

HOUSING BENEFIT

How to get help
to pay your rent



Information for customers who rent or own their home

This booklet, called HOUSING BENEFIT, is available in your language. Please ask at your local office. We can provide an interpreter for you on request.

يدعى هذا الكتيب معونة الإسكان، وهو متوفر بلغتك. يرجى طلبه من مكتبك المحلي. يمكننا أن نوفر مترجم من أجلك عند الطلب.

হাউজিং বেনিফিট নামের এই পুস্তিকাটি আপনার ভাষায় পাওয়া যায়। অনুগ্রহ করে আপনার স্থানীয় অফিসে এর জন্যে জিজ্ঞাসা করুন। অনুবাদকের মাধ্যমে আপনার জন্যে দোভাষীর ব্যবস্থা আমরা করতে পারবো।

本小冊子名爲《房屋福利津貼》，可以翻譯爲中文，供你索取。請向就近辦事處查詢。我們可以按要求爲你提供傳譯員。

Αυτό το βιβλιαράκι, που ονομάζεται ΣΤΕΓΑΣΤΙΚΟ ΕΠΙΔΟΜΑ, διατίθεται στη γλώσσα σας. Παρακαλούμε ρωτήστε στο γραφείο της περιοχής σας. Μπορούμε να σας παρέχουμε διερμηνέα κατόπιν αιτήσεως.

આ પુસ્તિકાને હાઉસિંગ બેનિફિટ કહેવામાં આવે છે, જે તમારી ભાષામાં મળી રહે છે. કૃપા કરી તમારી સ્થાનિક ઓફિસમાં વિનંતી કરો. વિનંતી કરવાથી અમે તમારા માટે ઇન્ટરપ્રિટર પૂરા પાડી શકીએ.

यह हाउसिंग बेंनिफिट नामक पुस्तिका आपकी भाषा में उपलब्ध है। कृपया अपने स्थानीय दफ्तर से पता करें। हम आप द्वारा मांगे जाने पर दुभाषिया मुहैया कर सकते हैं।

ਇਹ ਹਾਊਸਿੰਗ ਬੈਨਿਫਿਟ ਨਾਮੀ ਕਿਤਾਬਚਾ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਉਪਲਬਧ ਹੈ। ਕਿਰਪਾ ਕਰਕੇ ਆਪਣੇ ਸਥਾਨਕ ਦਫ਼ਤਰ ਤੋਂ ਪਤਾ ਕਰੋ। ਤੁਹਾਡੇ ਵੱਲੋਂ ਮੰਗੇ ਜਾਣ 'ਤੇ ਅਸੀਂ ਦੁਭਾਸ਼ੀਆ ਮੁਹੱਈਆ ਕਰ ਸਕਦੇ ਹਾਂ।

Buugyarahan, la yiraahdo GARGAARKA GURIYEYNTA, waxaa lagu helaa luqaddaada. Fadlan ka codso xafiiska deegaankaaga. Waxaan ku nidaamin karnaa turjibaan markaad soo codsato.

KONUT KİRA YARDIMI adlı bu kitapçığı kendi dilinizde edinebilirsiniz. Lütfen yerel ofisinizden isteyiniz. İsteğiniz üzerine size tercüman bulabiliriz.

مراعات رہائش، کے نام کا یہ کتابچہ آپ کی زبان میں دستیاب ہے۔ براہ کرم اپنے مقامی دفتر سے دریافت کریں۔ ہم درخواست کیے جانے پر آپ کے لیے کوئی ترجمان فراہم کر سکتے ہیں۔

Cuốn sách TRỢ CẤP NHÀ có bản dịch bằng tiếng Việt. Xin quý vị hãy liên hệ với văn phòng tại nơi quý vị ở. Chúng tôi có thể cung cấp phiên dịch cho quý vị theo yêu cầu.

We can provide copies in Braille or in large print or as an audio cassette

Housing benefit

This is one of a series of Places for People information booklets that we hope will be useful to you. There is a complete list inside the back cover.

You can pick up copies of the other booklets from your local area office.

The booklets are also available to download from our website: www.placesforpeople.co.uk

When you become a Places for People customer, you agree to pay your rent weekly in advance. If you are on a low income, you can apply to your local council for housing benefit to help you pay the rent.

This booklet tells you who can apply for housing benefit, and how to do it.

Getting housing benefit may help you with all or part of your

rent, but it is your responsibility to make sure that all your rent is paid every week.

If there are any problems with your claim for housing benefit, it is your responsibility to sort them out. One of the commonest problems is simply that the council's housing benefit department has not received all the information it needs to process an application.

If housing benefit payments are delayed, or not paid at all, you may get behind with your rent. You will always have to pay any rent arrears, so it's important to deal with any problems quickly.

What is housing benefit?

