



What is housing benefit?

Housing benefit is help with rent and some other housing costs.

Who can get housing benefit?

You can get housing benefit if you:

- are liable to pay rent
- are on a low income
- do not have capital or savings above £16,000; and
- pass the 'habitual residence' test and have the right to reside

How to avoid sanctions

If you are of working age and are renting social housing, your 'eligible rent' is reduced if you are considered to have one or more spare bedrooms; this rule is commonly referred to as the 'bedroom tax'. You are allowed one bedroom for:

- every adult couple;
- any other adult aged 16 or over;
- any two children of the same sex aged under 16
- any two children aged under 10
- a foster child or children, if you are an approved foster parent;
- any other child; and
- a carer (or team of carers) who do not live with you but provide you or your partner with overnight care.

If your home has one 'empty' bedroom, your eligible rent is reduced by 14%; if you have two empty bedrooms, the reduction is 25%.

The benefit cap

Housing benefit is included in the list of benefits to which the 'benefit cap' applies. This cap limits the total weekly benefits that can be claimed.



Non-dependants

Your housing benefit may be reduced if you have a 'non-dependant' living with you. A non-dependant is someone who is aged 18 or over who is not your partner or living with you on a commercial basis (eg a sub-tenant or boarder). Typically, an adult son or daughter will be considered to be a non-dependant.

There are exceptions where non dependant deductions are not made.

Discretionary housing payments

You may be able to get discretionary housing payments (DHPs) if your local authority thinks you need additional help with your housing costs on top of your housing benefit. You do not have a right to a DHP; it is up to the local authority whether they give you any payment.

Most local authorities have a form on which to request a DHP. If your authority does not, write a letter instead.

Moving into work

Your housing benefit can continue at your old rate for four weeks if you find work and you were getting:

- employment and support allowance;
- incapacity benefit;
- income support;
- income-based jobseeker's allowance; or
- severe disablement allowance.

To get the extended payments, you must have been on one of the above benefits for at least 26 weeks and your job must be expected to last at least five weeks. You do not need to make a claim to receive extended payments but you do need to inform the local authority within four weeks of starting work.

You may still be eligible to receive housing benefit if you start work, depending on the amount you earned and the number of hours you work; it is based on your income, so inform your local council and provide payslips to show details of the work you will start to check if you are still eligible.



Universal Credit

If you are on a low income and claiming benefits then Universal Credit (UC) is going to change the way you receive your money. UC is a major government change which will be introduced in the Wakefield area between December 2015 and April 2016. It will be introduced across the country by 2017. With UC you will need to budget your money on a monthly basis - and Cash Wise is here to help.

Universal Credit will replace six working age benefits with a simple, single monthly payment similar to a monthly working wage. The six benefits being replaced are:

- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support (IS)
- Child Tax Credits (CTC)
- Working Tax Credits (WTC)
- Housing Benefit (HB)

People of pension age will not be affected.

Universal Credit will be paid directly to one member of the household into a bank, Building Society or credit union account once per month.

What are the key features of Universal Credit?

- There is no limit to the number of hours that can be worked per week – Universal Credit payments will reduce gradually as earnings increase so people won't lose all their benefits at once.
- If you are required to make a claim for Universal Credit, then the first stage is to make an online claim. No paper form will be available.
- When you make a claim, you will be asked to input your personal details including your National Insurance Number.
- Support will be in place for those who are unable to use or access the internet.
- The second stage is to go to a face-to-face interview at a Jobcentre Plus office.

For more information on Universal Credit visit: <http://www.gov.uk/universal-credit>



Claiming Housing Benefit

The easiest and quickest way to claim is online at:

<http://www.wakefield.gov.uk/residents/benefits-and-council-tax/housing-benefit/how-to-claim>

You can also complete a paper form if you would prefer

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