent at their property

No, Yes or Don't Know tick boxes

Customer or partner pays rent to their local council

No, Yes or Don't Know tick boxes

Rent supplementary form issued

No or Yes tick boxes

Date issued This statement will only appear with the date shown opposite when Yes answer has been given to previous question

Date claim form was issued

Customer claimed HB or CTB before

No, Yes or Don't know tick boxes

Date last claimed This statement and those marked with * will only appear when Yes answer given to previous question with date shown opposite Council claimed from*

Date customer last claimed HCTB

Name used for claim*

Name of the LA where the customer previously claimed HB/CTB

Address claimed for*

Name the customer used to claim HCTB

Customers address lines 1 to 3 (and postcode), claimed for.

If moved, customer has informed council where claim was made

If the customer has moved from the above address have they informed the LA they claimed from – potential answers are:

No, Yes or Don't know tick boxes

If moved in the last 12 months, last address if different from the address last claimed for

If the customer has moved home in the last 12 months this will show the last address lines 1 to 3 (and postcode), if it is different from the address shown above

Tenancy details at the last address This statement will only appear if the customer has moved home in the last 12 months and the last address was different from the address last claimed for.

Drop down menu choice:

Housing Association

LA Tenant

Owner Occupier

Private Tenant

Partner claimed HB or CTB before This statement will only appear if the customer has a partner

No, Yes or Don't know tick boxes

Date last claimed This statement and those marked * will only appear if Yes answer given to previous question

Date customer's partner last claimed HB/CTB

Council claimed from*

Name of the LA where the customer's partner previously claimed HB/CTB

Name used for claim*

Name the customer's partner used to claim HB/CTB

Address claimed for*

Partners address lines 1 to 3 (and postcode),
claimed for

If moved, partner has informed council where
claim was made

If the customer's partner has moved from the
above address have they informed the LA they
claimed from – potential answers are:
No, Yes or Don't know tick boxes

If moved in the last 12 months, last address if
different from the address last claimed for

If the customer's partner has moved home in the
last 12 months this will show the last address lines
1 to 3 (and plus postcode), if it is different from the
address shown above

Tenancy details at the last address This
statement will only appear if the partner has moved
home in the last 12 months and the last address was
different from the address last claimed for.

Drop down menu choice:
Housing Association
LA Tenant
Owner Occupier
Private Tenant

About time in hospital - Displayed in Allowed and Disallowed Cases

Customer in hospital at moment

No, Yes or Don't Know tick boxes

Date of admittance This statement and the following 2 statements will only appear if Yes given in answer to previous question

Admission Date

Expected date of discharge*

Expected date of discharge

Name of hospital*

Hospital Name

Partner in hospital at moment

No, Yes or Don't Know tick boxes

Date of admittance This statement and the following 2 statements will only appear if Yes given in answer to previous question

Admission Date

Expected date of discharge*

Expected date of discharge

Name of hospital*

Hospital Name

About children - Displayed in Allowed and Disallowed Cases

Children in the household

Child 1 This statement and those marked with *will only appear if Yes answer given to previous question

Surname(s)*

Forename(s) *

Other name*

Date of birth*

Sex*

Person who has responsibility for the child*

No, Yes or Don't Know tick boxes

Last Name

First Name

Middle Name

Date Of Birth

Gender

Customer, partner or someone else

Child usually has a different address to customer*

No, Yes or Don't know tick boxes

Person who receives CHB for the child*

Customer, partner or Other Person

CHB number*

Child Benefit Ref No

Child registered blind*. This statement and those marked with ** will only appear if the customer or partner are responsible for the child *.

No, Yes or Don't Know tick boxes

Child gets DLA**

No, Yes or Don't Know tick boxes

Customer or partner pays childminding costs to a registered childminder, nursery or after-school club**

No, Yes or Don't Know tick boxes

Name of minder** This statement and the following 3 statements will only appear if the answer to the above question is yes

Minder Name

Registration number of the minder**

Minder Registration Number

Amount paid**

£Amount paid to minder

Frequency**

Frequency of payment:

Annually, Calendar monthly, Daily, Fortnightly, Four-weekly, Half-yearly, Quarterly, Weekly

Child has property or money in trust**

Option can be selected from the following:

Neither, Property in trust fund,

Money in trust fund, Property and money in trust fund, Don't Know

Details of up to 6 children can be displayed

Customer has more than 6 children living in the household. Contact The Pension Service for details.

