

Course	Module	Learning unit	Element
User Guide			
		How to use this course	
		Getting started	Quick start
What are HB and CTB?			
		The HB&CTB course	
		Overview	Aims and objectives
		The training approach	
		Introducing the training approach	
		Information types	
		The course characters	
		Glossary	
		Assessments	
		Foundations of HB&CTB	
		What are HB&CTB?	
		Liability	
		Occupation	
		Means test	
		Calculation of HB&CTB	
		Making a claim	
		Change of circumstances	
		Overpayment of HB & CTB	
		Security Guidance	
		Disputes	
		Funding of HB&CTB	
		Other Social Security Benefits	
		Impact of other benefits	
		Other applicable benefits	

Course	Module	Learning unit	Element
Who is eligible?			
Introduction to eligibility			
What is eligibility? Introduction to eligibility What is the occupation status? What is liability status? What are Persons From Abroad? Which students are eligible?			
Occupation status			
Overview Aims and objectives			
Introduction to Regulation 7 "Occupying a dwelling"			
Paragraphs 1 to 5 Para 1 and 2: "Normal" occupation Para 3: Occupation and students Para 4: Essential repairs Para 5: Bail hostels			
Paragraph 6: HB on two homes Introduction Fear of violence Students as part of a couple Large families Dual liability unavoidable Adaptation of home for disability needs			
Paragraphs 7 to 7 Para 7: Periods of notice - no liability Para 8: Benefit before moving in Para 9: Date of claim Para 10: Vacating due to fear of violence Para 13: 3 weeks' absence Para 13: Prisoners Para 14 and 15 Para 16: Absence of 52 weeks Para 11 and 12: Special rules for trial			
Quiz Occupation status quiz			

Course	Module	Learning unit	Element
		Liability status	
		Overview	Aims and objectives
		Regulation 9 (1)	Explaining Regulation 9 Explaining Regulation 9 (1)
		Regulation 9(1)(a) to (k)	Introduction 9(1)(a): Non-commercial arrangements 9(1)(b): Residing with a close relative 9(1)(c): Renting a former joint home 9(1)(d): Responsibility for a landlord's child 9(1)(e) & (f): Renting from a trust or company 9(1)(g): Former non-dependants 9(1)(h): Renting a dwelling you owned 9(1)(i): Tied accommodation 9(1)(j): People in a religious order 9(1)(k): Residential accommodation Exemptions
		Regulation 9(1)(l)	Abuse of the HB system Landlord's contrivance Unnecessary liability Liability after rent free periods Owner occupiers who move out A word of caution
		Regulation 9(1) - A summary	Regulation 9(1) - A summary
		Quiz	Liability status quiz
		Persons From Abroad	
		Overview	Aims and objectives
		Governing legislation	Introduction to legislation Change of policy April 1994 Regulation 10 (HB) 7 (CTB)

Course	Module	Learning unit	Element
		Asylum seekers	Introduction to asylum seekers Refugee status Exceptional leave to remain HP and DL Transitional period Overstayers Entitlement to benefit: A brief history Entitlement to benefit since April 2000 Entitlement : 05/02/96 to 03/04/00 Implication of change in rules Claims on granting of refugee status Quiz
		Non-PFAs	Claimants who are not classified as PFA Claimants with sponsors Quiz
		The Tests	Introduction to the Tests Applying the Tests Right to reside The Immigration Status Test The Habitual Residency Test The Self-Sufficiency Test PFAs and family members Quiz
		Applying Habitual Residency Test	Intro to the Habitual Residency Test The Habitual Residence interview Quiz
		EEA6, A2 and A8 workers	EEA16 and A2 workers EEA nationals not in these groups The Worker Registration Scheme Quiz
		Home Office contact and key points	Contacting the Home Office Summary

Course	Module	Learning unit	Element
	Students		
		Overview	Aims and objectives
		Who is a student?	Definition of a student Full-time or part-time? Higher education "Modular" students
		HB/CTB claims from students	Eligible students Council Tax and students Interrupted studies Which partner in a couple should claim? Housing benefit on two homes Students from abroad Halls of residence Absence from term-time accommodation
		Quiz	Students quiz

