



Bristol City Council

Housing Benefit and Council Tax Reduction evidence requirements policy

Document History			
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Bristol City Council – Housing Benefit and Council Tax Reduction evidence requirements policy

1 Introduction

- 1.1 The use of Risk Based Verification (RBV) was reintroduced to the benefit service on the 10th October 2014 for processing new claims and changes in circumstances until a further decision was made 6th July 2016 not to use RBV for changes.
- 1.2 From the 1 September 2020 Bristol Council will no longer use RBV to determine the level of evidence required to support a claim for Housing Benefit (HB) or Council Tax Reduction (CTR).
- 1.3 The new policy will revert to verifying all new claims or changes in circumstances with original evidence. There are multiple ways of providing original evidence such as photographs of original documents, screenshots and actual documentation sent in by post, email or by mobile upload.

2 Verification of Identity

- 2.1 Proof of identity is still required for both claimant and partner however many people submitting a claim for HB and/or CTR will have their National Insurance (NINO) and identity requirements confirmed through their DWP benefit entitlement.
- 2.2 In all other cases proof of identity will be required for both the claimant and partner (but not non dependants or other people living in the household). This is done by sight of **ONE** primary photographic proof of identity i.e.
 - A current passport
 - A current driving licence
 - A national identity card from a European Union member state
- 2.3 Alternatively **TWO** secondary proofs such as utility bills, payslips, pension slips, official letters (for example from HMRC) birth certificates and a wide range of other documents will be accepted.
- 2.4 Where the claimant states that he/she is not of British or Irish nationality proof of nationality is required, the documents detailed below will prove nationality.

EU NATIONALS	NON EU NATIONALS
Current passport	Current passport
In date national identity card	Home Office residence permit/card

It is **NOT** sufficient for claimants who are not British or Irish nationals to only supply 2 secondary proofs of identity as outlined in paragraph 2.3.

3 Verification of Benefits

- 3.1 Evidence of Universal Credit (UC), Passport Benefits (PB) and other DWP benefits are received electronically direct from DWP through ATLAS and UC4CTR. Staff can also get up to date benefit information from Searchlight (formerly known as CIS). In cases where the customer receives UC or a PB (or certain other DWP benefits), the evidence of these incomes also satisfies our NINO/identity evidence.
- 3.2 In cases where the information cannot be obtained electronically, contact with the customer will be required to obtain a letter to confirm the benefit award or evidence of payment in to a bank account.
- 3.3 In UC cases we have the option to request a journal from the customer, which is when they log into their own account and provide us with their award details.

4 Verification of Earnings/Self employment

- 4.1 The VEP service means in most cases we can access earnings and occupational pension evidence without asking the customer for original documents.
- 4.2 Evidence of earnings and self-employed documents can be sent to the council by post, email or a photograph of an original document by mobile uploads. Hard copies are not required unless there are reasonable doubts as to the source of the information.
- 4.3 In cases where the customer is unable to provide wage slips and access to the earnings information is unavailable through VEP, a certificate of earnings form can be issued for their employer to complete.
- 4.4 For self-employed cases the customer may be asked to complete a self-employed form for the initial 13 week period or profit and loss accounts with supporting evidence as determined by the case officer.

5 Verification of Capital

- 5.1 Bank or building society statements are not required if the sum declared is less than the following amounts:

- £6000 for working age claims
- £10,000 for pension credit age claims

Bank statements should still be requested if the balance quoted is more than £6000 or £10,000 (depending on age) and the claim should not be processed until these are received.

- 5.2 In cases where the customer declares no capital but then wants HB to be paid into a bank account, you will need to call the customer to confirm the capital total. If this is successful and the amount declared is either under £6,000 (working age) and £10,000 (pension age) note the amount and no further action is required. If the citizen declares capital over £6,000/£10,000 or you are unable to confirm capital details over the phone you need to request the relevant

documentation. You do not need to contact the customer for further capital details, if they are in receipt of a passport benefit.

- 5.3 The claim should not be processed until all other forms of capital such as property, shares investments etc are verified.
- 5.4 Evidence of capital can be sent to the council by post, as an email attachment or a photograph of an original document by mobile uploads. Hard copies are not required unless there are reasonable doubts as to the source of the information.

6 Rent

- 6.1 Evidence of local authority rent can be obtained through internal software (Civica). Private tenants need to provide a tenancy agreement or a landlord letter confirming rent and tenant details. Rent evidence from Registered Social Landlords can also be obtained through an email or call from the landlord.
- 6.2 Evidence of rent can be sent to the council by post, as an email attachment or a photograph of an original document by mobile uploads. Hard copies are not required unless there are reasonable doubts as to the source of the information.