This statement will be output on the LACI to alert the LA of the existence of more than 6 children. If the customer has more than 6 children the details will be captured on the Pension Service IT system. The Pension Service will send information missing from the LACI to the LA. If the information is not received, then the LA should contact TPS.

About people living with the customer - Displayed in Allowed and Disallowed Cases

Any adults usually living with customer or partner (other than joint or sub-tenants, co-owners or landlords)

Any adults living in household who are currently in hospital and have been for more than 52 weeks

No, Yes or Don't know tick boxes

No, Yes or Don't know tick boxes

Person 1 This statement and those marked with * will only appear if Yes answer is given to the leading question in this section

Surname*

Forename(s) *

Other name *

Sex*

Date of birth*

Relationship to customer or partner*

Surname

Forename

Middle name

Gender

DOB

No relationship, Boarder, Lodger, Aunt, Brother, Son, Daughter, Sister, Uncle, Stepdaughter, Stepson, Grandson, Granddaughter, Grandfather, Grandmother, Niece, Nephew, Mother, Father, Care worker, Son-in-law, Daughter-in-law, Step mother, Step father, Brother-in-law, Sister-in-law
Friend

They get IS or income-based JSA*

They get Employment and Support Allowance

They get PC*

They get AA/DLA/CAA*

Registered blind*

Full time student*

Full time student at* This statement and the following statement will only appear if Yes answer given to previous question

Course name*

On a Youth Training Scheme or equivalent*

They are an apprentice*

Severely mentally impaired

Currently in hospital*

Admittance date* This statement and the following statement will only appear if Yes answer given to previous question

Expected date of discharge*

Normally work 16 hours or more a week*

Have any income or earnings*

Total gross income* This statement will only appear if Yes answer given to previous question

No, Yes or Don't know tick boxes

No or Yes

No, Yes or Don't know tick boxes

No, Yes or Don't know tick boxes

No, Yes or Don't know tick boxes

No, Yes or Don't know tick boxes

Name of the college or university

Name of the course

No, Yes or Don't know tick boxes

No, Yes or Don't know tick boxes

No, Yes or Don't know tick boxes

No, Yes or Don't know tick boxes

Date admitted to hospital

Expected date of hospital discharge

No, Yes or Don't know tick boxes

No, Yes or Don't know tick boxes

£Total gross income

Details of up to 8 non dependants can be displayed

Are any of the people that live in the household married or civil partners of each other, or are living together as if they are married or in a civil partnership? This statement will only appear if there are more than 2 non deps living in the household.

If the answer to the above question is Yes then the names of the partners are displayed, (up to 4)
Non Dep Name is the partner of Non Dep Partner Name

Customer has more than 8 adults living in the household who are classed as non dependants for Pension Credit purposes. Contact The Pension Service for details.

No, Yes or Don't know tick boxes

This statement will be output on the LACI to alert the LA of the existence of more than 8 non dependants. If the customer has more than 8 non dependants the details will be captured on the Pension Service IT system. The Pension Service will send information missing from the LACI to the LA. If the information is not received, then the LA should contact TPS.

Other household members - Displayed in Allowed and Disallowed Cases

Any joint/sub-tenants, co-owners or landlords No, Yes or Don't know tick boxes
Anyone in legal custody No, Yes or Don't know tick boxes

Person 1 This statement and those marked with *will only appear if Yes answer given to 1st question above.