Calculating benefits			
		Introduction to benefit calculations	
		How to calculate benefit	Introduction to calculation Calculation of eligible rent Calculation of eligible Council Tax Determining non-dependant deductions Completing passported calculations Calculating applicable amounts Calculating earned income Calculating unearned income Valuing capital Completing standard calculations
		Eligible rent	
		Overview	Aims and objectives
		Tenancy types	Council tenants Rent allowance Registered Social Landlords (RSLs)

Course	Module	Learning unit	Element
		Eligible & ineligible housing costs	<ul style="list-style-type: none"> Eligible housing costs Ineligible housing costs Land and garages How to calculate weekly amounts Service charges and eligible rent Water rates Fuel charges Other services Supporting People Scheme Meals
		The Rent Officer	<ul style="list-style-type: none"> The Rent Service Housing Benefit referrals Renewal rules pre-abolition Additional and substitute referrals The Rent Officer size criteria The Rent Officer determination Effective dates The Old and New Schemes Single Room Rents Pre-Tenancy Determinations (PTDs) Indicative Rent Levels Appeals against determination
		The LHA scheme	<ul style="list-style-type: none"> Standard Local Housing Allowance
		Appendices	<ul style="list-style-type: none"> 1: Fuel charges 2004/2005 2: Meal charges 2004/2005 3: Fuel charges 2005/2006 4: Meal charges 2005/2006 5: Fuel charges 2006/2007 6: Meal charges 2006/2007
		Quiz	<ul style="list-style-type: none"> Eligible rent quiz
		Eligible Council Tax	
		Overview	<ul style="list-style-type: none"> Aims and objectives
		About Council Tax	<ul style="list-style-type: none"> What is Council Tax? Property valuations
		Liability for Council Tax	<ul style="list-style-type: none"> Deciding who is liable for Council Tax Liability hierarchy Joint liability

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		Exemptions and reductions	Property exemptions Disability reduction scheme Single Person Discount (SPD) Disregarded persons Transitional relief
		Eligible Council Tax	Calculating the CTB Applying Band E restrictons
		Quiz	Eligible Council Tax quiz
		Non dependants	
		Overview	Aims and objectives
		Understanding non-dependants	What is a non-dependant?
		The non-dependant deduction	Determining the non-dependant deduction Verification of non-dependant's income Non-dependant couples Joint tenants and non-dependants
		When deductions are not made	Conditions: Claimants circumstances Conditions: Non-dep circumstances
		Types of changes	Introduction Advantageous changes Disadvantageous changes
		Easement rule	What is the easement rule? Easement rule case studies
		Summaries	Summary procedure Does a non-dependant deduction apply? Effective dates: Non-dep deductions Frequently asked questions Summary table (2005/2006) rates Summary table (2006/2007) rates
		Quiz	Non dependants quiz

Course	Module	Learning unit	Element
		Passported calculations	
		Overview	Aims and objectives
		Passported calculation process	Process flow Cases referred to The Rent Service
		Main Council Tax Benefit	Calculating main Council Tax Benefit
		Calculating Second Adult Rebate	Introduction The "better buy" Who are second adults? Assessing SAR
		Appendices	Appendix 1 : 2004/05 Appendix 2: 2005/06 Appendix 3: 2006/07
		Quiz	Passported calculations quiz
		Applicable amounts	
		Overview	Aims and objectives About applicable amounts
		Personal allowances	About personal allowances Deceased child run-on Personal allowances examples Quiz
		Premiums	Types of premiums
		Family premiums	About family related premiums Family premium (lone parent rate) Quiz
		Age related premiums	Bereavement premium (pre April 06)
		Disability related premiums	Disability premium Linked periods of incapacity Enhanced disability premium (EDP) Severe disability premium Disabled child premium Carer Premium Examples Quiz

