

**Income & Expenditure Form**

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| --- | --- |
| Local Authority dealing with application: | Homefinder Somerset reference: |

**You have applied to join the Homefinder Somerset housing register and have indicated that you are experiencing financial difficulties. To ensure you are placed in the correct band and that we have given you all the relevant advice please complete this form in full and return it to Somerset Council.**

1. **Personal Details**

|  |  |  |  |
| --- | --- | --- | --- |
| Main Applicant: |  | | |
| Joint Applicant: |  | | |
| Address: | Postcode | | |
| Home Phone No: |  | Mobile Phone No: |  |
| Email address: |  | | |

1. **Household details: Dependants**

|  |  |
| --- | --- |
| Number of children in the household that you or your partner receive child benefit for: |  |

**Household details: Non-dependants**

|  |  |
| --- | --- |
| Name of anybody other than the main or joint applicant over the age of 18 in the property: | |
| Non-dependant 1 |  |
| Non-dependant 2 |  |

If there are more than two non-dependants please include their details on a separate sheet of paper

1. **Employment status**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Please tick as appropriate | **Main Applicant** | **Joint Applicant** | **Non-dep 1** | **Non-dep 2** |
| Employed |  |  |  |  |
| Self Employed |  |  |  |  |
| Unemployed |  |  |  |  |
| Retired |  |  |  |  |
| Other (please specify) |  |  |  |  |

1. **Employment details: Main & joint applicant** If you are not employed / self-employed go to section 5

**Wage slips for each job held must be provided for each working person.**

**Weekly** pay lastfourpayslips/**Fortnightly** pay lastthreepayslips

**Four-weekly**/**Monthly** pay last twopayslips

|  |  |  |
| --- | --- | --- |
|  | **Main Applicant (job 1)** | **Joint Applicant (job 1)** |
| Name of employer |  |  |
| Address of employer |  |  |
| Net wage (after tax, national insurance and pension payments) | £ | £ |
| Frequency of wage payments |  |  |
| Payment method | Cash / Cheque / Direct into Bank | Cash / Cheque / Direct into Bank |

|  |  |  |
| --- | --- | --- |
|  | **Main Applicant (job 2)** | **Joint Applicant (job 2)** |
| Name of employer |  |  |
| Address of employer |  |  |
| Net wage (after tax, national insurance and pension payments) | £ | £ |
| Frequency of wage payments |  |  |
| Payment method | Cash / Cheque / Direct into Bank | Cash / Cheque / Direct into Bank |

**Self-employment details: Main & joint applicant**

Please give details of the last full six months income and expenditure for self-employment. The date the

income and expenditure starts from

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Main Applicant self-employed as:** | | **Joint Applicant self-employed as:** | |
|  |  | |  | |
|  | Income | Expenditure | Income | Expenditure |
| Month 1 | £ | £ | £ | £ |
| Month 2 | £ | £ | £ | £ |
| Month 3 | £ | £ | £ | £ |
| Month 4 | £ | £ | £ | £ |
| Month 5 | £ | £ | £ | £ |
| Month 6 | £ | £ | £ | £ |
| **Total** | £ | £ | £ | £ |

1. **Employment details: Non-dependant** If you do not have any non-dependents go to section 6

|  |  |  |
| --- | --- | --- |
|  | **Non-dependant 1 (job 1)** | **Non-dependant 2 (job 1)** |
| Name of employer |  |  |
| Address of employer |  |  |
| Net wage (after tax, national insurance and pension payments) | £ | £ |
| Frequency of wage payments |  |  |
| Payment method | Cash / Cheque / Direct into Bank | Cash / Cheque / Direct into Bank |

|  |  |  |
| --- | --- | --- |
|  | **Non-dependant 1 (job 2)** | **Non-dependant 2 (job 2)** |
| Name of employer |  |  |
| Address of employer |  |  |
| Net wage (after tax, national insurance and pension payments) | £ | £ |
| Frequency of wage payments |  |  |
| Payment method | Cash / Cheque / Direct into Bank | Cash / Cheque / Direct into Bank |

**Self-employment details: Non-dependant**

Please give details of the last full six months income and expenditure for self-employment. The date the income and expenditure is from

|  |  |  |  |
| --- | --- | --- | --- |
| **Non-dependant 1 self-employed as:** | | **Non-dependant 2 self-employed as:** | |
|  | |  | |
| Income | Expenditure | Income | Expenditure |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Total | Total | Total | Total |

1. **Other household Income**

Proof of this income may be requested if it is not paid directly into a bank account