Housing benefit helps you pay your rent if you are on a low income and have savings of less than £16,000. If you are aged 60 or over and receive the guarantee credit element of pension credits, your savings will be ignored.

Housing benefit can help pay for both rent and some of the service charges included in your rent. If you are a shared owner, you can also claim it for the rental liability of your monthly charges.

Housing benefit is a national scheme, but it is run by local councils. To get housing benefit you will normally need to make a claim on one of the council's forms.

If you have any questions or any problems with your claim, you should contact your council. When your benefit ends or you have a change in circumstances, you will need

to make a new claim. It is therefore essential that you respond to any letters from the council.

Housing benefit is designed to help you pay your rent. It cannot help with:

- mortgage payments (you may be able to get income support or income-based jobseeker's allowance to help with this, if you contact your local Jobcentre Plus)
- personal heating and hot-water charges in your rent
- water rates
- service charges for things like personal laundry and household cleaning
- charges for 'general counselling and support' such as service support officers (wardens) and emergency pull-cord alarms, which will be paid by the Supporting People fund

How to claim

The claim form

You can get a claim form from the council or from your local Places for People office when you start your tenancy.

If you are not claiming income support, income-based jobseeker's allowance or the guarantee credit element of pension credit and you become responsible for paying your rent, you can still make a claim for housing benefit.

When you have filled in the claim form, return it, as soon as possible, to your local council, or to Jobcentre Plus if your council runs this service.

If you are already getting income support, income-based jobseeker's allowance or the guarantee credit element of pension credit and you move to a new address and pay rent there, then you will need to make a claim for housing

benefit. If you have already been claiming housing benefit at your previous address, your local council may decide not to ask you to complete the full standard claim form. You may be asked to fill in a shorter 'change of address' form.

You also need to remember to change your address details with any agency that pays your benefits such as the Pension Service or the Department for Work and Pensions. If you don't, this could delay your housing benefit and you may lose out.

Always ask for a receipt for any claim form you submit and keep it in a safe place.

Supporting documents

When you make a claim for housing benefit, you have to prove your identity and give the council detailed information about your income, capital, household details and rent.

No benefit will be paid until you have given them all the information and proof they need. You will have to provide original documents to prove your identity, and that your income is what you say it is. Photocopies won't be accepted.

Both you and your partner, if you have one, must provide two supporting documents. Your documents can either both come from list A, or one from list A and one from list B. Two documents from list B are not acceptable.

These are the usual documents that are accepted as proof of your income:

List A

- benefit books such as your pension book or income support book, or a letter saying how much benefit you are entitled to
- P45 or P60 for the current employment year

- if you are in work, wage slips for your current job with your address on them (two recent monthly wage slips or five recent weekly wage slips)
- tax letters or tax code notices
- letters to you from the Department for Work and Pensions
- national insurance number card
- occupational pension slip

These documents are acceptable as proof of your identity:

List B

- driving licence
- birth certificate
- marriage certificate
- current valid passport
- UK residence permit
- most recent utility bill – paid
- bank statement covering the last four weeks

- Home Office letters
- letter from solicitor, social worker, probation officer, doctor or Revenue and Customs
- divorce papers

If you do not have two of these documents, contact the council to ask what documents it will accept instead. If you do not have a National Insurance number, or have forgotten it, the council should ask you for information that enables your number to be found.

You will also have to prove how much rent you are paying.

For this you can use either:

- your tenancy agreement
- a letter from us
- your rent statement

To prove how much money you have in savings, you will need to show the council statements that cover a period of two months for all your accounts,

even if you have no savings in the accounts. If you have capital investments, you will need to get a statement showing the amount of capital and how it is invested.

When you provide documents, get a receipt stating what you have provided. You may need this if the council loses any of them.

It is not a good idea to send important documents (such as birth certificates) through the post. Either take them to the council office in person or, if you can't do this because of your age or disability, ask the council for a home visit.

Don't delay sending in the claim. If you can't send all the documents at the same time, send the form back anyway and send any outstanding documents later.

Once you have provided a completed claim form and all the documents required, the

council should make a housing benefit payment within 14 days. If it can't do this, it should at least start making interim payments (partial weekly payments towards the rent) until the full assessment can be made.

Length of the claim

Housing benefit claims are no longer for set periods of time, but the council will make 'in claim' checks by post, phone or a home visit. You must respond within four weeks. Your benefit may be stopped if you don't.

Even during your claim, the council may send you a new form in the post. You must always complete and return these forms or benefit could stop.

Your benefit may also end if you have a change in circumstances that means you are no longer entitled to it – see page 9 for more information.

Students

Most full-time students do not qualify for housing benefit. Exceptions to this include students who are disabled, lone parents and couples who are both students and who have dependent children, and some part-time students.

Non-dependants

If you have other people living in your property (not including your partner and/or children that you receive child benefit for) such as grown-up children, parents, other relatives or friends, these are called non-dependants.

