

Factsheet

Council Tax Support and Housing Benefit

This factsheet explains what may be available to help you pay your Council Tax and your rent.



Call free on 0800 319 6789

Visit www.independentage.org

About Independent Age

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That's why, as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide you and your family with clear, free and impartial advice on the issues that matter: care and support, money and benefits, health and mobility.

A charity founded over 150 years ago, we're independent so you can be.

The information in this factsheet applies to England only.

**If you're in Wales, contact Age Cymru
(0800 022 3444, ageuk.org.uk/cymru)
for information and advice.**

**In Scotland, contact Age Scotland
(0800 12 44 222, ageuk.org.uk/scotland).**

**In Northern Ireland, contact Age NI
(0808 808 7575, ageuk.org.uk/northern-ireland).**

In this factsheet, you'll find reference to our other free publications. You can order them by calling **0800 319 6789** or by visiting **www.independentage.org/publications**

Contents

Part one: Getting help with Council Tax	4
1. What is Council Tax?	4
2. Exemption from Council Tax	5
3. Council Tax discounts	6
4. Discounts for disabled people	8
5. Council Tax Support	9
6. Second Adult Rebate	11
7. Appealing decisions about help with Council Tax	12
Part two: Getting help with paying rent	13
8. What is Housing Benefit?	13
9. Who can claim Housing Benefit?	15
10. How your Housing Benefit is calculated	17
11. How to claim Housing Benefit	22
12. If you're still struggling to pay your rent – Discretionary Housing Payments	25
13. If your circumstances change	27
14. Appealing decisions about Housing Benefit	31

Part one: Getting help with Council Tax

1. What is Council Tax?

Council Tax pays for local government services, such as road repairs, social care and emergency services. The amount of Council Tax you pay depends on the value of your home and who lives there. Every home is assigned to one of eight tax bands (A–H) based on its market value. Council Tax applies to both rented and owner-occupied homes.

If you're responsible for paying Council Tax, you may be able to get help with your bill in the form of:

- Council Tax exemptions (see chapter 2)
- Council Tax discounts (see chapters 3, 4 and 6)
- your local council's Council Tax Support scheme (also called Council Tax Reduction) (see chapter 5).



Good to know

It's possible to receive help from all of these schemes at the same time if you meet the relevant criteria for each one.

2. Exemption from Council Tax

Homes may be exempt from Council Tax if, for example:

- they're unoccupied and you now live in a care home or hospital, or live with a relative or friend so they can look after you or you can care for them ([gov.uk/council-tax/second-homes-and-empty-properties](https://www.gov.uk/council-tax/second-homes-and-empty-properties) explains when an unoccupied home might be exempt)
- everyone living there is 'severely mentally impaired'. This could include people with dementia, a brain injury, a health condition such as Parkinson's disease, or a serious mental health condition. A GP would need to sign a medical certificate confirming this, and the people in the property would need to be eligible for (although not necessarily getting) certain disability benefits, such as Attendance Allowance or Personal Independence Payment. Contact your local council for more information ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)) or call us on **0800 319 6789** to arrange to speak to an adviser
- there is a self-contained annexe and the person living in it is a dependant relative of someone living in the main property – for example, if they're 65 or over, or substantially and permanently disabled, or severely mentally impaired. Only the annexe is exempt in this case, not the main property.



To do

If you think that your home might be exempt from Council Tax, check with your local council. They can also advise on other cases where exemption applies.

3. Council Tax discounts

A full Council Tax bill is based on at least two adults living in a home. If you live alone, you're entitled to a 25% discount on your Council Tax bill.

Some people aren't counted as adults for Council Tax purposes, so you may also be treated as living alone if you live with another adult who is, for example:

- severely mentally impaired – see chapter 2
- a carer regularly providing at least 35 hours a week care for you or someone else in the house, as long as the person receiving care is getting certain disability benefits and isn't their spouse or partner
- a full-time student.

Check with your local council if you're unsure who is responsible for paying Council Tax in your household.

If no one who lives in your home counts as an adult, you'll still get a Council Tax bill, but you'll get a 50% reduction.

Roy, Betty and John

Roy and Betty live with their grandson John. Betty has late-stage dementia, claims Attendance Allowance and has a certificate confirming she's severely mentally impaired. John is a full-time university student. This means Roy is the only adult in the house for Council Tax purposes. He will get a 25% discount on his Council Tax bill, because he is treated as living alone.

