Housing costs are a large part of most people’s expenses. If you do not own your home you will probably pay rent. If you are on a low income this can be difficult to manage.

Housing Benefit can cover or pay towards your rent. It may also give you some extra money towards things you have to pay for, like children’s play areas and the cleaning of communal areas.

Housing Benefit cannot help with day-to-day costs. If your rent includes things like food, water charges, personal laundry or heating (other than for communal areas), these parts will not be included.

It does not matter whether you pay rent to a private landlord or to your local council, or for something like a hostel or guest house.

This leaflet gives basic advice on Housing Benefit. We want to make sure you and your family get the right help, at the right time, in the right way.

If you have a question which is not answered in the leaflet, or if you just want more advice, please contact your local council, The Pension Service, Jobcentre Plus or social security office. See Where to get help and advice on page 6 of this leaflet for details.

**Other formats**

This leaflet is also available in large print, braille, on audio cassette and in the following languages:
- Arabic
- Bengali
- Chinese
- Gujarati
- Punjabi
- Somali
- Urdu
- Vietnamese.

You can also get these from your social security office.
Housing Benefit

- Sometimes called rent rebate or rent allowance
- Paid by local councils
- You do not have to get any other benefits

Are you:

- On a low income?
- Paying rent?

If YES to both, claim Housing Benefit.

- If you live with a partner, only one of you can get Housing Benefit.
- Unless you are aged 60 or over and receive the guarantee credit of Pension Credit, savings over £16,000 usually mean you cannot get Housing Benefit.
- Savings over £3,000 (£6,000 if you or your partner are aged 60 or over) affect how much Housing Benefit you can get (£10,000 for some kinds of residential accommodation).
- There are special rules if you are single and aged under 25 years.
- If you have come to the United Kingdom (UK) within two years of your claim, this may affect Housing Benefit.
- Most asylum seekers and people who are sponsored to be in the UK cannot get Housing Benefit.
- You cannot usually get Housing Benefit if you live in a close relative’s household.
- You cannot usually get Housing Benefit if you are a full-time student, unless you are disabled or have children.

We use partner to mean a person you are married to or a person you live with as if you are married to them.

How to claim ➤ see page 5.

Extended Payment of Housing Benefit

You could get an extra 4 weeks’ Housing Benefit if your benefit stops because you start work, increase the number of hours you work, or your wages increase.

Have you or your partner:

- Been getting for at least 26 weeks Jobseeker’s Allowance, Income Support (or a combination of the two), Incapacity Benefit or Severe Disablement Allowance?
- Stopped getting income-based JSA, Income Support, Incapacity Benefit or Severe Disablement Allowance because you have started work, increased the number of hours you work, or your wages have increased?

If YES to both, you should receive Extended Payment of Housing Benefit.

- You must expect the work to last for at least five weeks.
- If you have been getting Lone Parent’s Benefit Run-on for two weeks, you will automatically be able to get Housing Benefit extended for another two weeks.
- Contact your local council for further information on this.
How Housing Benefit is worked out

The council will look at:

• Money you and your partner have coming in, including earnings, some benefits and tax credits and things like occupational pensions
• Your savings and your partner’s savings
• Your circumstances, such as your age, the ages and size of your family, whether you or any of your family are disabled, and whether anyone who lives with you could help with the rent.

The council will also look at whether:

• The amount of rent is reasonable for your particular home
• Your home is a reasonable size for you and your family
• The amount of rent is reasonable for the area your home is in.

The council can then work out how much Housing Benefit you can get.

Help with housing costs other than rent or council tax

• Help with mortgage interest if you are buying your home
• Help with some other housing costs

Do you get:

☑ Income-based Jobseeker’s Allowance?
☑ Income Support?
☑ Pension Credit?

If YES to one, you may be able to get help with housing costs as part of these benefits.
1. When to claim

Claim straight away. If you delay you may lose benefit. You can claim up to 13 weeks before you become entitled to Housing Benefit. So if you know you are moving into rented accommodation soon, you can claim Housing Benefit. You will not usually receive any money before you move in.

If you move to a new address or other circumstances change you should tell your council straight away.

For Extended Payment of Housing Benefit, you do not need to make a written claim.

If you are starting, or have started, full-time work and you expect it to last for at least 5 weeks, you must notify:

- Your social security office if you are on Income Support
- Your local Jobcentre if you are on income-based Jobseeker’s Allowance
- Your local council.

You must do this within 4 weeks of starting work.

If you get Lone Parent’s Benefit Run-on, you do not need to claim Extended Payments of Housing Benefit.

2. Claim form

If you claim Income Support or Jobseeker’s Allowance or apply for Pension Credit you will usually get a form to claim Housing Benefit called the HCTB1 with your application. If you want to claim Housing Benefit, you should complete and return the form to your local council.

If you claim Income Support, Jobseeker’s Allowance or Incapacity Benefit in certain areas, your details will be taken over the phone and a statement of your circumstances will be provided instead of forms. This statement should be returned to Jobcentre Plus, who will send details on to your local council.

If you do not claim Income Support, Jobseeker’s Allowance or Pension Credit, you can get a form for Housing Benefit from your local council.

3. Proof of identity

It is important that we can be sure of your identity when you make a claim. We may need to ask you about your background and look at any official documents you have to support the information you give.

If you are not sure about this, get leaflet GL25 How to prove your identity for social security from your Jobcentre Plus office, social security office or The Pension Service.
Where to get help and advice

To get more information or other leaflets get in touch with your Jobcentre Plus office, Jobcentre or social security office. For your nearest office, look for the Jobcentre Plus or social security display advert in the business numbers section of the phone book.

You can get more information from the DWP website. The address is: www.dwp.gov.uk

To contact us by email see the Contact Us section of the website.

You can find the address of your local council in the business numbers section of the phone book. Look under the name of your District Council, Borough Council, City Council, or in some areas, new Unitary Authority or London Borough. If you live in Scotland look under the name of your Local Council.

There are other benefits which you may be able to get. You can get information on them from other leaflets:

SD1 Sick or disabled A basic guide to benefits and tax credits for people of all ages with a physical or mental illness or disability – and for people who look after them

RM1 Retirement A basic guide to benefits for people who are retiring or have retired

BC1 Babies and children A basic guide to benefits and tax credits for anyone expecting a baby or caring for children

WK1 Financial help if you work or are looking for work A basic guide to benefits and back to work schemes if you are working, looking for work or starting a job – including voluntary work

GL17 Help with your council tax

GL23 Social security benefit rates
Remember that this leaflet is a general guide to benefits and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.

Directgov is the place to turn to for the latest and widest range of public service information. The address is: www.direct.gov.uk