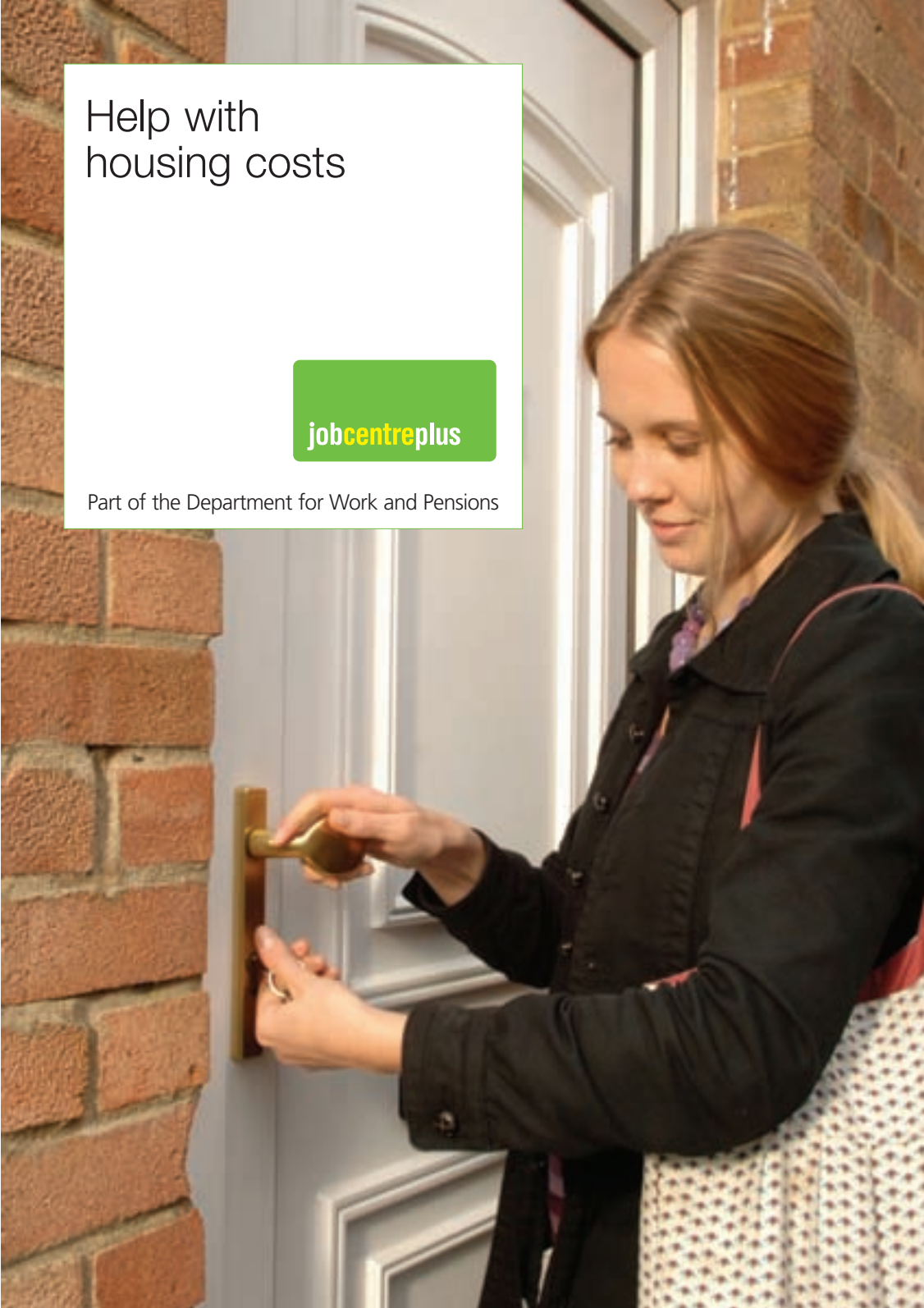


Help with housing costs

jobcentreplus

Part of the Department for Work and Pensions



Does this apply to me?

Housing costs are a large part of most people's living costs. If you are on a low income, whether you work or not, it can be hard to pay these costs.

If you have to pay rent or a mortgage, this leaflet tells you about the help you may be able to get.

Contents

If you pay rent	4
If you pay a mortgage	8
If you pay council tax	10
How to claim	12
How to apply for help with your mortgage	16
If you are about to rent a new home	17
Changes to your circumstances	19
Other questions you may have	22
To find out more	25

If you pay rent

What help can I get if I pay rent?

