

Housing and heating costs

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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 to help towards your rent.
- Council Tax Benefit to help towards your council tax (see page 11).

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 ask 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 tax-free 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.

If you are a council tenant, your benefit will be used by the council towards paying your rent.



To contact your local council go to:
www.direct.gov.uk

or see their entry in the phone book

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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 these three things apply.

You are not likely to get Housing Benefit if you:

- have savings of over £16,000
- are an illegal immigrant, '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 cover mortgage payments.

United Kingdom (UK)

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

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.

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.

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.

Your council can then work out how much Housing Benefit you can get. If any of the information you gave the council 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.

There are regulations that limit the amount of Housing Benefit you can get. It may not cover all your rent if:

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

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From **1 April 2011**, the rates have been lowered. There is a limit to how much Housing Benefit anyone can get. The limit is set for your area by the council, and makes sure that about three out of every ten properties in your area are affordable to people who get Housing Benefit. The rates are reviewed every year.

There is also a limit for the whole of Britain. This is important if you live somewhere like London. The most Housing Benefit anyone can get is:

- £250 a week for a one-bedroom property (including shared accommodation)
- £290 a week for a two-bedroom property
- £340 a week for a three-bedroom property
- £400 a week for a four-bedroom property

No one can get more than £400 a week in Housing Benefit.

Remember, the limit in your area may be lower than the amounts listed above. Your local council can tell you the limit in your area.

If there's an adult living in your household who you do not claim benefit for (such as a grown-up son or daughter), you will get less Housing Benefit. The amount taken off your Housing Benefit will gradually go up between April 2011 and April 2014.

The 'shared accommodation rate' applies to single people under 35 who live in accommodation rented from a private landlord.

This means that most single people under 35 will get Housing Benefit based on shared accommodation and not one-bedroom self-contained accommodation. There are some exceptions.

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?

If you rent from a private landlord and claim Housing Benefit for the first time, or if you've moved to a new privately owned address, the local council will use a 'local housing allowance' calculation to work out how much benefit you could expect.

Local housing allowance is a way of working out Housing Benefit. It's based on the area you live in and the number of bedrooms that you need for the people living in your property. There are different rates depending on the number of bedrooms, up to a maximum of four. It makes sure that tenants in similar circumstances in the same area get the same amount of financial help for their housing costs.

Remember that any benefit you do get may not cover the full rent.

New tenancy agreements

You may want to get advice from your local council before you sign a new tenancy agreement

More information

You can see more details about Housing Benefit and the local housing allowance at **www.direct.gov.uk/benefits**

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 the risk, or
- you're being given a Community Care Grant when leaving care.

You don't need to be getting any benefits to apply for a Crisis Loan.



To get more information, go to
www.direct.gov.uk/benefits



Phone: **0800 032 7952**
Textphone: **0800 032 7958**

If you qualify for Housing Benefit, you may get help from your local council's Housing Benefit department. The details will be 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 11). 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, for 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 usually only get help towards your mortgage interest after you have been claiming the benefit for 13 weeks.

If you get Pension Credit, you may get 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 give you help towards the mortgage interest payments. It will not cover:

- premiums for any insurance connected with your mortgage or home, or
- 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).

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

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Is there a limit on how much you will pay?

If your mortgage or other ‘qualifying loans’ are more than £200,000 in total, your housing costs might not be met in full. If you get Pension Credit, this limit is £100,000.

This limit is also £100,000 if you had help with your mortgage before 5 January 2009, or if you make a new claim that links to a claim made before this date.

If you get income-based Jobseeker’s Allowance, we can only help with your mortgage costs for up to two years.

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 those 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.

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



For more information, go to:
www.direct.gov.uk

If you pay council tax

What is Council Tax Benefit?

This is a tax-free 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 for people who have to pay council tax, whether they pay rent or have a mortgage.

How is my Council Tax 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.

Your council 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.

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

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- whether anyone who lives with you could help with the council tax.

The council can then work out how much benefit you may get. The most Council Tax Benefit you can get is all of your council tax bill.

How to claim

How do I claim Housing Benefit or Council Tax Benefit?

There are three ways to claim.

- 1 If you are not claiming any other state benefits, 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. Some councils also offer a phone or online claims service.
- 2 If you want to claim Housing Benefit or Council Tax Benefit as well as:
 - Income Support
 - Jobseeker's Allowance, 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** (textphone 0800 169 0133).

When should I claim?

You should claim straight away. If you don't, 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 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 other benefits) straight away.

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 (if you have changed your name)
- ID card
- full driving licence, and
- work permit or Home Office documents.

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What happens after I make my claim?

Your council will usually deal with your claim within two 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 two weeks of getting your claim and all the details they need.

If the council takes longer than this to deal 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).
- 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 is Housing Benefit paid?

If you are a council tenant, you will just pay less rent.

If you rent from a private landlord or housing association your benefit 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.

How to apply for help with your mortgage

How do I apply?

We will send you a form if you are claiming:

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

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 loan for repairs or improvements, we may ask you for more information.

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

Jobcentre Plus or The Pension Service can tell you more about the information we need, and where to get it.

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To contact Jobcentre Plus go to:

www.direct.gov.uk

or see the entry in your phone book



To contact The Pension Service go to

www.direct.gov.uk



Phone: **0845 606 0265**

Textphone: **0845 606 0295**

How will my mortgage interest be paid?

Mortgage interest will usually 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.

Changes in your life

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

If you get a benefit from Jobcentre Plus, you must also tell them about any change.

What if I start work or my income changes?

