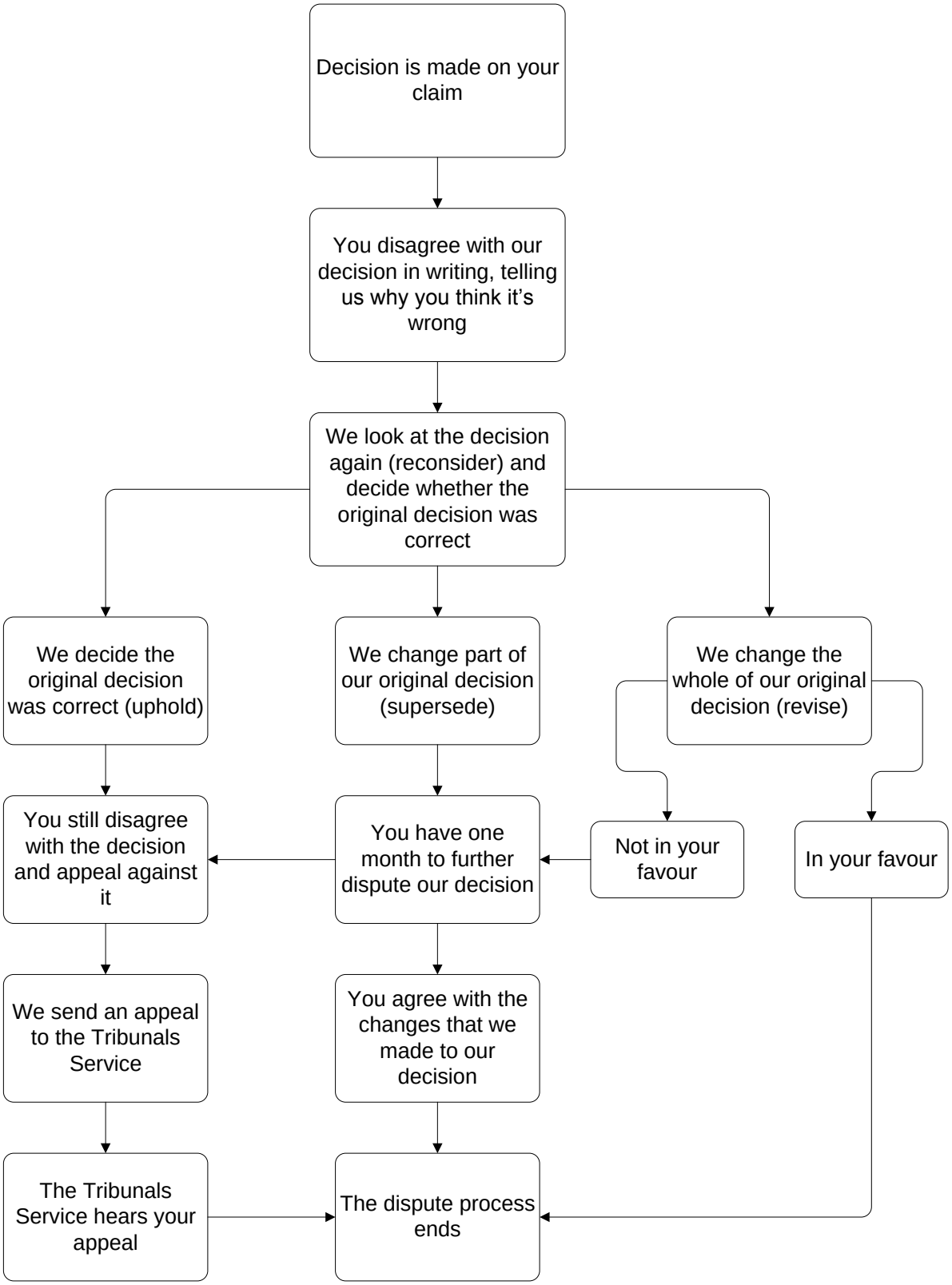Housing Benefit and Council Tax Support dispute process