If you are on a low income, whether you are working or not, you may be able to get the following help.

- Housing Benefit can help towards your rent.
- Council Tax Benefit can help towards your council tax (see page 10).

You do not have to get any other benefits to get Housing Benefit or Council Tax Benefit. They are paid by your local council.

You can also apply to the council for extra help with housing costs. This extra help is called a 'Discretionary Housing Payment'. The council will decide whether or not to pay you a Discretionary Housing Payment.

What is Housing Benefit?

Housing Benefit is money to help pay some of your rent if you are on a low income. It is paid by your council, whether you pay rent to:

- a private landlord
- a housing association, or
- a hostel or guest house.

To contact your local council visit:

www.direct.gov.uk

or see their entry in the phone book

If you rent council housing your benefit will be used by the council towards paying your rent.

Can I get Housing Benefit?

You may be able to get Housing Benefit if you:

- are on a low income
- do not have much money saved, and
- have to pay rent.

Even if you are working you may be able to get some help as long as the above applies.

You are not likely to get Housing Benefit if you:

- are under 60 and have savings over £16,000
- are an illegal imigrant, 'overstayer' or an asylum seeker
- are sponsored to be in the UK (that is, an employer is supporting you so you can live and work in the UK)
- live with a close member of your family, or
- are a full-time student (unless you are disabled or have children).

Housing Benefit does not pay towards mortgages.

United Kingdom (UK)

This is England, Scotland, Wales and Northern Ireland. But not the Channel Islands or the Isle of Man

Partner

We will treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

How is my Housing Benefit worked out?

Your council will look at:

- any money you and your partner get (like wages, pensions, some benefits and tax credits), and
- any savings you and your partner have.

They will also look at:

- your age
- how many of the people living with you are in your family, and how old they are
- whether anyone in your family who lives with you is disabled, and
- whether anyone who lives with you could help with the rent.

They will also check that the amount of rent you pay is fair for the kind of home you have and the area it is in.

Your council can then work out how much Housing Benefit you can get. If any of the information the council's decision is based on changes, you need to let the council know. It may affect the amount of Housing Benefit you can get.

Is there a limit to how much I can get?

Your council will only pay what they think is a reasonable amount of rent for someone in your situation and living in your area.

Regulations limit the amount of Housing Benefit that can be paid. It may not cover all of your rent if:

- your home is larger than you are expected to need for the number of people living there (taking account of their age, sex and health status), or
- your housing costs are higher than the cost of another suitable home in the area.

How is Housing Benefit paid?

If you rent from the council, you will just pay less rent.

If you rent from a private landlord or housing association, you may get money to help you to pay rent to your landlord. This could be paid:

- into your bank account
- by cheque, or
- another way the council chooses.

If you do not think you can manage to pay your rent, you can ask the council to pay your landlord directly. The council may do this anyway if you do not pay your rent on time.

To contact your local council visit:

www.direct.gov.uk

or see their entry in the phone book

If you pay a mortgage

What help can I get if I pay a mortgage?

If you are on a low income, you may be able to get the following.

- Council Tax Benefit, to help you pay your council tax (see page 10). You do not have to get any other benefits to get Council Tax Benefit. It is paid by your council.
- Extra money with certain benefits to help you pay the interest on your mortgage, certain home improvement loans, or service charges for leasehold properties.

Can I get help with my mortgage interest?

You may be able to get help with your mortgage interest if you get:

- Income Support
- income-based Jobseeker's Allowance
- Pension Credit, or
- income-related Employment and Support Allowance.

If you are on Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance, you may normally only get help towards your mortgage interest after you have been claiming the benefit for 39 weeks. (This will change to 13 weeks from April 2009.)

If you get Pension Credit, you may be eligible to receive help towards your housing costs from the start of your claim.

If you can get this help, it will not cover all of your mortgage payments. It will provide a contribution towards the mortgage interest payments. It will not cover:

- premiums for any insurance relating to your mortgage or home
- any mortgage arrears (amounts you should have already paid)
- any part of a mortgage which you did not use to buy your property (for example, amounts you used to buy a car or pay off debts), or
- any capital repayments on your mortgage.

You should always contact your lender if you are having difficulties paying your mortgage. They will be able to give you advice and information on what you can do.

Is there a limit on how much you will pay?

We may decide your housing costs are too high if:

- your home is larger than you need for the people living there
- your home is in a more expensive area than it needs to be, or
- your housing costs, such as mortgage interest, are higher than the cost of another suitable home in the area.