They may be expected to pay towards the rent and council tax, depending on their age and income.

The amounts they are expected to pay are called non-dependant deductions and are fixed by the government.

You must provide proof of their income. If the non-dependant is unwilling to give you this information, they must take it in themselves. If they don't, the council will assume the highest rates of deduction and you will receive a reduced amount of housing benefit.

Moving in

The council will not pay your housing benefit until you actually move into your new home. So it is most important that you do all you can to move in during the first week of your new tenancy. Otherwise you will have to pay the rent out of your own pocket for the time you are not actually living in the house.

If you have to move into your new home before the notice on your old property expires, you may be able to get housing benefit on both homes at the same time, for up to four

weeks. But you must be living in your new home to do this. The council will not consider paying for this if you are still living in your old property. You will need to show that your move was unavoidable.

You can use the sample letter on the next page to ask for benefit on the two homes. If you sign up for a tenancy and cannot move in that first week, you will not get housing benefit until you do move in.

However, your circumstances may entitle you to benefit before you move in.

Contact the council with any queries or problems you have about moving in.

Sample letter

(Housing benefit office address)

(Your name and address)

(Date)

Dear Sirs

Housing benefit on two homes

I moved to my current address on (date) and claimed housing benefit. I had to move to this address because (give reason).

After taking over the tenancy at my new address I continued to be responsible for paying rent at my old address for the period from (date) to (date). I could not avoid this overlapping rent liability because (give reason).

I wish to claim housing benefit at my old address for the period of the overlap.

Yours faithfully

(Your signature)

If your situation changes

You need to tell the housing benefit office about any changes in your circumstances that occur during the period of your claim, such as:

- if you move
- if you or your partner stop getting income support or any other state benefit
- if you become entitled to any extra benefit
- if you or your partner's wages go up or down
- if the number of people living with you changes
- if any of your children leave school
- if you have another child
- if you or your partner go into hospital
- if you start work

You should write to the council to tell them about any changes of this kind. It will need to see proof, for example, a letter from the benefits department, wage slips etc.

Councils often visit people claiming housing benefit during the claim period, checking that they have all your correct details on record. If council officers visit and you are not in, they will leave a calling card. It's very important to get in touch with them within the time they specify, otherwise your housing benefit will stop.

If you start work and, as a result, stop receiving benefit, you may be able to continue getting the same rate of housing benefit and council tax benefit for an extra four weeks.

To claim this extra benefit, use the sample letter on the next page, filling in your own details, and send it to the council within four weeks of the date when your benefit stopped.

Sample letter

(Housing benefit
office address)

(Your name
and address)

(Date)

Dear Sirs

Extended payments of housing benefit and council tax benefit

I would like to claim housing benefit and council tax benefit extended payments. I believe I meet the conditions for this payment because:

- I have been getting income support/income-based jobseeker's allowance/incapacity benefit/severe disablement allowance for the past six months, and
- I started work on (date)/had an increase in hours as from (date)/ or had an increase in pay as from (date)

My entitlement to income support/income-based jobseeker's allowance/incapacity benefit/severe disablement allowance has now ended as a result of this, and the job or increase is expected to last five weeks or more.

I look forward to hearing from you.

(Your signature)

If you do not report changes

You should be aware that if you fail to tell the council of a change in your circumstances, the following things could happen:

Lost benefit

Any change to your circumstances that means you are entitled to more housing benefit must be reported within a month. If you take longer than a month to tell the council about the change, your benefit will only be increased from the Monday following the day you tell them about the change. Delays will result in you losing benefit.

Fraud prosecution

If you are claiming a benefit and fail to report a change in your circumstances, you are committing a criminal offence under the Fraud Act.

The council could take action against you, which could lead to a criminal conviction, up to three months in prison and/or a fine of up to £5,000.

If you are interviewed by the council about a fraudulent claim, please seek advice from a local advice agency, law centre, Citizens Advice Bureau or solicitor. In some cases of fraud, an alternative to prosecution may be offered such as a 30% penalty fine. This means you will have to pay back the amount of overpaid benefit, plus a further 30% on top. Again, you should seek advice before accepting such an offer.

Places for People is also covered by the Fraud Act and may be prosecuted. So we have a duty to tell the housing benefit office about any change in your circumstances that we become aware of that may affect your entitlement to benefit.

Overpayments

If the council thinks it has paid you too much housing benefit, it can take this money back. If the council takes the overpayment back at a weekly rate from your benefit, you will have to pay this on top of any other rent you pay. You can ask the council to take it back at a lower rate if you can't afford the rate they have asked for. You will have to show that you would otherwise suffer 'severe hardship'.

If you disagree with the overpayment or think the council has made a mistake, you can appeal. But you should do this immediately, as there is a strict one-month time limit for appealing.

