

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 over pension age**) 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 under pension age, you are treated as having income of £1 for every £250 [or part of] between £6,000 and £16,000.

People over pension age 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 over pension age who are in receipt of the basic Guarantee element of Pension Credit. They can claim Housing Benefit whatever their capital.

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

** Between April 2010 and March 2018 the pension age for women will be gradually increased from 60 to 65, then to 66 for both men and women by 2020. During this period, other benefits previously available from the age of 60 (such as Pension Credit) will also see the qualifying age gradually increased. You will, therefore, need to check what “pension age” means at different times.

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.

The information in this factsheet is correct as of April 2011

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