To decide if your housing costs are too high, we look at:

- other suitable homes and housing costs in the area
- who lives in your home, their ages and their health
- the effect moving to a different home might have on the education of anyone under 20, and
- whether you could afford your home when you first moved in.

If we decide you do not need to look for a cheaper home, these rules will not affect you. But if we think your housing costs are too high, you may get less money.

If your mortgage or other qualifying loans are more than £100,000 in total, your housing costs might not be met in full. (This will increase to £175,000 from April 2009.)

There are other restrictions if you took out a mortgage or other loan while you were claiming benefits.

If you pay council tax

What is Council Tax Benefit?

This is a benefit that helps you pay your council tax.

Council tax is collected by your local council to pay for the services they provide. Each council sets the level of council tax

for its own area. How much council tax you pay depends on the value of your home.

The person (or people) who owns or rents the home is usually the person who has to pay the council tax for it.

Council Tax Benefit is available to people who pay rent or a mortgage.

How is my Council Tax Benefit worked out?

Partner

We will treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

Your council will look at:

- any money you and your partner get (like wages, pensions, some benefits and tax credits), and
- any savings you and your partner have.

They will also look at:

- your age
- how many of the people living with you are in your family, and how old they are
- whether any member of your family who lives with you is disabled, and
- whether anyone who lives with you could help with the council tax.

The council can then work out how much benefit you may get.

How to claim

How do I claim Housing Benefit or Council Tax Benefit?

There are 3 ways to claim.

1 If you are not claiming any state benefit, ask your local council. They will give you the right claim forms to fill in. You then need to send the forms back to them.

2 If you want to claim Housing Benefit or Council Tax Benefit as well as:

- Income Support
- Jobseeker's Allowance
- Incapacity Benefit, or
- Employment and Support Allowance,

contact Jobcentre Plus. We can take details of your Housing Benefit or Council Tax Benefit claim, and then send your claim to the council for you.

3 If you want to claim Housing Benefit or Council Tax Benefit as well as Pension Credit, call the Pension Credit helpline on **0800 99 1234**.

When should I claim?

You should claim straight away. If you delay, you may lose benefit.

You can claim up to 13 weeks before you are entitled to get Housing Benefit or Council Tax Benefit. If you know you are moving into a rented home in the next 13

To contact Jobcentre Plus

Visit

www.jobcentreplus.gov.uk

Or see the entry in your phone book

weeks, you can claim Housing Benefit or Council Tax Benefit now. However, you will not usually get any benefit before you move in.

Once you have made your claim, if you move to a new address, or if any other information you gave in your claim form changes, tell your council straight away. If you start full-time work you must tell your local council, or Jobcentre Plus, if you are getting benefits, within 4 weeks of starting.

Will I have to give proof of my identity?

If you claim Housing Benefit, your council must be sure that you are who you say you are. They may need to ask about your background and look at any official documents you have to confirm the details you give.

Some official documents that you can use to prove your identity include your:

- passport
- full birth certificate or deed poll
- ID card
- full driving licence, and
- work permit or Home Office documents.

What happens after I make my claim?

Your council will usually deal with your claim within 2 weeks of getting all the details they need from you. They may ask you for more details. If you rent from a private landlord, the council should pay your benefit within 2 weeks of getting your claim and all of the necessary details.

If the council delays dealing with your claim and this is not your fault, you may be able to get a payment upfront. Check this with your council.

The council will send you a letter telling you if you can get Housing Benefit or Council Tax Benefit, and if so, how much.

If you think the council has made a mistake, you can ask them to look at the decision again. You must do this within one month of getting the council's decision.

When will my claim start?

Housing Benefit

- If you are already renting when you make your claim, your benefit will normally start from the week after you first claim Housing Benefit (once the council has decided you are entitled to it).
- If you are about to pay rent for the first time when you claim Housing Benefit, your benefit will be paid from the date you claimed (once the council has decided you are entitled to it).

- Sometimes your claim for Housing Benefit may be backdated.

Council Tax Benefit

- If you are the person who gets the council tax bill, your Council Tax Benefit will be taken off your bill. You will not get money, but your bill will be less.
- If you have already paid the whole bill, you may get a refund or your Council Tax Benefit will be taken off your next bill instead.

How much benefit can I get?

The most Housing Benefit you can get is the full rent we can take into account when considering your claim. This may be less than your actual rent if, for example, there is a person in your household who could help you pay the rent.

The most Council Tax Benefit you can get is all of your council tax bill.