Surname*	Surname
Forename(s) *	First name
Other name(s)	Other names
Date of birth*	Date of birth
Status*	Joint Tenant, Sub - Tenant, Co-Owner, Landlord, Legal Custody
In legal custody*	No, Yes or Don't know tick boxes
Expected to come out of legal custody on*	Expected date of release – this will only be displayed in cases where the “other household member” is in legal custody

Details of up to 6 other household members can be displayed

About boarders - Displayed in Allowed and Disallowed Cases

There are boarders in the household

No or Yes tick boxes

Boarder 1 This statement and those marked with *will only appear if Yes answer given to question above

Name*

Full name of boarder

The following will only be displayed in disallowed cases:

Amount paid*

£Amount paid

Frequency*

Annually, Calendar monthly, Daily, Fortnightly
Four-weekly, Half-yearly, Quarterly,
Weekly

Verification status*

NV, V

Details of up to 4 boarders can be displayed

About benefits - Displayed in Disallowed Cases where applicable

Customer receiving any weekly benefits

Benefit Type 1 This statement will only appear if Yes answer given to question above

No, Yes or Don't know tick boxes

AA	Attendance Allowance
BAlIc	Bereavement Allowance
CA	Carers Allowance
CIV	Civilian War Injury Pension
CAA	Constant Attendance Allowance
DLA	Disabled Living Allowance
ESA	Employment and Support Allowance
ESA (c)	Employment and Support Allowance(C)
ESA (IR)	Employment and Support Allowance(IR)
ESDA	Exceptionally Severe Disablement Allowance
IB	Incapacity Benefit
IS	Income Support
IDB	Industrial Death Benefit
IIDB	Industrial Injuries Dis Ben
JSA	Jobseekers Allowance
JSA (c)	Jobseekers Allowance (C)
JSA(IB)	Jobseekers Allowance (IB)
MA	Maternity Allowance
MDB	Miscellaneous Diseases Benefit
SDA	Severe disablement allowance
SDOA	Severe Occupational Disablement Allowance
SP	State Pension
WDP	War Disablement Pension
WWP	War Widows/Widowers Pension
WMA	Widowed Mothers Allowance
WPA	Widowed Parents Allowance
WP	Widows Pension
WCS	Workmens Compensation Scheme

£Amount of benefit received

Details of up to 6 benefits can be displayed

Is the customer waiting to hear about any benefits

Benefit Type 1 This statement will only appear if Yes answer given to question above

No or Yes tick boxes

Benefit type from the list above

Details of up to 6 benefits can be displayed

Partner receiving any weekly benefits
Benefit Type 1 This statement will only appear if Yes answer given to question above

No, Yes or Don't know tick boxes
Benefit type from the list above

£Amount

Details of up to 6 benefits can be displayed

Is the customer's partner waiting to hear about any benefits

No or Yes tick boxes

Benefit Type 1 This statement will only appear if Yes answer given to question above

Benefit type from the list above

Details of up to 6 benefits can be displayed

About current earnings - Displayed in Disallowed Cases where applicable

Customer currently in paid work

Left self employed work in last 3 months
Date left self employed work

No, Yes or Don't know tick boxes
No, Yes or Don't know tick boxes
Date Customer Left SE

Type of paid work 1 This statement will only appear if Yes answer given to 1st question above

Earnings type

Employed Earnings
Employer Sick Pay
Self Employed
Statutory Adoption Pay
Statutory Maternity Pay
Statutory Paternity Pay
Statutory Sick Pay

Date earnings started
Date earnings ended
Amount of net earnings
Frequency of payment

Start Date
End Date
£Net Pay
Annually
Calendar monthly
Daily
Fortnightly
Four-weekly
Half-yearly
Quarterly
Weekly

Employer's name

Employer Name

Employer's address

Address and postcode

Employer's phone number
Clock, payroll or staff number
Job description
Verification status

Phone No
Staff Number
Job Title
Below Threshold
NV
V

Details of up to 8 can be displayed

Partner currently in paid work

Left self employed work in last 3 months
Date left self employed work

No, Yes or Don't know tick boxes
No, Yes or Don't know tick boxes
Date Partner Left Self Employment.