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Frequency** | **Main Applicant** | **Joint Applicant** | **Non-dep 1** | **Non-dep 2** |
| Employers sick pay |  | £ | £ | £ | £ |
| Employers maternity pay |  | £ | £ | £ | £ |
| Universal Credit |  | £ | £ | £ | £ |
| Housing Benefit |  | £ | £ | £ | £ |
| Council Tax Reduction |  | £ | £ | £ | £ |
| Income Support |  | £ | £ | £ | £ |
| Jobseekers Allowance |  | £ | £ | £ | £ |
| Child Benefit |  | £ | £ | £ | £ |
| Child Tax Credits |  | £ | £ | £ | £ |
| Working Tax Credits |  | £ | £ | £ | £ |
| Incapacity / ESA / SSP |  | £ | £ | £ | £ |
| Maternity Benefit |  | £ | £ | £ | £ |
| Disability Living Allowance / PIP |  | £ | £ | £ | £ |
| Attendance Allowance / PIP |  | £ | £ | £ | £ |
| Carers Allowance |  | £ | £ | £ | £ |
| Child maintenance |  | £ | £ | £ | £ |
| Maintenance |  | £ | £ | £ | £ |
| Student Loan/Grant |  | £ | £ | £ | £ |
| State Retirement Pension |  | £ | £ | £ | £ |
| Pension Credit |  | £ | £ | £ | £ |
| Company Pension |  | £ | £ | £ | £ |
| Private Pension |  | £ | £ | £ | £ |
| Keep / lodging / boarder income |  | £ | £ | £ | £ |
| Sickness / accident insurance income |  | £ | £ | £ | £ |
| Mortgage protection insurance income |  | £ | £ | £ | £ |
| Trust fund income |  | £ | £ | £ | £ |
| Loan payment protection income |  | £ | £ | £ | £ |
| Rental income from land owned |  | £ | £ | £ | £ |
| Rental income from property owned |  | £ | £ | £ | £ |
| Income from investments |  | £ | £ | £ | £ |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Other State Benefits- please detail below | | | | | |
|  |  | £ | £ | £ | £ |
|  |  | £ | £ | £ | £ |
|  |  | £ | £ | £ | £ |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Other income to household please detail below | | | | | |
|  |  | £ | £ | £ | £ |
|  |  | £ | £ | £ | £ |
|  |  | £ | £ | £ | £ |

£

Weekly Discretionary Housing Payment Date this payment expires

1. **Bank Account & Investment Details: Main & joint applicant**

Please give details of all bank/building society accounts, savings & investments.

Please provide the latest 8 weeks bank statements for each account held. Evidence of other capital held may be requested.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Main Applicant** | | **Joint Applicant** | |
|  | **Account No** | **Balance** | **Account No** | **Balance** |
| Current Account |  | £ |  | £ |
|  |  |  |  |  |
| Deposit / Savings Account |  | £ |  | £ |
|  |  |  |  |  |
| Building Society Account |  | £ |  | £ |
|  |  |  |  |  |
| Post Office Account |  | £ |  | £ |
| National Savings |  | £ |  | £ |
| Premium Bonds |  | £ |  | £ |
|  |  |  |  |  |
| Stocks & Shares |  | £ |  | £ |
| Investments (ISA Tessa etc.) |  | £ |  | £ |
|  |  |  |  |  |
| Value of any other property owned or partially own |  | £ |  | £ |
| Value of any other land owned or partially owned |  | £ |  | £ |
| Other capital - please detail below | | | | |
|  |  | £ |  | 3 |
|  |  | £ |  | £ |
|  |  | £ |  | £ |
|  |  | £ |  | £ |

1. **Bank Account & Investment Details: Non-dependant**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Non-dependant 1** | | **Non-dependant 2** | |
|  | **Account No** | **Balance** | **Account No** | **Balance** |
| Current Account |  | £ |  | £ |
|  |  |  |  |  |
| Deposit / Savings Account |  | £ |  | £ |
|  |  |  |  |  |
| Building Society Account |  | £ |  | £ |
|  |  |  |  |  |
| Post Office Account |  | £ |  | £ |
| National Savings |  | £ |  | £ |
| Premium Bonds |  | £ |  | £ |
|  |  |  |  |  |
| Stocks & Shares |  | £ |  | £ |
| Investments (ISA Tessa etc.) |  | £ |  | £ |
|  |  |  |  |  |
| Value of any other property owned or partially own |  | £ |  | £ |
| Value of any other land owned or partially owned |  | £ |  | £ |
| Other capital please detail below | | | | |
|  |  | £ |  | 3 |
|  |  | £ |  | £ |
|  |  | £ |  | £ |
|  |  | £ |  | £ |