If you are getting Housing Benefit or Council Tax Benefit, you may still get help with your rent or council tax even 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 your other benefits stop when you start work, you may still get Housing Benefit and Council Tax Benefit.

You may get an extra four weeks of Housing Benefit or Council Tax Benefit if you start work, and meet certain conditions.

For more information, go to **www.direct.gov.uk/benefits**

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

If you get 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 four weeks benefit towards your housing costs. This 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 four 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 four weeks extra 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, go to **www.direct.gov.uk/benefits**

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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 going to **www.direct.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 a contribution towards:

- interest on your mortgage
- interest on loans for certain repairs and improvements
- interest on hire-purchase payments (if you took them 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 for an endowment or pension policy linked to your mortgage
- arrears on the mortgage (payments you should already have made), or
- any part of a mortgage or loan not used to buy the home or make certain improvements to it.

You can find out more by calling the Pension Credit helpline on **0800 99 1234** (textphone 0800 169 0133).

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.

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United Kingdom (UK)

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

‘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.

Help with your heating costs

Cold Weather Payment

This is tax-free money towards extra heating costs during a week of very cold weather in your area. If you're eligible, you get this payment automatically. You do not have to pay the money back.

Savings do not affect Cold Weather Payments. A Cold Weather Payment does not affect any other benefits.

You may get a Cold Weather Payment if you get one of the following benefits:

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

Unless you get Pension Credit, or income-related Employment and Support Allowance in the 'main phase', you must also:

- get a pensioner or disability premium with your benefit, or
- have a child who is disabled or under the age of five.

A Cold Weather Payment will be paid when the average temperature for your area is recorded as, or is forecast to be, 0°C or below for seven days in a row.

You do not need to claim. We automatically pay anyone who can get a Cold Weather Payment.

What if I haven't had a Cold Weather Payment and think I should have?

Contact Jobcentre Plus by going to **www.direct.gov.uk** or get the details from the phone book.

Tell us why you think you should have a payment. We will look at your case and let you know.

Winter Fuel Payment

Most people over a certain age get a Winter Fuel Payment each year. The age you can get a Winter Fuel Payment is rising to 65 by 2018. It's linked to the changes to women's State Pension age.

The Winter Fuel Payment helps older people with their heating costs in winter. The payment is tax-free and you don't need to be getting other benefits.

Savings do not affect Winter Fuel Payments. A Winter Fuel Payment does not affect any other benefits.

Most people don't need to claim. If they qualify, they should get the payment automatically every year.

Can I get a Winter Fuel Payment for Winter 2012-13?

You may get this if you were born on or before 5 July 1951.

You won't usually get a Winter Fuel Payment if, during the week of 17 to 23 September 2012, you were:

- living in a care home, independent hospital or Ilford Park Polish Resettlement Home (and have been there for 12 weeks or more) and getting income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit
- in hospital getting free inpatient treatment (and have been for more than 52 weeks)
- in custody serving a sentence set by a court, or
- under immigration control and not eligible for help from the Department for Work and Pensions.

How do I claim?

If you have had a Winter Fuel Payment before, you should get it without claiming, as long as your details are up to date and you still meet the conditions.

You will need to make a claim if you have not had a Winter Fuel Payment before, and:

- you do not get benefits, or
- you only get Housing Benefit, Council Tax Benefit or Child Benefit

If you need to claim, send us your claim form. We need to get claims for Winter 2012-13 on or by 31 March 2013.



Winter Fuel Payment helpline
www.direct.gov.uk/winterfuel



Phone: **0845 915 1515**
Textphone: **0845 601 5613**

Monday to Friday, 8.30am to 4.30pm

When do I get paid?

We make automatic payments between mid-November and Christmas each year. If you have not received a payment by Christmas, please call the office that usually pays your benefit or the Winter Fuel Payment helpline.

If you get a Winter Fuel Payment this winter and you continue to meet the conditions, you should get your payment automatically in the future. You must let us know about any changes in your circumstances straight away.

What if I haven't had a Winter Fuel Payment and think I should have?

Phone the Winter Fuel Payment helpline. Tell them why you think you should have had a payment.

What about other help with heating costs?

You may also get help with insulation costs and making your home more energy efficient.

There are different schemes depending on where you live.

England

Phone: **0800 316 2805**

Website: **www.warmfront.co.uk**

Scotland

Phone: **0800 512 012**

Website: **www.energyassistancepackage.com**

Wales

Phone: **0800 512 012**

Website: **www.nestwales.org.uk**

Winter Fuel Payment helpline

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.direct.gov.uk/winterfuel**

Call charges

Charges were correct as of the date on the back of this leaflet.

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.

Calls to **0845** numbers from BT land lines should cost no more than 5p a minute with a 13p 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 a minute, so check the cost of calls with your service provider.

You can ask us to call you back if you're concerned about the cost of the call.

Textphones

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or Citizens Advice Bureau has one. Textphones don't receive text messages from mobile phones.

We're always looking for ways of improving our leaflets. If you have any comments or suggestions about this leaflet, email us at: **leaflet.feedback@dwp.gsi.gov.uk**

This email address is only used for leaflet feedback. We cannot answer questions about your pension or benefit.

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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 April 2012. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

You can find more information about benefits and pensions online.



For benefits information go to
www.direct.gov.uk/benefits



For pensions information go to
www.direct.gov.uk/pensions

This information is available in other formats on request.



Phone **0845 731 3233**
Textphone **0845 604 0210**

We aim to provide a high quality of service to all our customers. You can find out more in our customer charter at
www.direct.gov.uk/dwpcharter

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