



**Independent  
Age**



# Help with housing costs

**Paying your rent or mortgage  
if you're on a low income**



## Thank you

We would like to thank those who shared their experiences as this guide was being developed, and those who reviewed it for us.

## What do you think?

We welcome your feedback on our publications. We use your comments to plan future changes.

If you'd like to help us develop our information products, you can join our Readers' Panel. To find out more, call **020 7050 6560** or visit **[independentage.org/readers-panel](https://independentage.org/readers-panel)**.

## Our publications

In this guide you'll find references to our other free publications. To order them, call **0800 319 6789** or visit **[independentage.org/publications](https://independentage.org/publications)**.

If you would like this information in a different format (such as large print or audio CD), call us on **0800 319 6789** or email **[operations@independentage.org](mailto:operations@independentage.org)**.

While we make every reasonable effort to ensure that our information is accurate at the time of publication, we do not accept any liability arising from its use. Our information should not be used as a substitute for professional advice. The inclusion of other organisations does not constitute an endorsement from us.

The sources used to create this publication are available on request.

© Independent Age 2022

Author: Independent Age

Production: Ellice Thatcher

Design: Maria Brosnan

Photography: Lee Townsend cover; Leanne Benson p5;

Ian Tuttle pp10, 14

# Contents

1. Housing Benefit	<b>2</b>
2. How much could I get?	<b>4</b>
3. How do I claim?	<b>6</b>
4. If you're a private tenant	<b>9</b>
5. Discretionary Housing Payments	<b>11</b>
6. Help if you have a mortgage	<b>12</b>
7. Useful contacts	<b>15</b>

The information in this guide is relevant from 6 April 2022 to 5 April 2023.

Date of publication: April 2022

Next review date: April 2023

We spoke to older people about their experiences. Their quotes appear throughout. We have changed the names of some of the interviewees who wished to be anonymous. Some of the images seen throughout this guide are posed by friends of Independent Age.

The PIF TICK is the UK-wide Quality Mark for Health Information.

# 1. Housing Benefit

**Housing Benefit is money to help you pay all or part of your rent if you're on a low income.**

It may also cover some service charges, such as maintenance of lifts or communal areas. It doesn't usually cover heating, hot water or energy costs.

## **Who can get it?**

You can claim Housing Benefit if one of the following applies:

- you've reached State Pension age
- you live in supported, sheltered or temporary housing where you get care, support or supervision.

To make a claim, you also need to be on a low income (see **page 3**).

If you're a couple, only one of you can apply for both of you. You can claim if:

- you've both reached State Pension age

or

- one of you has reached State Pension age and has been claiming Pension Credit (for you as a couple) without a break since at least 15 May 2019.

Housing Benefit is means-tested, so it depends on your income, savings and investments. You may be able to claim if:

- you have less than £16,000 in savings or investments and you're on a low income

or

- you receive Guarantee Pension Credit (which has no upper savings limit).

You can't claim Housing Benefit to pay your mortgage. See **chapter 6** for help you can get if you have a mortgage.

If you don't qualify, you may be able to claim Universal Credit instead, which could include help with housing costs. Contact Citizens Advice for help if this applies to you. See **chapter 7** – Useful contacts.



Read our factsheet **Housing Benefit** for more information about who can claim.

## 2. How much could I get?

**There's no set amount for Housing Benefit. The council will work out your eligible rent.**

This may be less than your actual rent. For example, Housing Benefit won't cover Council Tax or heating costs if they are included in your rent.

How much you get depends on:

- your household income
- any benefits you get
- how much your rent is and other costs, such as ground rent or service charges
- whether you're a council, housing association or private tenant
- who you live with
- the number of rooms you have.

You may get more help if you're receiving other benefits, such as Attendance Allowance, Carer's Allowance, Disability Living Allowance or Personal Independence Payment. If you're getting Pension Credit, your rent may be paid in full.



Read our guides **Attendance Allowance**, **Pension Credit** and **Council Tax** for more information.



