

Factsheet

Housing Benefit

This factsheet explains what support may be available to help you pay your rent if you're on a low income.



Call free on **0800 319 6789**
Visit **[independentage.org](https://www.independentage.org)**

About Independent Age

No one should face financial hardship in later life.

Independent Age is a national charity providing support for older people facing financial hardship. We offer free impartial advice and information on what matters most: money, housing and care.

We financially support local community organisations across the UK through our grants programme. We campaign for change for older people struggling with their finances.

You can call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email helpline@independentage.org to arrange to speak to one of our advisers.

To donate or help support our work, please visit independentage.org/support-us.

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

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1. What is Housing Benefit?

Housing Benefit helps pay your rent if you're a tenant with a low income. You can get it whether you rent privately or you live in social housing. The amount you get depends on your income, savings and circumstances. 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 fuel bills – unless they're for a communal area and you have to pay them. If your fuel bills 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. Your tenancy agreement should also say this. The Housing Benefit department at your local council will be able to tell you which charges are eligible for Housing Benefit.

If separate charges are included in your rent, but the amounts aren't provided, the council will deduct a set amount 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 which charges qualify for Housing Benefit, you can get support working it out. If you are over State Pension age, call our Helpline (**0800 319 6789**). If you are under State Pension age, contact Citizens Advice ([citizensadvice.org.uk](https://www.citizensadvice.org.uk)):

- England – **0800 144 8848**
- Scotland – **0800 028 1456**
- Wales – **0800 702 2020**.

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 £35.25 a week for heating if there is no evidence of the actual amount. This means your eligible rent will be £64.75 and the maximum Housing Benefit you could receive is £64.75 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, or rent.

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.



Good to know

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

If you're having trouble with mortgage payments, you may qualify for a Support for Mortgage Interest (SMI) loan. Contact MoneyHelper for more information (**0800 138 7777**, moneyhelper.org.uk/en/benefits/benefits-to-help-with-housing-costs/support-for-mortgage-interest). You can also call our Helpline on **0800 319 6789** to arrange a call with an adviser.

If you're thinking of taking out an SMI loan, it's a good idea to get independent advice first.

2. 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, and your partner if you have one, have reached State Pension age
- you get Guarantee Pension Credit
- you live in supported or sheltered housing, where you get care, support or supervision
- you live in temporary housing arranged by the council
- if you have a partner, 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.

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, you will have to make a joint application.



Remember

If you or your partner are below State Pension age and making a new claim, you'll usually have to claim Universal Credit instead of Housing Benefit. Contact Citizens Advice if you think this might affect you:

- England – **0800 144 8848**
- Wales – **0800 702 2020**
- Scotland – **0800 028 1456**
- 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.

3. How to claim Housing Benefit

If you're making a new claim for 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. It's a good idea to contact your local council to make sure they've received your Housing Benefit claim. If you prefer, you can make the claim directly with the council.

If you're not claiming Pension Credit, 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 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 local council may need extra evidence including your tenancy agreement, which shows how much rent you pay.



Good to know

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

4. How your Housing Benefit is calculated

The amount of Housing Benefit you get will depend on:

- your income and capital, like savings and investments
- your circumstances (such as who you live with and whether you have any spare rooms)
- whether you're a private tenant or rent from the council or a housing association (including shared ownership)
- how much your rent is.

The council will calculate your eligible rent. 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 1](#)).

If you need help with heating costs, see our factsheet [Extra help with essential costs if you're on a low income](#).

If you're a council or housing association tenant

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

If you're not getting Guarantee Pension Credit, the council will look at your income, savings and investments, 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)
- your savings between £10,000 and £16,000 if you have reached Pension Credit qualifying age - this will be seen as assumed income of £1 per £500 (or part of £500) you have
- savings and investments of £16,000 or more (this will exclude you from Housing Benefit)
- any other capital.

The bedroom tax

If you're below State Pension age and live in a council or housing association property, your Housing Benefit will be reduced if you have more bedrooms than the government says your household needs. For example, an adult couple who don't live with anyone else would normally be expected to share one bedroom. So a married couple in a two-bedroom council 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 to get help from the Discretionary Housing Payments scheme (see [chapter 6](#)). 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, the bedroom tax 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).