Type of paid work 1 This statement will only appear if Yes answer given to 1st partner question above

Earnings type	Employed Earnings Employer Sick Pay Self Employed Statutory Adoption Pay Statutory Maternity Pay Statutory Paternity Pay Statutory Sick Pay
Date earnings started	Start Date
Date earnings ended	End Date
Amount of net earnings	£Net Pay
Frequency of payment	Annually Calendar monthly Daily Fortnightly Four-weekly Half-yearly Quarterly Weekly
Employer's name	Employer Name
Employer's address	Address and postcode
Employer's phone number	Phone No
Clock, payroll or staff number	Staff Number
Job description	Job Title
Verification status	Below Threshold NV V

Details of up to 8 can be displayed

About non-state pensions - Displayed in Disallowed Cases where applicable

Customer gets a non-state pension, money from a place where used to work, or any other pension

No or Yes tick boxes

Customer paid into a non-state pension scheme from which does not expect to receive money in the next 12 months

No, Yes or Don't know tick boxes

Customer expects to get a pension in the next 12 months

No, Yes or Don't know tick boxes

Expect to get first payment

Expected Date Of Receipt

Customer or partner gets a private pension, money from a place where used to work, or any other pension This statement and those marked with * will appear, instead of the customer only statements above when the customer has a partner

No or Yes tick boxes

Customer or partner paid into a non-state pension scheme from which does not expect to receive money in the next 12 months*

No, Yes or Don't know tick boxes

Customer or partner expects to get a pension in the next 12 months*

No, Yes or Don't know tick boxes

Expect to get first payment*

Expected Date Of Receipt

Customer's Pension 1 This statement and those marked with ** will only appear when customer is receiving a non state pension

Provider**

Type**

Name of pension provider

Annuity

Civil list pension

Iron & Steel Re-adaptation Benefits Scheme

Occupational/personal pension

Other (Non-State) Pension

Police /Fireman's Special Widows Pension

Police/Fireman's Disablement Pension

Private Pension

Redundant Mineworkers Pension Scheme

Shipbuilding Redundancy Payments Scheme

Works Pension

Amount**

£Net Amount

Frequency**

Annually
Calendar monthly
Daily
Fortnightly
Four-weekly
Half-yearly
Quarterly
Weekly

When is the pension normally received**

Date

Date last paid**

<Date Last Received

Does the pension increase each year**

No or Yes tick boxes

Month of increase

Month of Increase

Verification status

Below Threshold

NV

V

Details of up to 6 can be displayed

Partner's Pension 1 This statement and those marked with ** will only appear when the partner is receiving a non state pension

Provider**

Name of Pension Provider

Type**

Annuity

Civil list pension

Iron &Steel Re-adaptation Benefits Scheme

Occupational/personal pension

Other (Non-State) Pension

Police /Fireman's Special Widows Pension

Police/Fireman's Disablement Pension

Private Pension

Redundant Mineworkers Pension Scheme

Shipbuilding Redundancy Payments Scheme

Works Pension

Amount**

£Net Amount

Frequency**

Annually

Calendar monthly

Daily

Fortnightly

Four-weekly

Half-yearly

Quarterly

Weekly

When is the pension normally received**

Date

Date last paid**

<Date Last Received

Does the pension increase each year**

No or Yes tick boxes

Month of increase

Month of Increase

Verification status

Below Threshold

NV

V

Details of up to 6 can be displayed

About other money coming in - Displayed in Disallowed Cases where applicable

**Customer has other money coming in
Customer or partner has other money**

coming in This statement will only appear when the customer has a partner instead of the statement above

No, Yes or Don't know tick boxes

No, Yes or Don't know tick boxes

Customer's other money 1 This statement and those marked with ** will only appear when the customer has other money coming in