**Good to know**

You'll usually have to apply to your council for any discounts. If you notify them of a change of circumstances, they may apply any relevant discounts at that stage.

There is no time limit to apply for a discount. You can ask for it to be backdated to when you were first eligible for it. See chapter 7 for information about appealing decisions on Council Tax discounts.

4. Discounts for disabled people

You can get a discount through the Disabled Band Reduction Scheme (Disability Reduction Scheme), for example, if your house is larger than you would need because you, another adult or a child living with you is 'substantially and permanently' disabled. To qualify for this reduction, you should have had to make changes to your house to accommodate the disabled person's needs. This could include:

- an extra bathroom, kitchen or other room that the disabled person needs because of their disability
- extra space in your home for the disabled person to use a wheelchair indoors
- having to move the disabled person's bedroom downstairs so they have easier access to the toilet and kitchen.

There's no set test for what counts as a substantial and permanent disability, or for deciding whether an extra room is needed by someone due to their disability. Councils must use their judgment on this. Call our Helpline on **0800 319 6789** if you need more advice.

Contact your local council to find out more and apply for the reduction. You may have to send in supporting evidence, such as a letter from your GP. The council may also want to visit your home.

What reduction could you get?

If you qualify for this scheme, your Council Tax bill will be reduced to the band below, or by one sixth if your home is already in the lowest band.

5. Council Tax Support

The government has introduced a Council Tax hardship fund for people who are on a low income and struggling to pay their Council Tax because of the coronavirus (COVID-19) pandemic. This will run until April 2022. People under State Pension age who qualify for Council Tax Support are being prioritised for this additional help, which will be awarded automatically.

If you're over State Pension age and may struggle to pay your Council Tax bill as a result of the current emergency situation, you should contact your council to find out what support might be available to you.

If you need help to pay your Council Tax bill, you may qualify for Council Tax Support. This is also known as Council Tax Reduction. Each council sets its own rules for people under State Pension age, so schemes vary from council to council. If you're over State Pension age, the scheme is the same across England.

Who can apply for Council Tax Support?

You can apply for Council Tax Support whether you rent or own your home. Anyone who has no income or a low income may qualify. If you and your partner have savings and capital of more than £16,000 between you, you won't qualify for Council Tax Support unless you're receiving Guarantee Pension Credit. Read our factsheet **Pension Credit** for more information on this benefit.

How much will you get?

Council Tax Support is means-tested. The reduction you receive will depend on:

- your income, savings and investments – the less you have, the higher the reduction you might get

- whether you're over State Pension qualifying age (find out your State Pension qualifying age at [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age))
- how the scheme works in your area.

If you get Guarantee Pension Credit, you might get your Council Tax paid in full. However, if you live with a non-dependant you may get a lower reduction. A non-dependant is another adult who isn't your partner or an adult child who is still dependent on you, and who is expected to pay towards the Council Tax bill.

A weekly deduction is made from your Council Tax Support for each non-dependant – for couples, only one deduction is made for each couple. The amount deducted depends on the non-dependant's circumstances, including how much they earn and what benefits they get. There are some exemptions – for example, no deductions will be made if you or your partner receive certain disability benefits or if you're certified blind. Speak to your council for more information.



To do

Ask your local council for details of their scheme or look on their website. You can find their contact details on [gov.uk/apply-council-tax-reduction](https://www.gov.uk/apply-council-tax-reduction) or contact your local Citizens Advice (**0800 144 8848**, [citizensadvice.org.uk](https://www.citizensadvice.org.uk)).

You must report any change in circumstances that may affect your Council Tax Support, including any changes to a non-dependant's income or benefits.



To do

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

6. Second Adult Rebate

If you live with another adult who has a low income or receives certain benefits, and isn't your partner, you may be able to apply for Second Adult Rebate (SAR).

The second adult is anyone on a low income who doesn't share liability for council tax with you or pay rent to you, and is not disregarded when the council works out what Council Tax you should pay (see chapter 3).

You can't receive both SAR and Council Tax Support. If you're not entitled to Council Tax Support because your income or savings and investments are too high, you may qualify for SAR instead. In some circumstances, even if you're entitled to Council Tax Support, you may be better off getting SAR.