To do

If you're below State Pension age and think you'll be affected by the bedroom tax, you can contact Citizens Advice:

- England – **0800 144 8848**
- Wales – **0800 702 2020**
- Scotland – **0800 028 1456**
- [citizensadvice.org.uk](https://www.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 the Valuation Office Agency. How much Housing Benefit you get depends on:

- the maximum weekly rent allowed for properties in your area
- the number of bedrooms your household needs – this doesn't necessarily mean the number of people you live with. Call our Helpline on **0800 319 6789** to arrange to speak with an adviser.



To do

Find out what the LHA is in your area from your local council ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)) or the Valuation Office Agency (lha-direct.voa.gov.uk/search.aspx).

- England – **03000 501 501**
- Wales – **03000 505 505**
- Scotland – contact Rent Service Scotland on **0300 244 7000**.

Maximum LHA limits

The 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 can't challenge the LHA set in your area because it is not controlled by your council. You may be able to get help from the Discretionary Housing Payments scheme (see [chapter 6](#)) but this would only be a temporary solution. Longer term, the council may expect you to find more affordable accommodation. This might include a home with fewer bedrooms.



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)). Check the phone book to find their contact information. You can also call our Helpline on **0800 319 6789** to arrange to speak with an adviser.

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 may also affect how much Housing Benefit you can get – see [page 9](#).

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.

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. $250 - 175 = 75$. This means that David and Jim still need to pay £75 a week towards their rent after their maximum Housing Benefit award.

5. What happens after you claim

The council should try to work out your Housing Benefit entitlement within 14 days of receiving all the information they need. Make sure you give the council all the necessary information – see [page 8](#). You will still have to pay your rent in the meantime to avoid getting behind with payments. If you are worried about paying your rent, call our Helpline ([0800 319 6789](tel:08003196789)).

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.



To do

It's important you check the details in the award letter to make sure the council has correctly listed the information you provided in your claim. If anything appears to be wrong, tell the council straightaway to avoid being paid too much, or too little.

Award letters can be very complicated, so seek advice if you need it. Call our Helpline ([0800 319 6789](tel:08003196789)) to arrange to speak to an adviser.

How Housing Benefit is paid

If you're a council tenant, your Housing Benefit will be 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's possible to get your Housing Benefit backdated by up to three months if you (and your partner, if you have one) have reached State Pension age. You must ask the council for this when you make your claim. You do not have to explain why your claim is late.

If you're below State Pension age, Housing Benefit can only be backdated by one month and you must give a good reason for claiming late.

Challenging decisions about Housing Benefit

If you're unhappy with the council's decision about Housing Benefit, you can ask them to look at it again.

You have the right to ask the council to review their decision (called a revision) on almost anything to do with Housing Benefit, including if you've been asked to repay an overpayment. You normally have one month to appeal.

Read our factsheet [What to do if you disagree with a benefits decision](#) to find out what you need to do next.

6. Extra support – Discretionary Housing Payments

There is help available if your Housing Benefit doesn't cover all of your eligible rent and this is causing you financial troubles. You may be able to claim Discretionary Housing Payments (DHPs) from your local council.



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 DHPs?

You can only get a DHP if you qualify for some Housing Benefit (or the housing costs part of Universal Credit). DHPs can help pay your eligible rent if you don't get 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) or in the phone book.

If you need support applying for a DHP, call our Helpline on **0800 319 6789**.

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 your income and outgoings, any disabilities you have, debts and any other benefits you get.

You should tell the council why you need help – for example, explain 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. This means the council decides 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 send more information or evidence to support your request. It's a good idea to get help from a local advice service, such as Citizens Advice:

- England – **0800 144 8848**
- Wales – **0800 702 2020**
- Scotland – **0800 028 1456**
- citizensadvice.org.uk.

If you are over State Pension age, you can call our Helpline (**0800 319 6789**).

7. 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 as soon as you can 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.