Course	Module	Learning unit	Element
		Hospital patients: Pre April 06 rules Application Working age claimants Elderly claimants Children and young persons DLA and AA Examples Quiz	
		Pre-October 2003 rules Differences in rules Pensioner premiums	
		Earned income	
		Overview Aims and objectives What is income?	
		About earned income What is earned income? Working out the net earnings Conversion to a weekly figure	
		Disregards Earnings disregards Additional earnings disregards Child care costs Child care costs: Maternity leave	
		Self-employed earners Who are self-employed claimants? Sub-contractors and company directors What does gainfully employed mean? Establishing the relevant trade periods Income and expenses Drawings Working from home Calculating income figure to be used Points to note Verification Categories of self-employed earners Self-employment case studies	
		Tax and NI Rates 2005/2006 2006/2007	
		Quiz Earned income quiz	

Course	Module	Learning unit	Element
		Unearned income	
		Overview	Aims and objectives What is income?
		About unearned income	What is unearned income? Tariff income from capital Categories of disregards Tenant, sub-tenant and boarder payments Rent on a disregarded property Quiz
		Tax Credits & Pension Credits	Assessment of TC income from 04.05 Assessment of TC income prior to 04.05 Pre 04.05: New TC awards with arrears Pre 04.05: Predictable changes in TC Pre 04.05: In-year changes of circumstance Assessment of income: PC claims Modifying the AIF No PC entitlement Quiz
		The HB/CTB student assessment	Procedure Academic year vs period of study Quiz
		Student loans	Introduction Income disregards Student loans Duration of study and student loans When to apply the student income Apportioning dependant's allowances Example Quiz
		Grants and other student income	Supplementary grants Other income Access fund payments Contributor's income School meals grants pre-Sept 2003 Childcare grants pre-Sept 2003 Grants and allowances from Sept 2003 Education maintenance allowance (EMA) NHS funded students Quiz
		Students who abandon their course	What happens? Students who abandon their course Quiz

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		Existing students	What are existing students? Mandatory awards Apportioning grant income Student loans for existing students Example
		Capital *	
		Overview	Aims and objectives
		About capital	Capital Whose capital counts? Capital limits
		Valuing capital	Valuation Fees and commissions Encumbrance National Savings Certificates Premium bonds Stocks Shares Unit Trusts
		Valuing property	Property and land The Valuation Office Agency
		Disregarded capital	Period of disregard Far Eastern POW payments (FEPoW) Victims of atrocities during WWII "Right" to receive income from capital Deferral of State Retirement Pension
		Notional capital	Implication of notional capital Diminishing notional capital
		Diminution of capital	Implication of diminution of capital
		Quiz	Capital quiz
		Standard calculations	
		Overview	Aims and objectives
		Standard calculation process	Calculation principles Calculation process flow

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		Standard calculation of HB Completing standard HB calculations Methodology	
		Standard calculation of CTB Completing standard CTB calculations	
		Case studies (2006/07 rates) 1. Earned and unearned income 2. Unearned income only 3. Child care costs	
		Variations of standard assessments Introduction Excess income for self-employed cases Excess income for student cases Excess income for Savings Credit only	
		Quiz Standard calculations quiz	

New claims			
		Introduction to new claims	
		What are new claims? Introduction The claims process Establishing the effective date Payment process for new claims	
		Claims and verification	
		Overview Aims and objectives	
		How claims are made Introduction What is a valid claim? Where to claim The claims process Appointees Quiz	
		Effective and defective claims Introduction What makes a claim effective? What makes a claim defective? Withdrawn claims (Reg 87) Case studies Quiz	
		Verification tools Verification Standards Security Guidance Changes Customer Information System (CIS) Electronic transfer of data (ETD) Quiz	

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		Verification checklists	Evidence required Claim readiness Further documentation requirements
		Section 9	Introduction Verification of National Insurance No. When is NINo proof not required? Missing NINos or evidence Persons from abroad Exemptions Case Studies Quiz
		Payment without full information	Introduction Reduced verification standards Payment on account Indicative rent levels Quiz
		Fraud awareness	Introduction What is fraud? Fraud prevention Identity fraud Section 19 fraud Cross-checks Income and capital fraud Rent fraud Tenancy fraud Quiz
		Effective dates for new claims	
		Overview	Aims and objectives
		Deciding the claim date	Introduction Claim date rules Successful IS/JSA(IB)/ GC claimants New rent liability IS/JSA(IB)/GC recipients Former partners Date of first contact Other cases Elderly claimants: Claims pre 06.10.04 Elderly claimants: Claims from 06.10.04 Backdating Case studies
		Deciding the HB entitlement date	HB entitlement options Applying Regulation 76 Entitlement to HB prior to moving in