Good to know

Many councils no longer offer SAR. Contact your local council for more information and to find out if it's available in your area ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)).

What rebate might you get?

The amount your Council Tax is reduced by will depend on the income of the second adult living with you, and what benefits they're receiving. The lower their income, the more rebate you may get. There are three levels of rebate: 25%, 15% or 7.5%.

How to apply

Contact your council. If SAR is available, your local council should automatically consider you for it when you apply for Council Tax Support, so you don't need to make a separate application. They should automatically pay you whichever is higher.

7. Appealing decisions about help with Council Tax

You have the right to appeal decisions about whether you should be paying Council Tax, whether your property should be exempt, how much you should pay or whether you should be getting any discounts or Council Tax Support.

First, write to the council stating why you disagree with their decision. They should respond within two months. The council may ask you to send in additional information.

If you're not satisfied with the response, you can appeal to the Valuation Tribunal for England (**0303 445 8100**, [valuationtribunal.gov.uk](https://www.valuationtribunal.gov.uk)). You must contact the Valuation Tribunal within two months of the council's decision. You can find more information about the appeals process on [valuationtribunal.gov.uk/council-tax](https://www.valuationtribunal.gov.uk/council-tax).

If the council hasn't replied with a decision within two months, you can still appeal, as long as it's less than four months since you wrote to your council.

If you get Housing Benefit and you disagree with a decision about Council Tax Support, it's usually a good idea to write to your council within one month of the decision, because this can affect your Housing Benefit.

If you need help with your appeal, contact your local Citizens Advice (**0800 144 8848**, [citizensadvice.org.uk](https://www.citizensadvice.org.uk)) or Age UK (**0800 169 6565**, [ageuk.org.uk](https://www.ageuk.org.uk)) to see if they can help.

Part two: Getting help with paying rent

8. What is Housing Benefit?

Housing Benefit helps pay your rent if you're a tenant with a low income. The amount you get depends on your income and circumstances, so it could cover some or all of your rent.

As well as paying your rent, Housing Benefit can help with certain service charges, such as upkeep of lifts or a communal garden. It can't be claimed towards heating, hot water or other energy bills, unless they're for a communal area and you're obliged to pay them. If these charges are included in your rent, that part of your rent does not qualify for Housing Benefit. Your landlord should be able to tell you what charges are included in your rent. The Housing Benefit department will be able to tell you which are and aren't eligible for Housing Benefit.

If separate charges aren't specified, a set amount will be deducted from your Housing Benefit. This may be higher than the actual cost of these charges, so it's best to ask your landlord to provide a breakdown of the service charges. If you're not sure whether charges qualify for Housing Benefit, contact Shelter (**0808 800 4444**, england.shelter.org.uk).

An example

If you pay rent of £100 per week, which includes heating for your flat, the Housing Benefit department will deduct the flat rate standard amount of £34.30 a week for heating if there is no evidence of the actual amount. This means your eligible rent will be £65.70 and the maximum Housing Benefit you could receive is £65.70 a week.

If you live on a houseboat, in a caravan or in a mobile home, you can claim Housing Benefit to cover your mooring or site fees.

People who pay for their board/lodgings or are living in a hostel may be able to get Housing Benefit for the accommodation part of their charges. Contact your council if you're in this situation.

You can't claim Housing Benefit to pay your mortgage.



Good to know

If you're having trouble with mortgage payments, you may qualify for a Support for Mortgage Interest (SMI) loan. Contact the Money Advice Service for more information (**0800 138 7777**, moneyadviceservice.org.uk/en/articles/support-for-mortgage-interest). If you're thinking of taking out an SMI loan, it's a good idea to get independent advice first.

9. Who can claim Housing Benefit?

You may be able to claim Housing Benefit if you're personally or jointly responsible for paying rent and one of the following applies to you:

- you have reached State Pension age
- you have a low income, or receive Guarantee Pension Credit or certain other working-age benefits
- you live in sheltered or extra care housing
- you live in temporary accommodation.

If you receive Guarantee Pension Credit, you may get your rent paid in full by Housing Benefit. Read our factsheet **Pension Credit** for more information.

If you live with your husband, wife, civil partner or partner, only one person can claim Housing Benefit for both of you. Whether or not you can get Housing Benefit will depend on your joint income, savings and investments, and if any other adults live with you.