Type**

Cash in lieu of concessionary coal
Charitable payment-regular
Child's earnings income
Civil list pension
Contribution to Maintenance payments
Disabled Persons Tax Credit
Discretionary Trust Fund
Earnings top up
Educational maintenance income
Employment sick pay
Gallantry awards
Income from sub-tenant-excluding heating
Inc from sub-tent-including heating
Income from Sub-tenant
Iron & Steel Re-adaptation Benefits Scheme
Mortgage Protection Policy
National Socialist Persecution. Payments
Other
Other (savings credit)
Other Qualifying Income
Police/Fireman's Special Widows Pension
Police/Fireman's Disablement Pension
Redundant Mineworkers Pension Scheme
Shipbuilding Redundancy Payments Scheme
Spousal Maintenance Payments
Strike Pay
Student excess covenanted income
Working families tax credit
Working Tax Credit
a payment from charity
Child Maintenance CSA
Occupational Pension

Amount
Frequency

£Amount
Annually
Calendar monthly
Daily
Fortnightly
Four-weekly
Half-yearly
Quarterly
Weekly
Below Threshold
NV
V

Verification status

Details of up to 8 can be displayed

Partner's other money 1 This statement and those marked with ** will only appear when the customer has a partner, and the partner has other money coming

Type**

Type of other money selected from the drop down menu as shown for customer

Amount
Frequency

£Amount
Annually
Calendar monthly
Daily
Fortnightly
Four-weekly
Half-yearly
Quarterly
Weekly
Below Threshold
NV
V

Verification status

Details of up to 8 can be displayed

About savings and investments - Displayed in Disallowed Cases where applicable

Does customer and or their partner have any savings and investments No, Yes or Don't know tick boxes

Total amount of savings and investments £Total

Own any other property or land in this country or abroad No, Yes or Don't know tick boxes

Current bank account (Customer) This statement and those marked with ** will only appear when the customer does have this type of S & I

Amount £Amount
Below Threshold
NV
V

Details of up to 3 can be displayed

Current bank account (Partner) This statement and those marked with ** will only appear when the partner does have this type of S & I

Amount £Amount
Below Threshold
NV
V

Details of up to 3 can be displayed

Money in any other bank account (Customer)**

Amount £Amount
Below Threshold
NV
V

Details of up to 3 can be displayed

Money in any other bank account (Partner)**

Amount £Amount
Below Threshold
NV
V

Details of up to 3 can be displayed

Money in a building society current account (Customer)**

Amount £Amount
Below Threshold
NV
V

Details of up to 3 can be displayed

Money in a building society current account (Partner)**

Amount

£Amount
Below Threshold
NV
V

Details of up to 3 can be displayed

Money in any other building society account (Customer)**

Amount

£Amount
Below Threshold
NV
V

Details of up to 3 can be displayed

Money in any other building society account (Partner)**

Amount

£Amount
Below Threshold
NV
V

Details of up to 3 can be displayed

Money in a Post Office® account (Customer)**

Amount

£Amount
Below Threshold
NV
V

Money in a Post Office® account (Partner)**

Amount

£Amount
Below Threshold
NV
V

Cash saved for something (Customer)**

Amount

£Amount Cash Saved
Below Threshold
NV
V

Cash saved for something (Partner)**

Amount

£Amount Cash Saved
Below Threshold
NV
V

National Savings Certificates (Customer):**

Number of Units
Issue Number

Number of National Savings Certificates held
Issue No

Purchase Price
Total value of certificates

£Purchase Price
£Total Value
Below Threshold
NV
V

Details of up to 3 can be displayed

National Savings Certificates (Partner):**

Number of Units
Issue Number
Purchase Price
Total value of certificates

Number of National Savings Certificates held
Issue No
£Purchase Price
£Total Value
Below Threshold
NV
V