How much you get depends on:

- your income, any other capital and any savings over £6000
- who lives with you, and
- how much rent and council tax you pay at the moment.

You may not get enough Housing Benefit to cover your full rent. You may not get enough Council Tax Benefit to cover your full council tax.

How to apply for help with your mortgage

How do I apply?

If you are claiming:

- Income Support
- income-based Jobseeker's Allowance
- the guarantee part of Pension Credit, or
- income-related Employment and Support Allowance,

we will send you a form. You will have to fill in part of the form and then send it to your mortgage lender for them to fill in the other sections.

If you have a home improvement loan, we may ask you for more information.

If you pay service charges, we will ask you to provide details from your landlord or management company.

Jobcentre Plus or The Pension Service will be able to provide more information about this process.

How will my mortgage interest be paid?

This mortgage interest will normally be paid directly to your mortgage lender if:

- you get one of the benefits listed above, and
- your lender is part of the Mortgage Interest Direct Scheme.

To contact Jobcentre Plus

Visit

www.jobcentreplus.gov.uk

Or see the entry in your phone book

To contact The Pension Service

Visit

www.thepensionservice.gov.uk

Or phone: 0845 60 60 265

Textphone: 0845 60 60 295

If you are about to rent a new home

Can I find out how much Housing Benefit I could get, before I rent a home?

For those who rent from a private landlord and are claiming for the first time, or who have moved to a new privately owned address, a 'Local Housing Allowance' calculation will be used to work out how much benefit you could expect.

Local Housing Allowance is a new way of calculating Housing Benefit and is based on the area in which you live, the number of occupiers in the property and the household size. It ensures that tenants in similar circumstances in the same area receive the same amount of financial support for their housing costs.

This will help you work out if you can afford to move there. Remember that any benefit you do get may not cover the full rent.

If the Local Housing Allowance regulations apply to you (as someone who is renting privately and claims for the first time or changes address to a private property) the benefit might be more than the rent in some situations.

Can I get help with rent I have to pay upfront?

If you urgently need help to pay rent in advance, you may be able to get a Crisis Loan.

To get a Crisis Loan, you must have to pay rent upfront to a private landlord or a housing association because:

- your (or a member of your household's) health and safety is at risk and this is the only way to prevent it, or
- you are being given a Community Care Grant when leaving care.

You do not have to be getting any benefits to apply for a Crisis Loan.

To get more information, contact Jobcentre Plus by visiting www.jobcentreplus.gov.uk or you can find our address and numbers in your local phone book.

Changes to your circumstances

If your circumstances change, you must tell your council. The amount of benefit you are entitled to might change.

What if I start work or my income changes?

If you are getting Housing Benefit or Council Tax Benefit, you may still be able to get help with your rent or council tax if you start work or your income changes.

Tell your council your new income as soon as you can. They will then work out what Housing Benefit or Council Tax Benefit you can get.

If other benefits you get stop when you start work, you may continue to get Housing Benefit and Council Tax Benefit.

You may be able to get an additional 4 weeks Housing Benefit or Council Tax Benefit if you start work and fulfil the relevant conditions.

For more information visit the Directgov website www.direct.gov.uk and go to the Money, tax and benefits section.

What if I am getting help with my mortgage and I start work?

If you are on Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance and you or your partner start full-time work, you may get an extra 4 weeks benefit towards your housing costs, which includes the interest on your mortgage or other qualifying loan or to help with service charges.

This can be paid to you for the first 4 weeks after you or your partner start full-time work.

Full-time work means that:

- you work at least 16 hours a week, or
- your partner works at least 24 hours a week.

This 4 weeks continued benefit will be paid directly to you, not to your mortgage lender. You do not have to make a claim, but you do need to tell us if you are about to start full-time paid work.

For more information visit the Directgov website www.direct.gov.uk and go to the Money, tax and benefits section.

What if I start a job and it doesn't work out?

If this happens you can make a 'rapid reclaim' if:

- you claim again within 12 weeks of your Housing Benefit or Council Tax Benefit ending
- you claim Housing Benefit or Council Tax Benefit again at the same time as you claim Income Support, Jobseeker's Allowance or Employment and Support Allowance again, and
- no other circumstances have changed.

To find out more, contact Jobcentre Plus by visiting www.jobcentreplus.gov.uk or you can find our address and numbers in your local phone book.

Other questions you may have

What help can I get if I am on Pension Credit?