Remember

If you or your partner are below State Pension age, you'll have to claim Universal Credit instead of Housing Benefit if you're making a new claim. Contact Citizens Advice if you think this might affect you (**0800 144 8848**, citizensadvice.org.uk).

Who can't claim?

You can't normally claim Housing Benefit if, for example:

- you live in a care home
- you rent from a close relative who lives in the property with you
- you have savings and investments of more than £16,000 (this includes your partner's savings and investments). If you get Guarantee Pension Credit, this limit doesn't apply
- you don't normally live in the UK. You're also unlikely to get Housing Benefit if you're subject to immigration control.

10. How your Housing Benefit is calculated

- The amount of Housing Benefit you get will depend on your income, savings and investments, circumstances, whether you're a private tenant or rent from the council or a housing association (including shared ownership), and how much your rent is.
- Your eligible rent will be calculated. This is the maximum amount you can receive from Housing Benefit. It may be less than your actual rent if, for example, your rent includes certain service charges like heating or Council Tax, which Housing Benefit won't cover (see chapter 8).
- If you need help with heating costs, see our factsheet **Paying for home maintenance and repairs**.

If you're a council or housing association tenant

If you're already receiving Guarantee Pension Credit, your full rent will be used as the starting point for calculating your Housing Benefit. You may get less than this, for example, if you live with another adult other than your partner – called a non-dependant. One weekly deduction is made for each non-dependant (or one deduction for each non-dependant couple).

The amount deducted depends on the non-dependant's circumstances, including how much they earn and the benefits they get. These deductions won't be made if your non-dependant is getting Pension Credit or you or your partner are registered blind or receiving certain disability benefits.

If you're not receiving Guarantee Pension Credit, your income, savings and investments will be looked at, including:

- earnings
- most welfare benefits – certain disability benefits are ignored

- income from anyone living with you, for example, relatives or lodgers
- occupational and private pensions
- maintenance payments (except child maintenance)
- assumed income of £1 per £500 (or part of £500) for savings between £10,000 and £16,000 if you have reached Pension Credit qualifying age
- any other capital, including properties you may own in the UK or abroad
- savings and investments of £16,000 or more (this will exclude you from Housing Benefit).

The 'bedroom tax'

If you're below State Pension age, your Housing Benefit will be reduced if you have more bedrooms than the government says your household needs. For example, an adult couple would normally be expected to share one bedroom, so a husband and wife in a two-bedroom flat would be counted as having one spare bedroom. The reduction is 14% of your eligible rent for one spare room, or 25% for two or more spare rooms.

If this affects you, you may be able get help from the Discretionary Housing Payments scheme (see chapter 12). Contact your local council for more information.



Good to know

If you've reached State Pension age and rent from the council or a housing association, this will not affect you. To find out when you'll reach State Pension age, use the online calculator at [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age).



Remember

You may be subject to the 'bedroom tax' if you or your partner are below State Pension age and you're making a new claim. Contact Citizens Advice if you think this might affect you (**0800 144 8848**, citizensadvice.org.uk).

If you're a private tenant – Local Housing Allowance

If you're a private tenant, how much help you can get with your rent depends on your council's Local Housing Allowance (LHA) rates. These are standard maximum rent figures set by your local council. How much Housing Benefit you get depends on:

- the maximum rent allowed for properties in your area
- the number of bedrooms your household needs.

Once you make a claim, you will stay on the same rate for 12 months.



To do

Find out what the Local Housing Allowance is in your area from your local council (gov.uk/find-local-council) or the Valuation Office Agency (**03000 501 501**, lha-direct.voa.gov.uk/search.aspx).

Maximum LHA limits

The set maximum LHA depends on the area you live in and the size of property you need. If your rent is more than the maximum, you'll have to make up the difference. You may be able to get help from the Discretionary Housing Payments scheme (see chapter 12) but this would only be a temporary solution. Longer term, the council may expect you to consider looking for cheaper accommodation.

Exact LHA rates vary from area to area. For example, for March 2021 in inner north London you can't get more than:

- £276.51 for one bedroom (either a whole property or in shared accommodation)
- £320.74 for two bedrooms
- £376.04 for three bedrooms
- £442.42 for four bedrooms.

