

# Housing Benefit

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## What is Housing Benefit?

This benefit is intended to help people who are unemployed or working part- or full-time with a low income to pay their rent on their house, flat or other accommodation. The housing benefit can cover part or, in some cases, all of your rent payments, depending on your situation. The money you receive as a claimant of this benefit will be paid into your rent account if you are a council tenant, or into your bank account if you are a private tenant.

## Who Can Claim Housing Benefit?

To claim housing benefit, you must be paying rent on your residence, whether you rent from the council or housing association, a private landlord, or even on a room in a hostel. You cannot claim housing benefit to help pay for a mortgage, and only one person per household can claim housing benefit (ie. if you claim, your partner cannot). In some situations, local government might treat you as not paying rent even if you are, for example if you are renting a room from a close relative or a company you have some kind of connection to, or if you used to own the home but your ownership ended in the last five years. In these circumstances, you may not be able to claim housing benefit as the government does not consider you responsible for rent.

You must also be earning a low income and have less than a specified amount in capital (savings, land, property etc.) In this situation, certain types of 'capital' are ignored, for example your personal possessions are not taken into consideration. The government also places a limit at which you can be considered to have income from your capital. For example, in 2014 you must have a capital less than £16,000, and if you have more than £6,000 saved, the government will assume you have some income from this amount. To find out whether your income qualifies you for housing benefit, you should speak to your local government, who will be able to give you information tailored to your situation.

These rules are slightly different for those already claiming certain benefits. If you are already claiming income support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance, you will be able to claim the full amount of housing benefit as you already fall within the income and capital limits. You will also be able to claim this if you receive the guarantee credit with your Pension Credit – if you only receive the savings credit, whether or not you can claim depends on your income and savings.

There are different rules for a few groups of people. For example, in general, students, prisoners, care-leavers under 18 years of age, asylum seekers and EEA jobseekers are not eligible for housing benefit. There are some exceptions, such as if a student is disabled or has children, so you should speak with your local authority to find out if you are eligible.

## How Can I Claim Housing Benefit?

As mentioned above, with certain benefits you are automatically eligible for housing benefits. If you are submitting a claim for any of these, Jobcentre Plus should offer you an application form for housing benefits when you make your application. It is a good idea to ask your local Housing Benefit Department and find out if they will accept this form, as some prefer you to submit one they will provide. If you are already claiming these, and want to make a claim for housing benefit, you should contact Jobcentre Plus, as they will be able to submit the details for your claim.

If you are claiming pension credit, you should get in contact with the pension service, who can put your details forward for your claim.

If you are in work and not claiming any of these above benefits, you should contact your council for an application form. You may be able to do this over the phone or in person, and you may even be able to arrange a meeting for someone to complete your form with you. Make sure you submit your claim as soon as possible, as it



will help you get a response quicker and you may begin receiving your benefits sooner.

If you believe you could have made a claim for housing benefits earlier, you may be able to get your payments backdated. For more information on this, you should speak to your local government.

## How Much Will I Get?

How much you could receive from your housing benefit depends on your circumstances – how much you earn, your savings and where you live will all be taken into consideration. Your housing benefit will be calculated based on your 'eligible rent' – this is the reasonable rent for a suitable property in your area.

As mentioned above, if you are claiming certain benefits, you should be entitled to the full amount of the rent for your property unless any of the restrictions below apply to you. However, if you are working, the amount you receive could be reduced depending on your income. To find out how much you may be eligible for, speak to your local government.

### *Benefit Cap*

From October 2013, the amount that can be received in benefits has been capped at £500 per week for couples or a single parent, and £250 per week for a single person with no dependents. This means that certain benefits you receive may be reduced to ensure you do not exceed this limit. Not all benefits are affected by the cap, but housing benefit is, so you may see a reduction in the amount you are eligible for if you are on or nearing the cap limit.

For a full list of which benefits are affected by the cap, visit [www.gov.uk/benefit-cap](http://www.gov.uk/benefit-cap)

### *Under 35*

If you are single, under 35 and have no dependents (eg. Children), you will only be able to claim housing benefit for renting a single room in a shared house, even if you rent a self-contained house of your own. This means your benefit may not cover your rent. However, if you were already living in this residence for more than a year before submitting your claim, and you could afford your rent when you moved in, you may be paid the amount for a single bedroom self-contained property for the first 13 weeks of receiving the benefit.

If you are a couple under 35, your benefit can cover up to a self-contained one bedroom property. However, if you are a parent under 35 (either single or as a couple) you will not be affected by this restriction and may be eligible to receive the amount to cover a property of appropriate size for your family.

These restrictions only apply for privately renting claimants. If you are renting a council house or housing association home, you should be covered for the rent of your property, regardless of age

### *Spare Rooms*

This restriction has had a lot of media attention, and has often been called the 'bedroom tax' by the media. Introduced in 2013, this restriction means that housing benefit claimants renting a council or housing association house may face a reduction of their benefit if their house has more bedrooms than they need, according to government guidelines.

With this restriction, the government produced guidelines on who can or cannot be expected to share a room. For example, a couple should be sharing a bedroom, as should two children of the same sex younger than 16, and two children under 10 of any gender. Therefore, if you are a council tenant and you have two children under 10 with their own rooms, the council will consider your household as having a spare room, and will reduce the amount you can claim in housing benefit.

There are some exceptions to this. For example, a disabled child could be entitled to their own room if their disability is particularly severe, or if sharing a room would disturb the other child's sleep. If you have a room that is usually occupied by a student or a member of the forces, it is not considered 'spare' if they intend to return to your home.

If you have spare rooms, your housing benefit will be reduced by 15% of the 'eligible rent' for one spare, and 25% for two or more.

## Help for Other Housing Costs

Housing benefit can only be used to pay rent and some service charges, and therefore cannot cover food, heating, energy or water costs. It also cannot help you if you are struggling to pay a mortgage, or with council tax payments. However, there may be other benefits or government facilities to help you cover these costs. If you are struggling with these payments, speak to your local government. You may be able to claim income support or get a reduction on your council tax to help you with these issues.

If your housing benefit does not cover your rent and you cannot afford to make up the difference, you may be able to get a Discretionary Housing Payment from the local government, so you speak to them to find out if they are any help to you.