

Factsheet 17

Housing Benefit

April 2025

About this factsheet

This factsheet explains what Housing Benefit is, who qualifies for it, and how it is calculated. It explains how to claim and what to do if you want to challenge a decision. It has information about Discretionary Housing Payments and what to do if you have a change of circumstance.

This information applies if you, and your partner if you have one, are over State Pension age. This is currently 66 years. If you are under State Pension age, refer to factsheet 56, *Benefits for people under State Pension age*.

The information in this factsheet is correct for the period April 2025 to March 2026. Benefit rates are reviewed annually and updated in April but rules and figures can sometimes change during the year.

The information in this factsheet is applicable in England, Scotland and Wales. Disability and carer benefits are being replaced with devolved benefits in Scotland, see Age Scotland guides, *Adult Disability Payment, Attendance Allowance and Pension Age Disability Payment and Carer's Allowance and Carer Support Payment*. Contact Age Scotland for more information. If you are in Northern Ireland, contact Age NI for information. Contact details can be found at the back of this factsheet.

Contact details for any organisations mentioned in this factsheet can be found in the *Useful organisations* section.

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Glossary

AA – Attendance Allowance
ADP – Adult Disability Payment (Scotland)
AFIP – Armed Forces Independence Payment
CA – Carer’s Allowance
CHB – Child Benefit
CSP – Carer Support Payment (Scotland)
DHP – Discretionary Housing Payment
DLA – Disability Living Allowance
DWP – Department for Work & Pensions
EEA – European Economic Area
ESA – Employment and Support Allowance
HB – Housing Benefit
JSA – Jobseeker’s Allowance
LHA – Local Housing Allowance
NICs – National Insurance Contributions
PADP – Pension Age Disability Payment (Scotland)
PC – Pension Credit
PIP – Personal Independence Payment
SCP – Scottish Child Payment
UC – Universal Credit

1 What is Housing Benefit?

Housing Benefit (HB) provides help with rent and some service charges and is administered by local authorities. HB is not taxable and does not depend on your National Insurance contributions. You can receive it if you are working, but most of your earnings are taken into account.

2 Who qualifies for HB?

The rules in this factsheet apply if you have reached State Pension age. If you are eligible, the claim is for '*pension age*' HB. This is different to '*working age*' HB for people under State Pension age, see factsheet 56, *Benefits for people under State Pension age*. If you are under State Pension age, you may need to claim Universal Credit instead.

You claim HB as a single person or jointly as a couple if you have a partner. Your partner is your husband, wife, civil partner, or someone you live with as though you are married or civil partners. If you have a partner, the income and capital of both of you is taken into account when your HB award is calculated. Only one of you can claim HB, although both of you may need to sign the claim form.

If you live with someone who is not your partner, such as a friend or relative, and you have a joint tenancy, you are assessed separately and can each apply for HB. If you live with someone who is not your partner, and one of you is a sole tenant, the tenant can apply. The other person is treated as a non-dependant, see section 3.

In **Wales**, tenants are now '*contract-holders*' and tenancy agreements are '*occupation contracts*'. References to tenants and tenancies in this factsheet should be read as contract holders and occupation contracts.

2.1 Basic requirements

To claim HB, you must:

- have reached State Pension age (see section 2.2. If you are a couple and one of you is under this age, see section 2.3) **Note:** if you claim working age HB as a couple and one of you reaches State Pension age, you may be able to continue claiming depending on your circumstances. See factsheet 56, *Benefits for people under State Pension age*.
- be liable or treated as liable to pay rent for the accommodation normally occupied by you and your family (see section 2.4)
- meet the income-related criteria (see section 2.5) and
- be habitually resident with a right to reside, and not subject to immigration control (see section 2.6).

If entitled to Pension Credit Guarantee Credit, you are '*passported*' to maximum HB for your circumstances, see section 3.

2.2 State Pension age

State Pension age is currently 66 years. If you are single, you can claim HB when you reach State Pension age.

If you are a couple, you can claim HB when you both reach State Pension age.

State Pension age increases

From 6 May 2026, State Pension age starts rising again and will reach 67 by 6 March 2028 (affecting anyone born between 6 April 1960 and 5 April 1977).

Find your State Pension age at www.gov.uk/calculate-state-pension or phone the Future Pension Centre on 0800 731 0175.

2.3 Mixed age couples

If only one partner in a couple has reached State Pension age, this is known as a '*mixed-age*' couple.

Since May 2019, a mixed-age couple making a new benefit claim must usually claim Universal Credit (UC), rather than HB or Pension Credit (PC), until both members of the couple reach State Pension age.

Existing mixed age couples continuously claiming HB or PC, or both, since 14 May 2019 can stay on these benefits, provided they remain entitled to them.

Providing you retain continuous entitlement to either HB or PC, as part of the same couple, you can also make a new claim for the other benefit at a later date. Any breaks in entitlement to both PC and HB may mean you lose this protection.

A break in entitlement can happen if, for example, you go into hospital, do some paid work, or go abroad temporarily.