The highest LHA rate is for a four-bedroom property. Even if you live in a property with more than four bedrooms, the Housing Benefit you receive will be limited to the maximum LHA for a four-bedroom property.

Don't forget, after the LHA rate has been applied to your circumstances, non-dependant deductions will also affect how much Housing Benefit you can get – see page 17.



Good to know

If you're disabled and need regular overnight care from a carer who doesn't live in the property, an extra bedroom for the carer to stay overnight is allowed. Speak to your local council for more information ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)).

David and Jim

David is 72 and lives with his 70-year-old husband Jim in a privately rented two-bedroom house. They receive Pension Credit but are struggling to pay the £250 weekly rent. David currently cares for Jim, who has some health problems and limited mobility.

When David claims Housing Benefit, the council says the couple only need a one-bedroom property. The amount of LHA for a one-bedroom property in their area is £175 a week. This means that David and Jim still need to pay £75 a week towards their rent after their maximum Housing Benefit award.

11. How to claim Housing Benefit

If you're claiming Pension Credit, you can claim Housing Benefit at the same time. You can apply through the Pension Service (**0800 99 1234**), and they will forward the forms to your local council. However, it's often better to make a claim directly with your local council or contact them if you've made a claim through the Pension Service, so you can be sure they've received it.

You will have to apply directly to the council if you want to claim Council Tax Support (see chapter 5).

If you're under State Pension age, or your partner is, you won't be able to claim Housing Benefit except in certain circumstances. You'll have to claim Universal Credit instead (**0800 328 5644**, [gov.uk/universal-credit](https://www.gov.uk/universal-credit)). Contact Citizens Advice for more information (**0800 144 8848**, [citizensadvice.org.uk](https://www.citizensadvice.org.uk)).

If you're not claiming these benefits, apply through your local council ([gov.uk/apply-housing-benefit-from-council](https://www.gov.uk/apply-housing-benefit-from-council)). 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 information about your rent, including any service charges or anything else that's included in your rent. You can check your eligibility on our benefits calculator ([independentage.org/benefit-calculator](https://www.independentage.org/benefit-calculator)) or call our Helpline (**0800 319 6789**) to arrange to speak to an adviser.

If you pay rent to a private landlord, the local council may need additional information, including your tenancy agreement, which shows how much rent you pay.

Some councils may have an advisory team who can visit you at home if you're unable to go out, to help you complete the forms and verify any documents required to support your application. Check with your local council. If you're disabled, you can also ask your council for additional support to help you apply.

When will a decision be made?

The council should try to work out your Housing Benefit entitlement within 14 days of receiving all the information it needs. You will still have to pay your rent in the meantime to avoid going into arrears. If you pay rent to a private landlord and the local council hasn't made a decision on your claim within 14 days, they must make an interim payment while your claim is being dealt with. This is called a Payment on Account. The council should do this automatically – if they don't, contact them and keep your landlord informed.

Your local council will write and tell you if you've been awarded Housing Benefit and, if so, how much you're entitled to. It's important you check the details in the award letter to ensure the information you provided in your claim has been listed correctly. If anything appears wrong, tell the council straightaway to avoid a possible under- or overpayment.

How Housing Benefit is paid

If you're a council tenant, your Housing Benefit will be paid straight into your rent account on the day your rent is due and deducted from your rent.

If you pay rent to a private landlord or a housing association, Housing Benefit is paid in arrears. The money will be paid directly to you. In some situations, it may be possible for it to be paid directly to your landlord instead. Check with your council.

The council decides how often you should be paid your Housing Benefit, but they should take into account how often and on what date your rent payment is due. Payments can be made weekly, every two weeks, every four weeks or once a month. Contact your local council if your Housing Benefit payments don't match your rent payment dates.

Backdating Housing Benefit claims

It may be possible to get your Housing Benefit backdated by up to a month. Check with your local council. If you've reached State Pension age and believe you should have been receiving Housing Benefit but didn't claim, you can ask for your claim to be backdated by up to three months.

12. If you're still struggling to pay your rent – Discretionary Housing Payments

If you qualify for Housing Benefit but your benefit doesn't cover all your eligible rent, you may be able to claim Discretionary Housing Payments (DHPs) from your local council if meeting the shortfall is causing you financial hardship.



Good to know

There are no set rules for who receives DHPs, but councils have to be fair and reasonable when deciding who to award them to. Each council has a fixed budget for this and decides how to allocate it.