1. **Household Debt / Arrears**

Please detail all of the current debts for the main and joint applicant. Proof of these debts may be requested.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Money owed that is **being repaid** | Total Outstanding | Weekly Payment | Monthly Payment | Final Payment Date |
| Mortgage arrears | £ | £ | £ |  |
| Rent arrears (current tenancy) | £ | £ | £ |  |
| Rent arrears (previous tenancy) | £ | £ | £ |  |
| Savings for deposit / rent in advance repayments | £ | £ | £ |  |
| Council Tax arrears | £ | £ | £ |  |
| Other Local Authority debt | £ | £ | £ |  |
| Fuel Debts: Gas | £ | £ | £ |  |
| Electricity | £ | £ | £ |  |
| Other | £ | £ | £ |  |
| Water / sewage debt | £ | £ | £ |  |
| Fixed fines or penalties | £ | £ | £ |  |
| Magistrate / Court fines | £ | £ | £ |  |
| Fine / penalty arrears |  |  |  |  |
| Car loan | £ | £ | £ |  |
| Bank loan | £ | £ | £ |  |
| Other secured loan | £ | £ | £ |  |
| Car / Bank / Secured loan arrears | £ | £ | £ |  |
| Credit cards | £ | £ | £ |  |
| Store cards | £ | £ | £ |  |
| Catalogue / mail order | £ | £ | £ |  |
| Hire Purchase | £ | £ | £ |  |
| Hire Purchase arrears | £ | £ | £ |  |
| Credit/store cards/ catalogue/mail order arrears | £ | £ | £ |  |
| Other (please specify below) | | | | |
|  | £ | £ | £ |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Money owed that is **not** **being repaid** | Total Outstanding | Weekly Payment | Monthly Payment | Final Payment Date |
| Mortgage arrears | £ | £ | £ |  |
| Rent arrears (current tenancy) | £ | £ | £ |  |
| Rent arrears (previous tenancy) | £ | £ | £ |  |
| Savings for deposit / rent in advance repayments | £ | £ | £ |  |
| Council Tax arrears | £ | £ | £ |  |
| Other Local Authority debt | £ | £ | £ |  |
| Fuel Debts: Gas | £ | £ | £ |  |
| Electricity | £ | £ | £ |  |
| Other | £ | £ | £ |  |
| Water / sewage debt | £ | £ | £ |  |
| Fixed fines or penalties | £ | £ | £ |  |
| Magistrate / Court fines | £ | £ | £ |  |
| Fine / penalty arrears |  |  |  |  |
| Car loan | £ | £ | £ |  |
| Bank loan | £ | £ | £ |  |
| Other secured loan | £ | £ | £ |  |
| Car / Bank / Secured loan arrears | £ | £ | £ |  |
| Credit cards | £ | £ | £ |  |
| Store cards | £ | £ | £ |  |
| Catalogue / mail order | £ | £ | £ |  |
| Hire Purchase | £ | £ | £ |  |
| Hire Purchase arrears | £ | £ | £ |  |
| Credit/store cards/ catalogue/mail order arrears | £ | £ | £ |  |
| Other (please specify below) | | | | |
|  | £ | £ | £ |  |

1. **Household Expenditure for main & joint applicant**

Proof of all the expenditure detailed below may be requested

|  |  |  |
| --- | --- | --- |
|  | **Weekly Payment** | **Monthly Payment** |
| Mortgage | £ | £ |
| Mortgage Protection | £ | £ |
| Life Assurance | £ | £ |
| Endowment Premium | £ | £ |
| 2nd Mortgage | £ | £ |
| Rent | £ | £ |
| Ground Rent | £ | £ |
| Council Tax | £ | £ |
| Buildings / Contents Insurance | £ | £ |
| Gas | £ | £ |
| Electricity | £ | £ |
| Water | £ | £ |
| Other fuel / heating costs | £ | £ |
| TV Rental | £ | £ |
| TV Licence | £ | £ |
| Satellite / Cable TV subscription | £ | £ |
| Landline telephone | £ | £ |
| Mobile phone(s) - contract | £ | £ |
| Mobile phone(s) - PAYG | £ | £ |
| Internet/Broadband | £ | £ |
| Car Tax | £ | £ |
| Car Insurance | £ | £ |
| Car fuel | £ | £ |
| Car maintenance (mot/service/tyres) | £ | £ |
| Bus / taxi / train fares | £ | £ |
| Groceries & toiletries | £ | £ |
| Clothing & shoes | £ | £ |
| Laundry | £ | £ |
| School meals/meals at work | £ | £ |
| Prescriptions / Dental / Glasses | £ | £ |
| Childcare costs | £ | £ |
| Child's pocket money | £ | £ |
| Pet costs | £ | £ |
| Drinking / smoking | £ | £ |
| Lottery | £ | £ |
| Entertainment | £ | £ |
| Savings or Child Trust | £ | £ |
| Pension Payments (including AVC’s) | £ | £ |
| Maintenance payments | £ | £ |
| Other expenditure (specify) | £ | £ |
| Other expenditure (specify) | £ | £ |

If you have a mobile phone contract what date is it due to end?

If you have a Sky contract what date is it due to end?

If you have a broadband/internet contract what date is it due to end?

Are you currently working with the Citizens Advice Bureau or any other debt agency? **Yes / No**

Name of agency if not the Citizens Advice Bureau

**I / we declare that to the best of my/ our knowledge, all the information provided on this Income & Expenditure form is accurate and complete**

Main Applicant Signature Date

Joint Applicant Signature Date