Course	Module	Learning unit	Element
		Deciding the CTB entitlement date CTB entitlement options	
		Case studies Non-pensioners Pensioners	
		Quiz Effective dates new claims quiz	
		Payment	
		Overview Aims and objectives	
		Rules governing payments Payments to claimants or others	
		Payments to claimants To whom payments are made	
		Payments to landlords Mandatory and discretionary payments Mandatory payment to the landlord Discretionary payment to the landlord Reversal of agreement First payment to landlord	
		Time frames Frequency of payment Payment on account	
		Quiz Payment quiz	
		Changes to claims	
		Introduction to changes to claims	
		What are changes to claims? Introduction How do you identify and verify changes? How do you establish the effective date? What is the extended payment process? What are overpayments?	
		Identifying & verifying changes to claims	
		Overview Aims and objectives	
		Verification of changes to claims Verification and Regulations 86/72	
		Change of circumstances Background	

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		Interventions	Introduction to interventions Data matches Risk analyses The review
		Pre April 2004	Benefit periods Widowed partners
		Quiz	Changes to claims quiz
Effective dates & changes of circumstance			
		Overview	Aims and objectives Changes to the Scheme
		Changes	Changes that end the award All other changes Changes the claimant need not report
		Effective dates	General rule Tax and NI Benefit Regulations Rent and Council Tax liability * Advantageous changes Tax Credits post-April 2005 Tax Credits pre-April 2005 Pension Credits IS/JSA(IB) ends Hostel Dwellers
		Moving address	Changes of address Outside the LA area Within the LA area Advantageous moves reported late
		Quiz	Quiz
Extended payments			
		Overview	Aims and objectives What are extended payments?
		Rules governing extended payments	Applying for an extended payment Conditions for qualification When should an EP not be awarded? Deciding the amount of the EP Duration of extended payments

Course	Module	Learning unit	Element
		Change of circumstances	Impact of change of circumstances Changes of address during an EP HB claims Run-ons
		Quiz	Extended payments quiz
		Overpayments	
		Overview	Aims and objectives
		What are overpayments?	Understanding overpayments How do you manage overpayments?
		Calculation and classification	Calculating the net overpayment Determining underlying entitlement Overpayment classification
		Recoverability	Is the overpayment recoverable? Should the overpayment be recovered? From whom may overpayments be recovered? How to recover overpayments Recoverable amounts
		Overpayments communication	Notification of an overpayment Appeals
		Subsidy	What is subsidy? Impact of overpayments on subsidy Overpayment as an incentive Overpayment as a penalty Examples
		SAFE (WIB)	Detection The 28 day rule Termination of benefits Is an overpayment fraud? Additional subsidy and overpayments Additional subsidy rates 2005/06 Changes to DWP/JCP/TPS Benefits Information required for a WIB
		Quiz	Overpayments quiz

Course	Module	Learning unit	Element
Security and disputes			
Introduction to security and disputes			
		What are security and disputes?	Introduction to security and disputes How do you prevent and detect fraud? How do you manage security? How should you handle disputes?
Fraud			
		Overview	Aims and objectives
		Fraud definitions	What is fraud?
		Cost of fraud	Funding for HB and CTB Overpayment versus fraud
		Fraud referral and investigation	Role of the investigation section Prosecution of fraud cases Alternatives to court action Reporting of fraud
		Quiz	Fraud quiz
Security			
		Overview	Aims and objectives
		What is security?	Introduction Awareness activity Prevention activities Sanctions and prosecutions
		SAFE reporting	Reporting of additional subsidy WIB1 reports WIB4a reports WIB4b reports
		Quiz	Security quiz
Dispute process			
		Overview	Aims and objectives

Course	Module	Learning unit	Element
		The dispute process	Introduction to disputes Requesting an explanation Requesting a review of a decision Appealing the decision
		Quiz	Dispute process quiz