

Housing Benefit

1. Overview

People may be able to claim Housing Benefit to help them pay their rent if they are on a low income.

People can apply for Housing Benefit whether or not they are unemployed or working.

Housing Benefit can pay for part or all of a person's rent. How much they get depends on their income and circumstances.

There is no set amount of Housing Benefit and what they get will depend on whether they rent privately or living in social housing (i.e. pay rent to a local council or registered social landlord (Housing Association) .

2. Housing Benefit works

How much Housing Benefit someone gets depends on:

- their 'eligible' rent
- if they have a spare (bed) room
- their household income - including benefits, pensions and savings (over £6,000)
- their circumstances – e.g. the age of people in the house, or whether someone living in the house has a disability

Eligible rent

Eligible rent means the reasonable rent for a suitable property in your area. It includes service charges (e.g. for lift maintenance or a communal laundry) but not things like heating.

Spare bedrooms

Housing Benefit could be reduced if someone lives in council or social housing and has a spare bedroom. The reduction is:

- 14% of the 'eligible rent' for 1 spare bedroom
- 25% of the 'eligible rent' for 2 or more spare bedrooms

Example reduced housing benefit

Eligible rent is £100 per week. Housing Benefit pays £50 and the tenant pays £50. There is 1 spare bedroom so the reduction is 14%. This means the Housing Benefit will be reduced by £14 per week.

Sharing bedrooms

The following are expected to share:

- an adult couple
- 2 children under 16 of the same sex
- 2 children under 10 (regardless of sex)

The following can have their own bedroom:

- a single adult (16 or over)
- a child that would normally share but shared bedrooms are already taken, e.g. there are 3 children and 2 already share
- children who can't share because of a disability or medical condition
- a non-resident overnight carer for an adult (but only if they must stay overnight)

One spare bedroom is allowed for:

- an approved foster carer who is between placements but only for up to 52 weeks from the end of the last placement
- a newly approved foster carer for up to 52 weeks from the date of approval if no child is placed with them during that time

Rooms used by students and members of the armed or reserve forces will **not** be counted as 'spare' if they're away and intend to return home.

Private rent

How much Housing Benefit a tenant who is renting from a private landlord gets is usually based on:

- the [Local Housing Allowance Limit](#) in the claimant's area
- the tenant/s' income - including benefits, pensions and savings (over £6,000)
- their circumstances

Property	Weekly Amount
1 bedroom (or shared accommodation)	Up to £250
2 bedrooms	Up to 290
3 bedrooms	Up to £340
4 bedrooms	Up to 400

Exception

If someone has been getting Housing Benefit since before 7 April 2008, these limits only apply if they:

- change address
- have a break in their claim for Housing Benefit

Payment of Housing Benefit

Housing Benefit is paid by the tenant's local borough council as follows:

- council tenants – direct into their rent account (they won't receive the money)
- private tenants - into their bank or building society account (rarely by cheque)

The benefit cap

The [benefit cap](#) limits the amount of benefit that most people aged 16 to 64 can get.

There is a limit to the total amount of benefits that someone can get. This applies to people in the household in receipt of any of the following benefits:

- Bereavement Allowance
- Carer's Allowance
- Child Benefit
- Child Tax Credit
- Employment and Support Allowance (ESA) unless the claimant gets the support component
- Guardian's Allowance
- Housing Benefit
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance (JSA)
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent's Allowance (or Widowed Mother's Allowance or Widows Pension that started before 9 April 2001)

If the Benefits Cap is implemented someone's Housing Benefit will go down to make sure that the total amount of benefit you get isn't more than the cap level.

3. Eligibility

Someone may get Housing Benefit if:

- They pay rent
- They are on a low income or claiming benefits
- Their savings are below a certain level - usually £16,000

A tenant can apply if they are employed or unemployed, but if they live with a partner, only one of them can get Housing Benefit.

Single people under 35 years can only get Housing Benefit for bed-sit accommodation or a single room in shared accommodation.

Who isn't eligible

The following usually won't get Housing Benefit:

- People with savings over £16,000 - unless they get Guarantee credit of Pension Credit
- Someone who lives in the home of a close relative

- Full-time students - unless they are disabled or have children
- Asylum seekers or someone sponsored to be in the UK
- Someone residing in the UK as an European Economic Area jobseeker

If someone's circumstances change they should inform their local council as this can affect how much they are entitled to. For example, a child leaves school, their rental amount changes, or they go away for more than 1 month.

The [benefit cap](#) puts a limit on the total amount of benefit that most people aged 16 to 64 can get. The benefit cap started to affect some local councils from 15 April 2013.

4. How to claim

If someone is already you're claiming other benefits

People claiming one of the following benefits should contact Jobcentre Plus to claim Housing Benefit together with their existing benefit

- Employment and Support Allowance
- Income Support
- Jobseeker's Allowance

Jobcentre Plus will send details of their claim for Housing Benefit to the relevant local council.

If someone is claiming Pension Credit

They should contact the Pension Service to claim Housing Benefit with their claim for Pension Credit. The Pension Service will send details of your claims for Housing Benefit to their local council.

Pension Service

Telephone: 0800 99 1234

Textphone: 0800 169 0133

Monday to Friday, 8am to 8pm

Saturday, 9am to 1pm

People not claiming other benefits

Should get a Housing Benefit claim form from their [local council](#) or send them [form HCTB1](#). The form comes with notes to help them fill it in.

What you need to know

People may be able to get their claim backdated – they should ask their council.

Housing Benefit can be claimed in advance by up to 13 weeks (or 17 weeks if someone is aged 60 or over. For example, because someone is moving, although they won't usually get the money before they have actually moved. .

Appeal a decision

Someone who is dissatisfied with the outcome of their claim for Housing Benefit can ask the council for their decision to be reconsidered.

If they are still unhappy with the response they can [appeal the decision](#).

5. Further information

Extra help to pay the rent

Sometimes people can get extra help from their council called a 'discretionary housing payment' if their Housing Benefit doesn't cover your rent.

If benefits stop

Some benefits stop when someone goes back to work, works more hours or earns more money. If this happens, they could get an extra 4 weeks of Housing Benefit to help them pay their rent. This is called Extended Payment of Housing Benefit. If they're eligible their council should contact them. To be eligible for this payment the claimant must have received certain benefits continuously for at least 26 weeks right up to the time when they went back work.

Once their extended payment ends, they you might be eligible for 'in-work Housing Benefit'. The claimant does not have to apply as their council will decide if they're eligible for help and write and let them know.

Updated 27th June 2014