Council tax benefit

Your housing benefit claim also acts as a claim for council tax benefit, so the council will also decide if you are entitled to any council tax benefit.

As with housing benefit, you should check the details of the council's decision and keep it informed of any changes in your circumstances and household.

How to appeal

When the council makes a decision about your claim, it will inform you in writing.

If you are unhappy with the decision you can:

- write to the council asking for a written statement of the reasons the decision was made
- ask the council to explain or change its decision
- write to the council to appeal against its decision

If you have asked the council to change its decision and it does not do so, you can appeal against its decision.

Time limits

You only have one calendar month, starting from the day after the date of the council's letter, to request a revision or appeal. In certain circumstances, a late revision or appeal may be accepted.

If you request a statement of reasons, the time taken for the council to reply to you is not included in the one-month time limit.

If you decide to appeal

If the council's decision does not change, you can take the issue to a tribunal, which is run by the Tribunals Service.

The Tribunals Service is provided by the government and is independent of your council.

The tribunal takes an independent look at your appeal. It is carried out by one legally qualified person, and can be attended by you, or your representative, or both of

you. A decision will usually be made on the day.

The council will send you a copy of the relevant papers and a questionnaire to complete. You will be asked if you or your representative would like to attend or not. This is required so that a date for a hearing can be arranged.

You have to return the questionnaire within 14 days, or your appeal will be withdrawn.

The Tribunals Service will write to you at each stage of the tribunal process.

Can someone appeal for me?

For an appeal to be accepted, it must come from the person directly affected by the decision. This will be you if you are the person claiming housing benefit.

Someone else can write the appeal for you but you need to sign it or give written authorisation for that person to act on your behalf.

Discretionary housing payments

If you need more help to pay your housing costs, for example, if you get some housing benefit but find it difficult to pay the rest of the rent yourself, your local council may be able to help you.

The council will decide if it can give you more money to pay your rent and council tax from its discretionary housing payment budget.

You can claim if you are either a tenant or home owner and are already getting some housing or council tax benefit, but still have some housing costs to pay yourself.

The council will ask you to provide evidence of your circumstances. It will decide the amount and how long the money will be paid for.

No payment will be made for housing costs such as:

- 'ineligible services' such as those for heating and hot water
- water charges
- extra charges you have to pay to reduce rent arrears
- benefit reductions caused by a sanction from the Child Support Agency
- when housing benefit has been suspended
- council tax liability, if you are entitled to housing benefit but not council tax benefit
- rent liability, if you are entitled to council tax benefit but not housing benefit

A payment can be made if you have been awarded less housing benefit because you have a non-dependant deduction or if you have other financial commitments that limit your ability to pay your rent.

How to apply

You will need to speak to your local council to find out how to apply for a discretionary housing payment.

The council will write to tell you its decision and its reasons for the decision. If you are awarded a payment from this fund and any of your circumstances change, you need to tell the council.

Discretionary housing payments are not classed as housing or council tax benefits, so the same appeal rules do not apply.

Because a discretionary housing payment does not count as benefit, it will be ignored in the assessment of other income-related benefits.

Help and advice

If you have problems with your housing benefit claim, you can contact the Citizens Advice Bureau – look in your phone book to find the nearest one,

or telephone Advice UK on 0207 407 4070 to find out about the agencies in your area, or you can speak to your housing officer.

Please write to us at:

Places for People
18 South Rings Business Park
Craven Drive, Bamber Bridge,
Preston, PR5 6BZ

Booklets available include:

Anti-social behaviour

Tackling it together

Customer service

What you can expect from us

Gas safety

Keeping your home safe

Harassment

How we can help

Homes for rent

How we let our homes

Housing benefit

How to get help to pay your rent

Know your rights

A tenant's guide

Living with a disability

Adapting your home

Managing your money

What to do if you can't pay your bills

Moving home

Things to remember

Paying your rent

How to manage your rent account

Personal records

Your right to information

Repairs to your home

What to do if you need a repair

Suggestions and complaints

How to make a suggestion, complaint or compliment

Swapping homes

How to swap homes with another tenant

Tenancy support service

Helping you to manage your home

Service Standards for

Homeowners

What you can expect from us

Homeowners Handbook

An essential guide to your home

Freephone contact numbers

Our Contact Centre

is open 24 hours
(all calls are free
from a landline)

Places for People Homes

0800 432 0002

Places for People Individual Support

0800 432 0003

You can pick up copies of our booklets from your local office, download them from our website: www.placesforpeople.co.uk or to receive them by post, telephone the Contact Centre on the numbers above.

Minicom

0800 432 0008

Homeowners line

0800 432 0009

If you ring these numbers and English is not your first language, we can use the Language Line Service to communicate with you.



INVESTOR IN PEOPLE



www.placesforpeople.co.uk