If you get Pension Credit, you can also get:

- Housing Benefit (if you pay rent or bills for a hotel, guest house or hostel)
- Council Tax Benefit to help pay your council tax, and
- extra Pension Credit for other housing costs (if you are a home owner).

These other housing costs could be:

- interest on your mortgage
- interest on loans for certain repairs and improvements
- interest on hire-purchase payments (if taken out to help buy a property)
- ground rent
- some service charges, and
- charges for tents and site rents.

Any extra Pension Credit you get will not cover:

- capital payments to pay back the mortgage itself
- any premiums to an endowment or pension policy linked to your mortgage
- arrears on the mortgage, or

- any part of a mortgage or loan not used for the home.

You can find out more by calling the Pension Credit helpline on **0800 99 1234**.

United Kingdom (UK)

This is England, Scotland, Wales and Northern Ireland. But not the Channel Islands or the Isle of Man

What if I am coming to the UK from abroad?

You can only get help with housing costs if you have a right to reside (live) in the:

- United Kingdom (UK)
- Republic of Ireland
- Isle of Man, or
- Channel Islands.

Sometimes, you may get this help if you have a right to reside here and you:

- have a Swiss or European Economic Area passport and have been working in the UK
- are a refugee
- have 'exceptional leave' to enter or stay in the UK, or
- have been given 'humanitarian protection' or 'discretionary leave' to stay in the UK.

To find out more about these rules, contact Jobcentre Plus.

'Exceptional leave', 'humanitarian protection' and 'discretionary leave' are types of permission some asylum seekers can get to stay in the UK if they have not been given refugee status. They are given by the Home Office and you can get more information from them.

What if I am a student?

Most students cannot claim Housing Benefit or Council Tax Benefit, but if you are a lone parent, or are disabled, you may be able to. To find out more, ask your local council.

What about help with heating costs?

You may be entitled to help with heating or insulation costs.

Everyone over 60 will automatically get a Winter Fuel Payment each year. This is a one-off cash payment towards your heating costs in the winter. The payment is tax-free and you do not need to be on benefits.

In **England**, if you are on benefits you may be able to get help through the Government's Warm Front scheme. This can provide a range of energy-efficiency and heating measures.

In **Scotland**, the Central Heating Programme installs central heating and insulation in the homes of people over 60, while Warm Deal provides grants to put towards energy-saving measures.

In **Wales**, the Home Energy Efficiency Scheme could help if you are:

- a family with children under 16
- a lone parent with children under 16
- aged 60 or over, or
- disabled or have long-term ill health.

To find out more

To find out more about Housing Benefit or Council Tax Benefit

If you are not claiming any benefits, visit www.direct.gov.uk or contact your local council.

If you are claiming a benefit, visit www.jobcentreplus.gov.uk or you can find our address and numbers in your local phone book.

If you are getting Pension Credit:

Phone: 0800 99 1234

Textphone: 0845 60 60 285

Website:

www.pensions.gov.uk/pensioncredit

Open Monday to Friday 8am to 8pm,
Saturday 9am to 1pm.

Help with heating costs

England

Contact Warm Front

Phone: 0800 316 6011

Website: www.warmfront.co.uk

Scotland

Central Heating Programme

Phone: 0800 316 1653

Warm Deal

Phone: 0800 072 0150

(Both of these are operated by Scottish Gas)

For more information visit The Scottish Government website www.scotland.gov.uk

Wales

Home Energy Efficiency Scheme

Phone: 0800 316 2815

Website: www.heeswales.co.uk

Winter Fuel Payment helpline

Provides advice on Winter Fuel Payments and making claims

Phone: 0845 915 1515

Textphone: 0845 601 5613

Open Monday to Friday 8.30am to 4.30pm

Website:

www.thepensionservice.gov.uk/winterfuel

Call charges

Calls to 0800 numbers are free from BT land lines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

From September 2008, calls to 0845 numbers from BT land lines should cost no

more than 4p per minute with a 7p call set up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

Textphones

Where textphone numbers are provided, these are for people who find it hard to speak or hear clearly.

If you do not have a textphone, some libraries or citizens advice bureaux may have one.

Textphones do not receive text messages from mobile phones.

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of October 2008.

It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

We recommend that you get independent advice before making any financial decisions based on the information in this leaflet.

www.jobcentreplus.gov.uk

Jobcentre Plus is committed to applying the principles of equal opportunities in its programmes and services.

Produced by Jobcentre Plus, part of the Department for Work and Pensions

ISBN 978-1-84763-050-6

DWP1015 | v1.0 (October 2008)