

HOUSING BENEFIT (HB)

WHAT IS IT?

Housing Benefit helps to pay the rent. It is also known as rent rebate.

TO QUALIFY

- ◆ You are liable to pay rent – public (Council or Housing Association) or private.
- ◆ You have less than £16,000 capital (savings and assets) but see *.

Capital below £6,000 (£10,000 if you or your partner are 60 or over) is ignored completely, but capital between £6,000 (£10,000) and £16,000 reduces the amount of HB you get, in the following way:

If you, (and your partner if you have one), are aged under 60, you are treated as having income of £1 for every £250 [or part of] between £6,000 and £16,000.

People aged over 60 are treated as having £1 income for every £500 (or part of) between £10,000 and £16,000.

* The only exception to this is people 60 and over who are in receipt of the basic Guarantee element of Pension Credit. They can get Housing Benefit whatever their capital.

- ◆ You are not excluded (e.g. most people in Residential Care are excluded).
- ◆ You are on a low income.

HOW MUCH?

This depends upon your circumstances - higher income and savings result in getting less help.

People on Income Support or JSA (income-based) or income-related ESA will get maximum help.

People on Pension Credit *Guarantee* Credit will also get maximum help, regardless of their level of capital.

POINTS TO REMEMBER

- ◆ Housing Benefit may not cover all of your rent because:-
 - a) Your rent may include service charges e.g. for fuel or cleaning.
 - b) You have a deduction for a 'non-dependant', i.e. someone who lives with you who is not responsible for the rent (e.g. adult son or daughter).

No non-dependant deduction is made if the claimant or partner is registered blind or gets Attendance Allowance or Disability Living Allowance care component.

- c) If privately renting the rent is above the maximum fixed by a 'Local Housing Allowance'.
 - d) Single people under 25 can only usually get the equivalent Housing Benefit as for shared accommodation if they rent in the private sector.
 - e) The level of your income and savings means you cannot get the full amount.
- ◆ Always inform the Local Authority of any changes in circumstances which may affect your benefit, especially if you come off Income Support / JSA (ib) / ESA (ir).

HOW TO CLAIM

Get a form from your Local Authority OR

Fill in form HCTB1 if you are claiming Income Support / JSA (income-based) / ESA (income-related). This form comes with the claim pack for these benefits.

DISCRETIONARY HOUSING PAYMENTS

You may apply for extra payments if:

- ◆ You are entitled to Housing Benefit
- ◆ You appear to need financial assistance in addition to your Housing Benefit
- ◆ Discretionary Housing Payments are also available for Council Tax (see Council Tax Benefit: Factsheet Pb47)

TO CLAIM: CONTACT YOUR LOCAL COUNCIL FOR ITS OWN VERSION OF THE SCHEME

FURTHER HELP

- ◆ Contact a local Advice Agency.
- ◆ Contact your local Council.

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