### To do

To see how much you could get, try our online benefits calculator at **[independentage.org/benefit-calculator](https://independentage.org/benefit-calculator)**. Or call our Helpline on **0800 319 6789** to arrange a free benefits check.



## 3. How do I claim?

Housing Benefit is paid by your local council. You need to ask the council for a claim form.

You can find their contact details at **gov.uk/find-local-council** or in the phone book.

If you're also claiming Pension Credit, you can tell the Pension Service that you want to apply for Housing Benefit at the same time (**0800 99 1234**). They should send details of your Housing Benefit claim to your council.

“ It can be stressful applying for Housing Benefit. Get help with filling in the forms if you can.



## What you'll need when you apply

You'll need to provide:

- proof of identity, such as a passport or recent utility bill
- your National Insurance number
- details of your income, savings and investments – and your partner's if you're claiming for both of you
- information about your rent, including any service charges or anything else that's included in your rent.

If you pay rent to a private landlord, the council may need more information, such as your tenancy agreement, which shows how much rent you pay.

## Support with your claim

If you're disabled, you can ask your council for support to help you apply. Some councils may have a team who can visit you at home if you're unable to go out. They can help you complete the forms and check your documents.



Your local Age UK or Citizens Advice can also help you fill in forms. See **chapter 7** – Useful contacts.

## What happens next

If your claim is successful, you should get a letter from your local council telling you how much Housing Benefit you'll get.

The council will pay the money straight into your rent account if you're a council tenant. If you're a private or housing association tenant, it will usually be paid into your bank or building society account.



If the council turn down your claim, they should write to tell you why. To find out what you can do if you're not happy with the council's decision, see our factsheet **What to do if you disagree with a benefits decision.**

“ Don't give up. Be clear on application forms and provide all the necessary information. This will speed up the process.

## 4. If you're a private tenant

If you're a private tenant, the maximum rent allowed for properties in your area is called the **Local Housing Allowance (LHA)**.

How much Housing Benefit you get depends on:

- where you live
- how many bedrooms your household needs.

LHA rates are set by the Valuation Office Agency. You can check them at [lha-direct.voa.gov.uk/search.aspx](https://lha-direct.voa.gov.uk/search.aspx) or ask your local council.

You can also check how many bedrooms you can claim for at [lha-direct.voa.gov.uk/bedroomcalculator.aspx](https://lha-direct.voa.gov.uk/bedroomcalculator.aspx). The maximum is usually four.

If you're disabled and receive regular overnight care from a carer who doesn't live with you, you can have an extra bedroom for the carer to stay overnight.

If your rent is more than the maximum, you'll have to pay the difference. You may be able to get short-term help with this from the Discretionary Housing Payments scheme – see **page 11**.



## 5. Discretionary Housing Payments

If you get Housing Benefit but it doesn't cover all your rent, you may be able to get a Discretionary Housing Payment (DHP). Ask your local council how to apply.

You may also be able to get a one-off payment for costs such as rent deposits or rent in advance.

Your council decides whether to award a DHP, for how long, and how much you'll get. This depends on your circumstances. When you apply, give as much information as possible, including:

- details of your income and outgoings
- any disabilities you have
- any debts
- other benefits you receive.

Explain why it's difficult for you to pay the shortfall in your rent.

If you get a DHP, you won't have to pay it back.

## 6. Help if you have a mortgage

If you're a homeowner and you're getting certain benefits, you may qualify for a Support for Mortgage Interest (SMI) loan.

This is help for interest payments on:

- your mortgage
- certain loans for repairs or improvements to your home.

SMI is paid in the form of a loan, which must be repaid when you die or sell your home.

An SMI loan is calculated using a standard rate of interest, not your lender's rate. It's only available to cover interest, not the amount borrowed. There is an upper limit on the amount you can claim.

For more information, contact MoneyHelper (**0800 011 3797**), or visit **[moneyhelper.org.uk/en/benefits/benefits-to-help-with-housing-costs/support-for-mortgage-interest](https://moneyhelper.org.uk/en/benefits/benefits-to-help-with-housing-costs/support-for-mortgage-interest)**).

