

## Help with housing costs if you are renting

If you are working and on a low income or you claim welfare benefits you may be eligible for help towards your rent - this will be either a Housing Benefit or a Universal Credit claim. Which benefits you need to claim will depend on your situation. You may also be eligible for Council Tax Support.

Universal Credit rolled out in Epsom on **24 October 2018**. If you are working age, this may affect the benefits you can claim for both your personal benefits and help with housing costs.

From **24 October 2018** if you have any of the following changes you may need to claim Universal Credit.

- If you make a new claim and you are not currently claiming Housing Benefit
- If you have a break in your claim
- If you move into the borough (and are not already on UC)
- If you are starting or stopping work
- If your Job Seekers Allowance is ending due to sickness
- If your Employment and Support Allowance is ending due to being found fit to work
- If your Employment and Support allowance is ending due to working or exceeding permitted work
- If there is a reduction in working hours due to sickness
- If your Income Support is ending because your child has turned 5 years old
- Household breakdown
- Household becoming responsible for a child for the first time

To find out more information - [www.understandinguniversalcredit.gov.uk](http://www.understandinguniversalcredit.gov.uk)

To make a claim please visit - [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)

### Exceptions

There are some exceptions that apply where you would still claim Housing Benefit. These are:

- If you are already in receipt of Housing Benefit and move address within the borough and have had no other change of circumstances - You will still need to advise Housing Benefit of the change of address.
- If you live in emergency accommodation & supported. However, you may still need to claim Universal Credit for your personal benefits.
- If you are pension age and if you live in sheltered housing

To find out more information about Housing Benefit - [www.gov.uk/housing-benefit](http://www.gov.uk/housing-benefit)

To make a claim for Housing Benefit contact the local council where the property is located.

### How much help with housing cost will you get?

Your entitlement to claim Universal Credit or Housing Benefit will depend on your income and personal circumstances. To get an estimate of what you may be entitled to you can use a benefits calculator - [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators)

### What size property are you entitled to rent?

The maximum number of bedrooms you are allowed under Universal Credit or Housing Benefit is based on the age and number of people in your household. This is calculated the same if you rent privately or from the council or a housing association

You are assessed as needing a bedroom for each:

- adult couple
- member of a couple who can't share a bedroom because of a disability
- single person aged 16 or over (including lodgers, friends or relatives)
- disabled child under 16 who can't share a room because of their disability
- 2 children of the same sex under 16
- 2 children of either sex under 10
- any other child

An adult child in the armed forces who is away on duty and who lived with you before they went away still counts as needing a bedroom if they intend to return.

An extra bedroom may be allowed if you need one for a:

- foster child or children
- non-resident carer (or team of carers) who regularly stays overnight to provide care to you or another household member because of a disability

To work out how many bedrooms you are eligible go to –  
<http://lha-direct.voa.gov.uk/bedroomcalculator.aspx>.

### **Renting from the council or housing association tenant and 'bedroom tax'**

Under Universal Credit or Housing Benefit if you are a council or housing association tenant of working age you will be subject to the bedroom tax if you have more bedrooms than you are allowed under these rules.

Your payment will be reduced:

- by 14% if you have 1 spare bedroom
- by 25% if you have 2 or more spare bedrooms

### **Renting Privately**

#### **Local Housing Allowance (LHA)**

Under Universal Credit or Housing Benefit, if you are renting privately, there is a maximum amount of benefit you will be entitled to. This is based on the **Local Housing Allowance (LHA)** rate for the area, the size of property you are entitled to rent (see above) and your income and circumstances.

To find out the LHA rate for your household size, in the area you are looking to rent, you can use the [Local Housing Allowance tool](https://lha-direct.voa.gov.uk/search.aspx) - <https://lha-direct.voa.gov.uk/search.aspx>

#### **Shared accommodation rate (SAR) for those aged under 35's**

Under Universal Credit or Housing Benefit, if you are renting privately and are under the age of 35 and single (and have no children), you are usually only entitled to Housing Benefit or Universal Credit at the shared accommodation rate (SAR). This means the maximum Universal Credit or Housing Benefit you can get is the rate for renting a single room in a shared house.

You can use the [Local Housing Allowance tool](https://lha-direct.voa.gov.uk/search.aspx) - <https://lha-direct.voa.gov.uk/search.aspx> to find out the rate in your area. Select 'shared accommodation' for the bedroom number.

You can get more than the SAR if any of the following apply:

- You are disabled
- you have a child under 18
- you live with someone who is dependant on you
- you are a care leaver and under 22
- you have lived in a hostel for homeless people for at least 3 months in total and you are aged 25 to 34.

### **Non-Dependent Deductions**

Your housing payment will usually be reduced if you live with an adult who is not your partner. You will still be responsible for ensuring that any reduction in rent is paid to your landlord.

There are slightly different rules for Universal Credit and Housing Benefit.

For Universal Credit

[www.gov.uk/housing-and-universal-credit](http://www.gov.uk/housing-and-universal-credit)

For Housing Benefit

[http://england.shelter.org.uk/legal/benefits/housing\\_benefit/calculation\\_of\\_housing\\_benefit/on-dependant\\_deductions](http://england.shelter.org.uk/legal/benefits/housing_benefit/calculation_of_housing_benefit/on-dependant_deductions)

### **Council Tax Support**

Under Universal Credit or Housing Benefit, if you are liable for Council Tax you will also need to claim Council Tax Reduction from your local Council.

### **What is Discretionary Housing Payment (DHP)**

If your housing payment does not cover all the rent you may be able to apply for Discretionary Housing Payment (DHP) to help cover any shortfall. DHP is a short-term payment you may receive at the discretion from your local council. You can only get it if you are entitled to Housing Benefit or the Housing costs element of Universal Credit. Awards of DHP are only intended to provide very short-term help and are likely to have conditions attached, such as applicants must be actively looking for work. The DHP fund is limited and is only likely to be able to help a small number of cases.

To apply for DHP you will need to submit a separate DHP applicant form to the council outlining the reasons you need extra help. You will need to provide supporting information and you may be called in for an interview.

### **Benefit Cap**

The Benefit Cap limits the amount you can be paid if you claim certain benefits. It applies to people of working age. People of pension age are exempt.

When all your benefits are calculated, your Housing Benefit or Universal Credit is reduced so your total benefits don't go above the Benefit Cap limit. The amount of the cap depends on where you live and your family situation. The benefit cap is worked out weekly if you get housing benefit and monthly if you get universal credit

If you are working or in receipt of certain benefits you may be exempt from the Benefit Cap.

For more information on the Benefit Cap - <https://www.gov.uk/benefit-cap>

Use the Gov.uk benefit cap calculator to see if you are affected - [www.gov.uk/benefit-cap-calculator](http://www.gov.uk/benefit-cap-calculator)