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

If you're getting 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, make sure you report this to the council. You could miss out on money you qualify for if you delay reporting a change. Contact your local council's Housing Benefit department to make sure they're aware of any increases. You can find their contact details on [gov.uk/find-local-council](https://www.gov.uk/find-local-council) or in the phone book. 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 made a mistake when they calculated your benefit and you didn't know you were being overpaid. Read our factsheet [What to do if you disagree with a benefits decision](#) for more information.

However, if you've been overpaid because you didn't give the council the correct information, or you were aware that the council had made a mistake, then you will probably have to pay the money back. There are several ways that you could pay this back – for example, as a lump sum, or through deductions to your benefits in the future. If you are beginning to face significant financial problems because of the way you are repaying, contact your local council.

It's a good idea to get help from a local advice service, such as Citizens Advice, if you want to check the calculation or challenge the decision:

- England – [0800 144 8848](tel:08001448848)
- Wales – [0800 702 2020](tel:08007022020)
- Scotland – [0800 028 1456](tel:08000281456)
- citizensadvice.org.uk.

If you're away from home

In some circumstances you can continue to get Housing Benefit if you're temporarily away from home.

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

If you need to leave the country to get medical treatment, you may be able to receive Housing Benefit for up to 26 weeks. The rules around this are strict – your treatment must be medically necessary and not available in the UK. This also applies if you're accompanying a partner or child 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 13 weeks if you're away from home but within England, Scotland or Wales, whatever the reason. You must intend to return home.

You can continue to receive Housing Benefit for up to one year if you're in hospital or receiving temporary 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 must be unlikely to be away for longer than a year. If you move into a care home permanently, you won't get Housing Benefit, even in the first year.

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

You can get more information by calling our Helpline (**0800 319 6789**).



To do

Contact the Housing Benefit department at your local council before you travel. You can find their contact details on [gov.uk/find-local-council](https://www.gov.uk/find-local-council) or in the phone book.

If you're moving home

If you're thinking of moving home, have a new property in mind and will be privately renting, it's a good idea to check what the Local Housing Allowance will be for that area ([page 11](#)). 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. However, it 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 benefits calculator (independentage.org/benefits-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 reasonably avoid paying rent on the old property after you've moved into the new property (because you had to move quickly – for example, to take up a new tenancy).



To do

You must make a claim for Housing Benefit as soon as possible and not wait until after you've moved into the new property.

8. Summary

- Housing Benefit helps pay your rent if you're a tenant with a low income. It can also be used on ground rent, mooring or site fees, or board ([chapter 1](#)).
- It can help with certain service charges but can't be claimed towards heating, hot water or other fuel bills, unless they're for a communal area and you have to pay them ([chapter 1](#)).
- You may be able to claim Housing Benefit you've reached State Pension age, or get Guarantee Pension Credit or live in housing where you get care and support, or temporary housing arranged by the council ([chapter 2](#)).
- If you are living with a partner, you will need to make a joint claim for Housing Benefit ([chapter 2](#)).
- If you're making a new claim for Pension Credit, you can claim Housing Benefit at the same time. You can apply through the Pension Service. If you're not claiming Pension Credit, apply through your local council ([chapter 3](#)).
- You'll need to provide proof of identity, your National Insurance number, details of your income, savings and investments and information about your rent ([chapter 3](#)). Once you have given them your evidence, it should take 14 days for the council to work out your Housing Benefit entitlement ([chapter 5](#)).
- The amount of Housing Benefit you get will depend on your circumstances, and it may not cover all your rent ([chapter 4](#)). You have to tell your local council if your situation changes while you're getting Housing Benefit ([chapter 7](#)).
- You can apply to your council for Discretionary Housing Payments (DHPs) if your Housing Benefit doesn't cover all your eligible rent. DHPs can cover rent advances and deposits too ([chapter 6](#)).
- You can check if you qualify for Housing Benefit using our benefits calculator (independentage.org/benefits-calculator). You can also call our Helpline (**0800 319 6789**) to arrange to get a free benefits check or get support making a Housing Benefit claim.

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

Thank you

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Email advice@independentage.org

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