7 Other documentation

- 7.1 Other information such as student loans, child care costs, household details or any other documented requirements can be sent to the council by post, as an email attachment or a photograph of an original document by mobile uploads. Hard copies are not required unless there are reasonable doubts as to the source of the information. These are covered further in appendix A.

8 Appointments

- 8.1 If there is a reason to doubt the validity of a document processing staff have the option to arrange an appointment were original documents can be sighted and verified at the Customer Service Point. Appointments are also available for self-employed, PFA (person from abroad) or any other claims where multiple documents are required.

9 Audit/Quality Assurance

- 9.1 There are a variety of mechanisms to ensure that even after the above 'gateway' conditions and evidence requirements are met to ensure HB/CTR entitlement are correct, that there are ongoing assurances and checks to maintain a high level of probity. These are listed below;
 - Internal Quality Assurance team checking (c4% of annual transactions)
 - DWP annual external audit (full check of annual HB BCC subsidy return)
 - The DWP annual 'health check' (sample checking of 60-140 cases – including home visits)
 - DWPs on going HBMS (Housing Benefit Matching Service) – matching to other DWP/HMRC benefits and earnings data, capital items, etc.
 - VEP (Verification of Earnings & Pension) – on going matches to HMRC earnings and private pensions
 - NFI (National Fraud Initiative) biannual exercise - matching of CTR data to DWP, pay roll, other local authorities, civil service, NHS and student finance data.
 - DWP HBAA (Housing Benefit Award Accuracy) – identify full and part claim review by risk scoring cases – details and go live date tbc.

10 Review

10.1 The policy will be reviewed on an annual basis or as required to ensure its efficacy and compliance with current guidance and legislation. The performance against a fraud and error baseline will be analysed as part of a more general analysis of the RBV process on a quarterly basis.

11 Legislation

11.1 The council is still required to comply with Section 1 of the Social Security Administration Act 1992 and more specifically [HB regulations 2006](#) and similar provision is made in [Paragraph 113 of Bristol City Council' CTR scheme](#).

Appendix A – Evidence requirements

Area of evidence	Subcategory of evidence	Evidence required
National Insurance Number (NINO) and identity		<ul style="list-style-type: none"> • Confirmation of NINO for claimant and partner if receiving DWP benefits • Confirmation of NINO and proof of identity, HB/CTR only • Searchlight
Income	State benefits and tax credits	<ul style="list-style-type: none"> • Check Searchlight in first instance • Award letter • Online statements showing payments into bank account
	Earnings	<ul style="list-style-type: none"> • 5 weekly, 3 fortnightly or 2 monthly payslips (recent and consecutive) • Completed certificate of earnings • VEP
	Self-employed income	<ul style="list-style-type: none"> • Completed self-employed form for initial 13 week period • Profit and loss accounts with supporting evidence as required
	Private Pensions	<ul style="list-style-type: none"> • Recent award letter from provider • Online statements showing payments into bank account
	Other income evidence	<ul style="list-style-type: none"> • Letter from 3rd party to clarify payment • Online statements showing payments into bank account
Childcare costs		<ul style="list-style-type: none"> • Invoices or letter from provider
Capital	Bank, building society and post office accounts	<ul style="list-style-type: none"> • 2 recent and consecutive monthly bank or building society statements • Online bank statements • Up to date passbook • Evidence not required if capital below £6,000 or £10,000
	Bonds, stocks, shares and unit trusts	<ul style="list-style-type: none"> • Letter from bank/building society confirming value and ownership • Certificates confirming value and ownership • Online statements
	Property	<ul style="list-style-type: none"> • Proof of current value (i.e. estate agent's valuation or district valuer's service) • Proof of outstanding mortgage/secured debt or online statement
Rent liability		<ul style="list-style-type: none"> • Check Civica for council tenants • Tenancy agreement • Letter from landlord confirming rent and tenant details • E-mail/call from social landlord

Household	Dependants	<ul style="list-style-type: none"> • Child benefit or tax credit award letter with dependant's details • UC awards (UCGEN) showing dependants details
	Non dependants	<ul style="list-style-type: none"> • Proof of income/benefits received (same standard as for claimant/partner)
Students	Income	<ul style="list-style-type: none"> • Grant, loan and/or bursary award letter
	Status (also for dependants/non dependants)	<ul style="list-style-type: none"> • Letter from place of study confirming hours and start and end dates of course