Details of up to 3 can be displayed

Premium Bonds (Customer)**

Total value

£Value
Below Threshold
NV
V

Premium Bonds (Partner)**

Total value

£Value
Below Threshold
NV
V

Income or capital bonds (Customer)**

Value

£Value
Below Threshold
NV
V

Income or capital bonds (Partner)**

Value

£Value
Below Threshold
NV
V

ISAs, PEPs, TOISAs or other investments (Customer)**

Value

£Value
Below Threshold
NV
V

ISAs, PEPs, TOISAs or other investments (Partner)**

Value

£Value
Below Threshold
NV
V

Money or property held in trust (Customer)**

Amount of money

£Amount of Money In Trust

Below Threshold

NV

V

Value of property

£Value of Property In Trust

Below Threshold

NV

V

Money or property held in trust (Partner)**

Amount of money

£Amount of Money In Trust

Below Threshold

NV

V

Value of property

£<Value of Property In Trust

Below Threshold

NV

V

Shares (Customer)**

Name of company shares are held in

Company Name

Number of shares held

No Of Shares

Share price

£Share Price

Approximate value of shares held

£Value

Below Threshold

NV

V

Details of up to 3 can be displayed**Shares (Partner)****

Name of company shares are held in

Company Name

Number of shares held

No Of Shares

Share price

£Share Price

Approximate value of shares held

£Value

Below Threshold

NV

V

Details of up to 3 can be displayed**Other money (Customer)****

Other money also includes the total value of any National Savings Certificates held.

Amount

£Amount

Below Threshold

NV

V

Other money (Partner)**

Other money also includes the total value of any National Savings Certificates held.

Amount

£Amount

Below Threshold

NV

V

Money from the sale of a home (Customer)**
Amount £Amount
Below Threshold
NV
V

Money from the sale of a home (Partner)**
Amount £Amount
Below Threshold
NV
V

Money from an insurance policy for repair or replacement of their home or personal possessions (Customer)**
Amount £Amount
Below Threshold
NV
V

Money from an insurance policy for repair or replacement of their home or personal possessions (Partner)**
Amount £Amount
Below Threshold
NV
V

Money to carry out essential repairs (Customer)**
Amount £Amount
Below Threshold
NV
V

Money to carry out essential repairs (Partner)**
Amount £Amount
Below Threshold
NV
V

Social Fund payment (Customer)**
Amount £Amount
Below Threshold
NV
V

Social Fund payment (Partner)**
Amount £Amount
Below Threshold
NV
V

Arrears of benefit (Customer)**

Amount

£Amount
Below Threshold
NV
V

Details of up to 3 can be displayed

Arrears of benefit (Partner)**

Amount

£Amount
Below Threshold
NV
V

Details of up to 3 can be displayed

Payment from the vCJD, MacFarlane, Eileen or Skipton Trusts or London Bombings Relief Charitable Fund (Customer)**

Amount

£Amount
Below Threshold
NV
V**Payment from the vCJD, MacFarlane, Eileen or Skipton Trusts or London Bombings Relief Charitable Fund (Partner)****

Amount

£Amount
Below Threshold
NV
V**World War 2 special payment or Armed Forces Compensation Scheme payment (Customer)****

Amount

£Amount
Below Threshold
NV
V**World War 2 special payment or Armed Forces Compensation Scheme payment (Partner)****

Amount

£Amount
Below Threshold
NV
V**Far Eastern Prisoners of War or Internees special payment (Customer)****

Amount

£Amount
Below Threshold
NV
V**Far Eastern Prisoners of War or Internees special payment (Partner)****

Amount

£Amount
Below Threshold
NV
V

Unit Trusts (Customer)**

Unit Trust Name
 Number of units
 Bid price
 Value of Unit Trust

Unit Trust Name
 Number Of Units In Trust
 £Bid Price
 £Value Of Trust Units
 Below Threshold
 NV
 V

Details of up to 3 can be displayed

Unit Trusts (Partner)**

Unit Trust Name
 Number of units
 Bid price
 Value of Unit Trust

Unit Trust Name
 Number Of Units In Trust
 £Bid Price
 £Value Of Trust Units
 Below Threshold
 NV
 V

Details of up to 3 can be displayed

Personal or industrial injury compensation (Customer)**

Amount

£Amount
 Below Threshold
 NV
 V

Personal or industrial injury compensation (Partner)**

Amount

£Amount
 Below Threshold
 NV
 V

Deferred State Pension Lump Sum Payment (Customer)**

Amount

£Amount
 Below Threshold
 NV
 V

Deferred State Pension Lump Sum Payment (Partner)**

Amount

£Amount
 Below Threshold
 NV
 V

{ Customer agreed for ethnicity details to be forwarded

No or Yes tick boxes

Questionnaire

Under the Race Relations Act we have a responsibility to gather details of our client's backgrounds. This information is used to help us with our equal opportunities policies.