## Who can claim it?

You may qualify if you're not working and you're getting one of the following benefits:

- Pension Credit
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit.

To find out if you qualify or to ask about how to claim, contact:

- the Pension Service if you're getting Pension Credit (**0800 731 0469**)
- your local Jobcentre Plus
- the Universal Credit helpline (**0800 328 5644**).

SMI is usually paid to your mortgage lender. This should happen straightaway if you're getting Pension Credit or you've reached the Pension Credit qualifying age.



It's a good idea to get advice before you decide whether to take out an SMI loan. Contact Citizens Advice for help – see **chapter 7**.





## 7. Useful contacts

### Independent Age

Call us for information and advice or to arrange a free benefits check.

- Helpline – **0800 319 6789**
- **[independentage.org](https://www.independentage.org)**

### Age UK

Information and advice for older people and help with form filling.

- England – **0800 169 6565**
- Wales – **0300 303 4498**
- Scotland – **0800 124 4222**
- **[ageuk.org.uk](https://www.ageuk.org.uk)**

### Citizens Advice

Information and advice about benefits and help with form filling.

- England – **0800 144 8848**
- Wales – **0800 702 2020**
- Scotland – **0800 028 1456**
- **[citizensadvice.org.uk](https://www.citizensadvice.org.uk)**

## Pension Credit claim line

To apply for Pension Credit.

- **0800 99 1234**
- **[gov.uk/pension-credit/how-to-claim](https://www.gov.uk/pension-credit/how-to-claim)**

## Pension Service

To apply for Housing Benefit, or a Support for Mortgage Interest loan, if you're getting Pension Credit.

- **0800 731 0469**
- **[gov.uk/contact-pension-service](https://www.gov.uk/contact-pension-service)**

## Shelter

Advice about housing issues.

- England and Scotland – **0808 800 4444**  
(for urgent advice)
- Wales – **08000 495495**
- **[shelter.org.uk](https://www.shelter.org.uk)**

## Turn2us

Helpline and advice finder tool for local benefits advice services.

- **0800 802 2000**
- **[advicefinder.turn2us.org.uk](https://www.advicefinder.turn2us.org.uk)**

## Universal Credit helpline

You may be able to claim if you don't qualify for Pension Credit.

- **0800 328 5644** (option 3)
- **[gov.uk/universal-credit/contact-universal-credit](https://www.gov.uk/universal-credit/contact-universal-credit)**

## Valuation Office Agency

For information about Local Housing Allowance rates in your area.

- England – **03000 501501**
- Wales – **03000 505505**
- Scotland – contact Rent Service Scotland – **0300 244 7000**
- **[lha-direct.voa.gov.uk/search.aspx](https://lha-direct.voa.gov.uk/search.aspx)**

## Your local council

You can find their contact details at **[gov.uk/find-local-council](https://www.gov.uk/find-local-council)** or in the phone book.

## About Independent Age

At Independent Age, we want more people in the UK to live a happy, connected and purposeful later life. That's why we support people aged over 65 to get involved in things they enjoy. We also campaign and give advice on the issues that matter most: health and care, money and housing.

For information or advice – we can arrange a free, impartial chat with an adviser – call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 6.30pm) or email us at **advice@independentage.org**.

You can also support this work by volunteering with us, joining our campaigns to improve life for older people experiencing hardship, donating to us or remembering us in your will.

For more information, visit **independentage.org** or call us on **0800 319 6789**.



**Independent  
Age**

Independent Age  
18 Avonmore Road  
London  
W14 8RR

020 7605 4200  
charity@independentage.org  
independentage.org  
Helpline 0800 319 6789



Like our page **Independent Age**



Follow us **independentage**



Follow us **@independentage**



Subscribe to **IndependentAge**

© Independent Age 2022

Independent Age is the operating name of the Royal United Kingdom Beneficent Association  
Registered charity number 210729 (England and Wales) SC047184 (Scotland)