

Housing Benefit

Housing and Council Tax Benefit



Do you need help with this leaflet?

Maybe English is not your first language, you have difficulty reading it because the print is too small, or you are not sure what it means.

Please phone **01395 517446**.

What is housing benefit?

Housing benefit is a national scheme run by councils. It helps you pay your rent if you are unemployed or on a low income.

Who can apply for housing benefit?

You can apply for housing benefit if you pay rent for where you live and you and your partner have less than £16,000 in savings (this limit does not apply if you get the Guarantee Pension Credit).

You cannot get housing benefit if you pay rent to a close relative who lives in the same home as you.

There are special rules for students. Contact our **Helpline 01395 517446** for more information.

How do I apply for housing benefit?

Ask us for an application form (see back page for contact details). Fill it all in and then send it back to us with the information we have asked for. If you need help reading the form or filling it in, please ring our **Helpline 01395 517446**. Sometimes we may

be able to arrange for one of our officers to visit you at home.

If you apply for Income Support (IS), Income Based Job Seekers' Allowance (JSA (IB)) or Incapacity Benefit, (and Pension Credit from October 2008), the Department for Work and Pensions (DWP) will ask you if you are already getting housing benefit. If you are not but want to apply for it, they will collect all the income and capital information that we need and send it directly to us.

What proof of identity do I need to provide?

We will only need to have proof of your, and your partner's (if you have one), National Insurance number (NINO).

The evidence you give us must be the actual, or original, document or documents. This means that we cannot accept photocopies.

You can bring or send your original documents to our offices and we will take copies (free of charge). If you have sent them to us, we will make copies and return them to you as quickly as possible (normally on the day we get them). If you send us photocopies by mistake, we will have to write and ask you to send, or bring, the original documents for us to see.

How much benefit will I get?

Housing benefit can pay for up to 100% of your rent. The amount you get will depend on a lot of different things, for example:

- how many children you have;
- whether you have a partner;
- how much income/savings you or your partner have;
- if anyone in your household is disabled;
- how much rent you have to pay;
- whether anyone who lives with you could help with the rent.

What is Local Housing Allowance?

Local Housing Allowance is a new way of working out **new** claims for housing benefit and only applies to tenants who rent accommodation from a private landlord. It also affects tenants already getting housing benefit who move into privately rented accommodation.

If you live in council accommodation or other social housing such as a housing association property, Local Housing Allowance does not affect you.

With Local Housing Allowance, your benefit is not usually based on the property you live in. It is usually based on:

- who lives with you;
- which area you live in;
- how much money you have coming in;
- what savings you have.

In some cases the amount of benefit you are entitled to will be affected by other things. These can include:

- how much your rent is;
- whether anyone living with you is expected to contribute to your rent.

There are also rules limiting the amount of housing benefit we can pay to single people who are under 25 and who have no children living with them.

Contact us to find out more about working out your Local Housing Allowance (see back of this leaflet).

What happens if benefit does not meet all the rent?

Whatever your weekly income is, even if it is Income Support, if housing benefit does not meet the full rent, you will have to pay the rest of the charge yourself.

If you think this will cause you or your family exceptional hardship we can sometimes help you with Discretionary Housing Payments (DHP). But you should remember that DHP is only intended as short term assistance while you find solutions to your financial situation.

Does housing benefit cover service charges?

If we assess your housing under the Local Housing Allowance scheme, service charges are ignored.

In all other cases, housing benefit can only help you with the rent you pay. If your rent covers other services like fuel bills, meals or water charges, we usually have to make a deduction from your benefit. Sometimes, a charge may be eligible for benefit, such as an amount included in the rent for cleaning communal areas in a block of flats.

What is a 'non-dependant' deduction?

This is an amount which we take off your benefit for anyone in your home over the age of 18 years for whom you do not receive child benefit. This does **not** include your partner. The amount we take off depends on how much

income the non-dependant has and whether they are working or not.

If you are aged 65 or over, and a non-dependant moves in, we will not make a non-dependant deduction for the first 26 weeks after they move in.

How long does it take to decide on my housing benefit claim?

When we have got all the information we need, we aim to deal with your claim within 14 days. We will then write to tell you how much benefit you are entitled to get. This is called a 'decision letter'.

When will my housing benefit be paid?

Benefit is normally paid from the Monday following the date that we receive your application form. Benefit cannot normally be backdated, so it is important that you return your form immediately.

How will I get my housing benefit?

For private tenants, if Local Housing Allowance applies to you, we will usually pay your benefit directly to you.

We will pay it into your bank or building society account, if you have one, or by cheque. We will send you a payment every 4 weeks and it is up to you to pay the rent to your landlord.

For council tenants, we pay your benefit directly to your rent account every fortnight.

Can I have my benefit paid direct to my landlord?

We will pay your benefit to you unless you are likely to have difficulty paying your rent, or it **must** be paid to your landlord.

If you are worried about managing your money, ask us if we can help. In some cases we may be able to pay your rent to your landlord.

Can housing benefit be backdated?

Sometimes we may be able to backdate your claim for up to 52 weeks if you can show that you have a good reason (or 'good cause') why you did not claim sooner. If you want us to consider your case to have your benefit backdated, you must write to us giving your reasons.

Benefit rules do not allow us to backdate a claim simply because you did not know how to make an application for benefit. On its own, this would not be enough to show 'good cause'. But, when taken together with other facts, it might be considered as a contributing factor.

How long do I get housing benefit for?

Benefit is normally ongoing once it has been awarded unless your circumstances change. The law says that we must review your entitlement from time to time. We can do this by visiting you in your home, by telephoning you or by writing to you. We need to make sure that your circumstances and entitlement have not changed. We will write to you with an appointment if we need to visit you at home.

If you move house, or your circumstances change in any way, you must let us know straight away so that we can amend your claim. You should let us know of any changes as soon as they happen. You could lose out on benefit if you delay in telling us.

What are changes in circumstances?

These are any changes that could affect the amount of benefit you get. Here are some examples:

- changes to the income or savings of anyone in your home;
- changes to your rent or tenancy (except council rent increases);
- when you, or anyone in your home, moves out, either temporarily or for good;
- when anyone moves into your home;
- if you, or anyone in your home, goes into hospital;
- if you stop getting Income Support/Job Seekers Allowance.

These are only a few examples. If you are not sure, you should tell us about all changes and we will tell you if your benefit will be affected.

What are my responsibilities?

1. Make sure you fill out your application form as fully as possible so that we can work out your entitlement promptly.
2. If we ask you for more information, please send it without delay.
3. Make sure you send us the original documents we ask for, not photocopies.
4. Read your award letter carefully to check that the information we have based your benefit on is correct. If we have made a mistake, or used the wrong information, please tell us straight away.
5. If Local Housing Allowance applies to you, you are responsible for paying the rent to your landlord.
6. Contact us immediately if there is a change in your circumstances.

Contact us



Phone:

Our Benefits and Council Tax Helpline **01395 517446**.
Open Monday to Friday between 8.30am and 5.00pm.



Visit us at:

- **The Council Offices, Knowle, Sidmouth**
Open Monday to Friday from 8.30am to 5.00pm
- **Exmouth Town Hall** open Monday, Tuesday, Thursday and Friday from 9.00am to 1.00pm and 2.00pm to 4.30pm
- **One of our regular surgeries** in Axminster, Seaton or Honiton
(phone **01395 517446** for dates and times)



Write to us:

Housing Benefits
East Devon District Council
Knowle, Sidmouth EX10 8HL



Email us:

benefits@eastdevon.gov.uk

Visit our website:

www.eastdevon.gov.uk