

## 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 is ignored completely, but capital between £6,000 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 £6,000 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-dependent', i.e. someone who lives with you who is not responsible for the rent (e.g. adult son or daughter).

No non-dependent 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 October 2008**

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***Produced by Warwickshire Welfare Rights Advice Service  
Funded by: Warwickshire County Council  
Charity Reg No: 1113524  
Company No. 5730678***