Who qualifies for Discretionary Housing Payments?

You can only get a DHP if you're eligible for Housing Benefit (or the housing costs part of Universal Credit). DHPs can help pay your eligible rent if you don't receive enough Housing Benefit to cover it. For example, this might be the case if your Local Housing Allowance is lower than your rent. Sometimes, DHPs can be given for one-off costs relating to moving home, such as rent deposits or rent in advance.



To do

Ask your local council how to apply for a DHP. They may have an application form, or if they don't, you could write a letter to them instead. You can find their contact details on [gov.uk/find-local-council](https://www.gov.uk/find-local-council).

The decision to award a DHP is based on your individual circumstances, so it's important to give as much information as possible when you apply. For example, you should give details of income and outgoings, any disabilities you have, debts, and any other benefits you receive, explaining why it's so difficult for you to pay the shortfall in your rent.

How much can I get?

There is no set amount for a DHP because it's a discretionary payment – it's up to the council to decide whether to award it, for how long, and how much you'll get. DHPs can be awarded as a lump sum, or for an open-ended or a fixed period. You may have to reapply if you need a DHP for longer.

A DHP may be paid to you or to your landlord. It's also possible for the council to use their discretion to backdate an award.

You can't appeal against the decision if you've been turned down, or dispute the amount or length of time a DHP has been awarded for. However, you could ask the council to reconsider their decision and submit further information or evidence to support your request. It's a good idea to get help from a local advice service, such as Citizens Advice (**0800 144 8848**, [citizensadvice.org.uk](https://www.citizensadvice.org.uk)).

13. If your circumstances change

You must tell your local council if your situation changes while you're receiving Housing Benefit. For example, contact your local council straightaway if:

- someone new moves in with you or you're moving out
- someone moves out or their circumstances change
- your income or savings change
- there's any change to the benefits you're receiving
- your rent changes.

Your Housing Benefit will then be reassessed to take account of the changes and may go up or down. Keep a record of any contact you have with the council.

If you're receiving Pension Credit, you should report most changes to the Pension Service on **0800 731 0469** and they will pass on the details. It's a good idea to tell your local council as well, to make sure they've received the information.



Good to know

If your rent increases, check whether you're now entitled to more Housing Benefit. You could miss out on money you're eligible for if you delay reporting a change. Contact your local council's Housing Benefit department to make sure they're aware of any increases ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)). You should do this within one month of the change. You could also call our Helpline (**0800 319 6789**) for a benefits check.

Overpayments

If you've been paid too much Housing Benefit, you may have to pay back the extra money you received.

If the overpayment wasn't your fault, you have the right to challenge the Housing Benefit department if they ask you to pay it back. You can ask them to reconsider their decision and, if you're still not happy, you can appeal. The overpayment could be the result of an 'official error'. For example, if the Housing Benefit department incorrectly calculated your benefit, and you were unaware you were being overpaid. See chapter 14 for more on challenging Housing Benefit decisions.

However, if you've been overpaid because you didn't provide the council with the correct information, or you were aware that the council had made a mistake, then you will probably have to pay the money back.

It's a good idea to get help from a local advice service, such as Citizens Advice (**0800 144 8848**, [citizensadvice.org.uk](https://www.citizensadvice.org.uk)), if you want to check the calculation or challenge the decision.

If you're away from home

You can continue to receive Housing Benefit if you're temporarily away from home. How long you can continue to receive it depends on the reason you're away from home.

If you go abroad, you can usually only get Housing Benefit for four weeks. This can be extended to eight weeks if you're abroad because of the death of a close relative. Contact the Housing Benefit department for more advice if this applies to you.

You can continue to receive Housing Benefit for 13 weeks if you're away from home but within England, Scotland or Wales. This includes if you move into a care home on a trial basis.

If you need to leave the country to get medical treatment, you can continue to receive Housing Benefit for up to 26 weeks. This also applies if you're accompanying a partner who is receiving treatment. Your absence must be unlikely to last longer than 26 weeks when you leave.

You can continue to receive Housing Benefit for up to one year if you're in hospital or receiving care in a residential home, as long as you stay within England, Scotland or Wales. This also applies if you leave home to provide care to someone.

You won't be able to receive Housing Benefit if you rent out your home while you're not living in it.