This information is confidential and will be used to improve access to our services and help provide equal opportunities for everyone.

A Please indicate which background you feel you belong to:

Asian

Bangladeshi

Indian

Pakistani

Other Asian background Please specify

Black

African

Caribbean

Other black background Please specify

Chinese

Any Chinese background

Mixed ethnic background

Asian and white

Black African and white

Black Caribbean and white

Other mixed ethnic background Please specify

White

Any white background

Any other ethnic background

Any other ethnic background Please specify

B Please indicate your nationality:

British or mixed British

Scottish

English

Welsh

Irish

Any other nationality: Please specify

Annex H



Part of the Department
for Work and Pensions

Mrs Joan Smith
1 Anytown Road
Durham
AB1 2CD

Your local authority's phone number is

0191 3888212121

If you get in touch with your local authority, tell them this reference number

XX123456A

The Pension Service
PO Box 6
Anytown
NE11 2AB

Date 5 November 2008

Housing Benefit and Council Tax Benefit for pensioners About your claim

Dear Mrs Smith,

Thank you for contacting The Pension Service today and making your claim for Housing Benefit or Council Tax Benefit, or both. This letter details the information you have provided. We have passed this on to your local authority to help them decide on your claim. They may ask you for more information before they make their decision.

If you have any questions about your claim, you must contact your local authority. Please do not contact The Pension Service.

We have also passed on other information to the local authority that we have gathered during your application for Pension Credit. This is also needed to determine your claim for Housing Benefit or Council Tax Benefit, or both. The Statement of Details that was sent to you about your Pension Credit also includes this information.

What to do now

Please check carefully the Statement of Details, which is part of this letter.

You should keep this letter for future reference.

! IMPORTANT

Tell your local authority at once if any of the information is wrong or has changed since you last told us, as it may affect your claim. You must also tell them promptly of any change in your circumstances which might affect your claim.

You can contact your local authority on 0191 388212121, quoting the reference number on this letter, or you can write to them. Their address is:

Anytown District Council
Newcastle Road
Durham
DH15 3UY

What happens next

Your local authority will write to tell you about the decision on your claim for Housing Benefit or Council Tax Benefit, or both. You should read the decision together with the Statement of Details contained in this letter. The decision on your entitlement is based on information provided by you and information that is already held by your local authority. If their decision is based on incorrect information they will look at the decision again and may revise the amount paid to you. If the amount is decreased, you may have to pay back any money you should not have had.

Yours sincerely,

Chris Armstrong

Pension Centre Manager

Statement of Details

About you

We asked for some details about you and these are shown below.

Title	Mrs
Forename(s)	Joan
Surname or family name	Smith
Any other names you have used	Cottier
National Insurance number	XX123456A
Date of birth	15 February 1945
Daytime phone number	Home 0191 38633555
Address	1 Anytown Road Durham AB1 2CD

You moved to this address on 03 April 1985

You told us that you are not registered blind.

You told us that you are getting Attendance Allowance or Disability Living Allowance.

You told us that you have not lived somewhere other than England, Scotland, Wales, Northern Ireland, Ireland, the Channel Islands or the Isle of Man in the last two years.

You told us that your nationality is British.

You told us that you are getting Pension Credit at the moment.

No one gets Carer's Allowance for looking after you.

You told us that you are not getting Carer's Allowance.

You told us that you are not a student.

About your partner

We use *partner* to mean:

- a person you are married to or a person you live with as if you are married to them, or
- a civil partner or a person you live with as if you are civil partners.

We do not need any of your partner's details if:

- either you or your partner are permanently in a care home, or
- your partner lives permanently abroad.

This is because, in these circumstances, your partner details do not affect your entitlement to Housing Benefit or Council Tax Benefit, or both.

We asked for details of your partner and you told us:

You do not have a partner.

