

**STEWARTS**  
THE LEGAL SERVICE

# HOUSING BENEFIT



# Housing Benefit

Housing Benefit can pay for all or part of your rent if you are on a low income. The amount you will receive depends on your income and circumstances but your savings must be below £16,000.

**Housing Benefit can help you pay your rent if you are on a low income, claiming benefits or unemployed.**

In 2013, the government introduced Universal Credit which has replaced Housing Benefit. Most people therefore cannot make a new claim for Housing Benefit.

New claims for Housing Benefit can only be made if any of the following apply: -

- You have reached state pension age;
- You live in temporary accommodation; or
- You live in sheltered or supported housing.

If not, you will need to make a claim for Universal Credit. Please see our Universal Credit leaflet for more information.

## Housing Benefit

The amount you will receive depends on:

- Your “eligible” rent (this means the reasonable rent for a suitable property in your area);
- If you have a spare room;
- Your household income;
- Your circumstances (which includes disability).

You cannot usually claim Housing Benefit if:

- You are a full-time student (unless you are disabled);
- You are subject to immigration control (unless you have recourse to public funds);
- You are an asylum seeker;
- You have savings of over £16,000 (unless you get Guarantee Credit or Pension Credit);
- You are paying a mortgage on your own home;
- You live in the home of a close relative;
- Your partner is already claiming Housing Benefit; or
- You are already claiming Universal Credit.

## Local Housing Allowance

Local Housing Allowance is a way to calculate how much Housing Benefit or Universal Credit you are entitled to when you rent from a private landlord.

The amount of Local Housing Allowance you will receive will depend on the following:

- The area you wish to live in;
- Your income and savings; and
- The number of bedrooms in the property. This is commonly known as the 'bedroom tax'.



## Rate

Local Housing Allowance rates are calculated depending on the above factors. The rate that you receive may not be enough to cover your entire rent.

- You can check the Local Housing Allowance rates online:  
<https://lha-direct.voa.gov.uk/search.aspx>  
The rates are published annually.
- Local Housing Allowance will be paid directly to you and not your landlord or agent.

## The Benefits Cap

This is a limit on the total amount of income from benefits that a household can receive depending on circumstances. There are some exemptions to the cap, for example: -

- Households where someone is in receipt of a disability benefit;
- Households where one member receives (or is entitled to) Carers' Allowance; and
- Households where someone is in receipt of Working Tax Credit.

You are exempt from the cap if you are over state pension age. However, if you are part of a couple and one of you is under state pension age, the cap may apply.

## How to claim

You should make a new claim for Housing Benefit through your local council.

However, you may need to apply through Jobcentre Plus if you are applying for Housing Benefit along with other benefits.

Contact Jobcentre Plus for further information on:

Telephone: 0800 055 6688

Textphone: 0800 023 4888

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