



Means Report

10 Top Tips

Please consider the following hints and tips when submitting a means report on behalf of your client. Addressing these issues will reduce the requirement for further information requests and/or rejects, avoiding delay where possible.

State Benefits

1. Benefits (Child Benefit, Child Tax Credit, Working Tax Credit, and Housing Benefit) are paid weekly, fortnightly or four-weekly and **not monthly**. Please ensure you check the client's award letter and/or bank statements and enter the correct frequency of payment. **All benefits must be visible on the client's bank statements.**
2. Please note the standard Child Benefit amounts are as follows (when adjusted to a monthly figure);
 - 1 child: £89.70
 - 2 children: £149.07
 - 3 children: £208.43
 - 4 children: £267.80
 - 5 children: £327.17
 - 6 children: £386.53
3. When providing benefit letters, please provide all pages. The required information is very often on the final pages of the document.

Housing Costs

4. If the client lives in a rented property, please provide a rental statement rather than/in addition to the client's tenancy agreement. Please also highlight all corresponding debits on the client's bank statements.
5. Please note that we will only include actual rent paid. If the full rental amount is not being met by the client, we will take an average of the payments made over the three-month computation period. The only exception will be housing possession

cases; in this instance the client's full rental liability will be included within the assessment.

6. If the client owns the property and is paying a mortgage, please highlight all corresponding debits on the client's bank statements.
7. If the client is in receipt of Housing Benefit, please provide a full copy of the client's most recent award letter where possible.

Childcare

8. In instances where the client pays for childcare, please provide a copy of the client's receipts for the three months preceding the computation date and highlight all relevant debits on the client's bank statements. Please note that childcare payments will only be allowable during term time.

Bank Statements

9. Please ensure that the bank statements submitted cover the three months preceding the computation date (i.e. the date of delegated functions or; for substantive applications, the date of submission), are legible, have a visible name and account number, show all transactions (credits and debits) and have a running balance.
10. Where possible, please highlight and explain any miscellaneous credits on the client's bank statements, particularly when the miscellaneous credits are;
 - Marked with the client's name and an account number that does not correspond to any of the accounts declared.
 - Repeatedly from the same source/individual.
 - Cash credits/withdrawals over £2,000.00.

****Please ensure all documents reflect the client's income and capital within the computation period. Where this is not possible, please provide an explanation****