About where you live

We asked for details about where you live and these are shown below.

You have not previously claimed Housing Benefit or Council Tax Benefit.
You told us that you pay the Council Tax bill for your home.
The Council Tax reference number is CLS2225564/A.
You told us that you are liable to pay rent at your property.
You told us that you pay rent to your council.

About children who live with you

We asked you about children who live with you and you told us:

No children live in your household.

About people who live with you

We asked you about people who live with you (other than joint or sub-tenants, co-owners or landlords) and you told us:

There are other people who live in your household apart from you.
None of the other people who live in your household are in hospital and have been there for more than 52 weeks.
Your local authority may ask you for proof of this to help them decide on your claim.

Person 1

Name Mark Ian Johnson

Sex Male

Date of birth 21 October 1964

They do not work 16 hours or more a week.

They do not get Pension Credit.

They do not have any money coming in.

They get Income Support or income-based Jobseeker's Allowance.

They are not a full time student.

They are not on a Youth Training Scheme or equivalent.

They are not an apprentice.

They do not get Attendance Allowance, Constant Attendance Allowance or Disability Living Allowance.

They are not registered blind.

They are not severely mentally impaired.

They are not in hospital at the moment.

There is no relationship between you and this person.

Person 2

Name Jane Brown
Sex Female
Date of birth 15 January 1971
They do not work 16 hours or more a week.
They do not get Pension Credit.
They do not have any money coming in.
They get Income Support or income-based Jobseeker's Allowance.
They are not a full time student.
They are not on a Youth Training Scheme or equivalent.
They are not an apprentice.
They do not get Attendance Allowance, Constant Attendance Allowance or Disability Living Allowance.
They are not registered blind.
They are not severely mentally impaired.
They are not in hospital at the moment.
There is no relationship between you and this person.

We asked whether any of the people that live in your household are married or civil partners of each other, or are living together as if they are married or in a civil partnership and you told us:

None of the people that live in your household are married or civil partners of each other, or are living together as if they are married or in a civil partnership.

About any other people who normally live with you

We asked you if any of the people who normally live with you are a joint or sub-tenant, co-owner, landlord or are in legal custody and you told us:

There are joint tenants, sub-tenants, co-owners or landlords living in your household with you. No-one in your household is in legal custody.

Person 1

Name Bill Davison
Date of birth 20 May 1955
They are your joint tenant

About time in hospital

We asked for details of time spent in hospital as an inpatient and you told us:

You are not in hospital as an inpatient.

About benefits

We asked for details of any benefits that you are receiving or have claimed, or have claimed and are waiting to hear about and you told us:

You are receiving the following benefits:

- State Pension
- AA / DLA

About non-state pensions

We asked you about your non-state pensions. By this we mean private pensions, money from a place where you used to work, or any other pension.

If you have given us details of your non-state pension provider, we may have shown this more than once. This is to take into account all changes used to assess your entitlement to Pension Credit.

You told us:

You have not paid into a pension scheme.

You do not expect to get a pension in the next 12 months.

You do not get a non-state pension.

About savings and investments

We asked you about savings and investments and you told us:

You do not have any savings or investments, or your savings and investments do not exceed £6000 (£10000 if you live permanently in a care home).

You do not own any other property or land in this country or abroad, other than the place where you live.

About current earnings

We asked you about current earnings and you told us:

You have no current earnings.

About other money coming in

We asked you about other money coming in and you told us:

You do not have any other money coming in.

How we collect and use information

The information we collect about you and how we use it depends mainly on the reason for your business with us. But we may use it for any of the Department's purposes, which include

- social security benefits and allowances
- child support
- employment and training
- private pensions policy, and
- retirement planning.

We may get information from others to check the information you give to us and to improve our services. We may give information to other organisations as the law allows, for example to safeguard against crime.

To find out more about how we use information, visit our website www.dwp.gov.uk/privacy.asp or contact any of our offices.

Annex I

Queries

If you have any queries about the new HB/CTB telephone application process please use existing arrangements already in place for contacting The Pension Service.