You can find more information on the Shelter website ([england.shelter.org.uk/housing_advice/benefits/housing_benefit_while_away_from_home](https://www.shelter.org.uk/housing_advice/benefits/housing_benefit_while_away_from_home)) or contact Citizens Advice (**0800 144 8848**, [citizensadvice.org.uk](https://www.citizensadvice.org.uk)).



To do

Contact the Housing Benefit department at your council before you travel ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)).

If you're moving home

If you're thinking of moving home, have a new property in mind and will be privately renting, first check what the LHA will be for that area. This won't tell you how much Housing Benefit you may get for the new property, so it may be useful to get a benefits check as well. This may help you decide whether the new property is affordable before you sign a tenancy agreement or move in. Contact the Independent Age Helpline to arrange a benefits check (**0800 319 6789**). You could also use our free online benefit calculator ([independentage.org/benefit-calculator](https://www.independentage.org/benefit-calculator)).

In some situations, you may be able to receive Housing Benefit to help pay the rent for two properties if you're currently renting, but only if they're with different landlords. You can do this for up to four weeks, if, for example:

- you're waiting for your new home to be adapted to meet your needs, or the needs of someone you live with who has a disability
- you can't move into your new home straightaway because you're waiting to leave hospital or a care home
- you can't reasonably avoid paying rent on the old property after you have moved into the new property (because you had to move quickly, for example).

You must make a claim for Housing Benefit straightaway and not wait until after you have moved into the new property.

14. Appealing decisions about Housing Benefit

Finding out more

When the Housing Benefit department makes a decision, they'll write to you with an explanation. If there's anything you don't understand, you can ask them to clarify. If you're unhappy with the council's decision, make sure all the information you've given them is accurate, and that they have all the information they need to make a correct decision.

If something is missing or inaccurate, let the council know you want them to review the decision. You should do this in writing, explaining why you think the decision is wrong, and include any evidence you have. You must do this within one month of the date on the decision letter. The council should respond to you within 14 working days. You can sometimes ask for a review later, for example, if you've been in hospital.

You have the right to ask the council to review its decision (called a reconsideration) on almost anything to do with Housing Benefit, including if you have been asked to repay an overpayment.

Reviewing the decision

You usually have to request a reconsideration before you can appeal to a tribunal. In some cases, you can go straight to appealing the decision. If you decide to ask the council to reconsider its decision, you have within one month from the date of the decision to do so. They must take into account any additional information or evidence you provide. The council will write to you to tell you their decision and give you their reasons.

Challenging the decision

If you're still dissatisfied with the council's decision following a reconsideration, you can ask for your case to be heard by an independent appeal tribunal, called the Social Security Tribunal (**0300 123 1142**, [gov.uk/appeal-benefit-decision](https://www.gov.uk/appeal-benefit-decision)). You have one month from the date of the original decision (or reconsideration) to appeal.

Get help with this from a local advice agency, such as your local Citizens Advice (**0800 144 8848**, citizensadvice.org.uk). Shelter has some useful information about this process too (england.shelter.org.uk/housing_advice/benefits/housing_benefit_revisions_and_appeals).

Challenging Local Housing Allowance

You can't challenge the Local Housing Allowance set in your area. If you can't meet the gap between the Housing Benefit you're getting and the cost of your eligible rent, you may be able to get help through Discretionary Housing Payments (see chapter 12).

Our publications cover England only. While we make every reasonable effort to ensure that our information is accurate at the time of publication, information can change over time. Our information should not be used as a substitute for professional advice. Independent Age does not accept any liability for any loss however caused arising from the use of the information within this publication. Please note that the inclusion of other organisations does not constitute an endorsement from us.

The sources used to create this publication are available on request. Contact us using the details below.

Thank you

Independent Age would like to thank those who shared their experiences as this information was being developed, and those who reviewed the information for us.

How did we do?

To tell us what you think of our information, contact us using the details below. We will use your feedback to help us plan future changes to our publications.

If you would like to be involved in helping us to develop our information products, you can join our Readers' Panel. For more information visit www.independentage.org/readers-panel or call us.

Other formats

If you need this information in a different format (such as large print or audio CD), please contact us.

Contact us

Call us 0800 319 6789

Email advice@independentage.org

Visit www.independentage.org