An award of HB ends if you move to a different local authority area, except if you are also receiving PC when you move, in which case you can make a new HB claim at your new address.

Note, moving to different accommodation within the **same** local authority area should not end an existing HB award – the move is treated as a change of circumstances for the existing award.

If there has been a break in your claim, or you are expecting one, seek specialist advice. Usually, you cannot reclaim HB until both partners reach State Pension age if your HB award stops. You can claim Universal Credit instead.

2.4 Liable to pay rent or housing costs

You do not need to have a written tenancy agreement. You must have a legal obligation or duty to pay rent, which can be made up of license charges, permission to occupy charges, or use and occupation charges.

You can get HB towards the following types of housing costs:

- rent and some types of service charges
- accommodation charges if you are a boarder or live in bed and breakfast accommodation or a hostel
- payments for charitable almshouse accommodation
- houseboat mooring charges, even if you own your houseboat
- caravan or mobile home site charges, even if you own your caravan or mobile home.

You cannot usually get HB to help with:

- care home fees if you are resident in a care home
- ground rent if you own your own home - you may be able to get help with housing costs through PC
- rent if you live in the same household as your landlord and your landlord is a close relative (for example, son, daughter, brother, sister)
- rent if you do not have a commercial rent agreement or the agreement was set up to take advantage of the HB system (a contrived tenancy).

For more information, see the DWP Guidance in section 7.

2.5 Income-related criteria

The amount of HB you receive depends on your income and capital. In general, you must have less than £16,000 in capital, although this does not apply if you are entitled to Pension Credit Guarantee Credit. HB is calculated differently, depending on whether you rent from a private landlord, or from a local authority or housing association.

Section 3 provides a step-by-step guide to how HB is calculated depending on your circumstances and your income and capital.

2.6 Residence and immigration requirements

You must be habitually resident with a right to reside and not subject to immigration control. See DWP Guidance in section 7 for more information.

Action

Residence tests and immigration conditions can be complex. Contact Age UK Advice, Age Cymru Advice, Age Scotland or a local advice centre for help.

3 How is HB calculated?

This section is a step-by-step guide to help you work out how much HB you might be entitled to.

Note

If you receive PC Guarantee Credit, you do not need to work out capital, income or applicable amounts, as you are entitled to maximum HB minus any non-dependent deductions. You only need steps 1 and 2 of this guide to calculate your HB entitlement.

Step 1: Calculate your maximum eligible rent

Your eligible rent may not be the same as the actual rent you have to pay. This is because your rent may include charges not covered by HB such as support charges, water rates/charges, sewerage, or fuel charges. If you rent from a private landlord, your rent may be restricted in other ways, for example your home is considered too expensive or large.

Rent is calculated on a weekly basis, regardless of when it is due to be paid. If you pay rent by calendar month, multiply by 12 and divide by 52 to work out the weekly rent.

Social housing tenant

You are a social housing tenant if you rent your home from a local authority or registered housing association. Work out your maximum eligible rent by deducting any ineligible charges you pay from the actual rent you pay and move to step 2.

Private tenant

If you rent your home from a private landlord, there are rules that can restrict your maximum eligible rent. These vary depending on when you took up your tenancy and when you first applied for HB.

Local Housing Allowance (LHA) rules apply to most private tenants. The LHA rules may not apply if you claimed HB before April 2008. If you claimed pre-April 2008, the LHA rules apply if you move home or there is a break in your HB award. Other cases where LHA rules do not apply, include:

- protected tenancies with a registered fair rent (tenancies that started before 15 January 1989)
- protected cases, mainly supported housing provided by charities and voluntary organisations
- exceptional cases including caravans, houseboats, bed and breakfast accommodation and hostels
- registered social landlords, such as local authority and housing association accommodation.

In some circumstances, there is a delay before the LHA is used to assess your eligible rent:

- if you could previously afford the rent on your home and have not received HB in the 52 weeks before your current claim, the local authority cannot use the LHA figure for 13 weeks.
- if a member of your household dies and you have not moved, the local authority cannot use the new LHA figure until 52 weeks after the death.

LHA – number of bedrooms

Under LHA rules, your maximum eligible rent is a standard amount based on who lives with you and the area where you live, rather than the actual rent your landlord charges. The LHA rate depends on the number of bedrooms you are allowed according to the size of your household.

One bedroom is allowed for each of the following (up to a maximum of four bedrooms):

- adult couple
- anyone over 16 years
- two children under the age of 16 of the same sex
- two children under the age of 10
- an additional bedroom for a child or adult who cannot share a bedroom. They must receive AA, PADP, middle or high rate care DLA, or the daily living component of PIP/ADP. The local authority must be satisfied they cannot reasonably share a room
- an additional bedroom for a non-resident carer staying overnight. This applies if you or the person being cared for gets AA, PADP, middle or high rate care DLA, or the daily living component of PIP/ADP
- an additional bedroom for adoption, fostering and kinship care.

LHA rates are reviewed each April, although they do not always increase.

Your local authority must publish the amount of rent it pays for different size properties. You can check the LHA rate that applies to you by asking your local authority, or see:

www.gov.uk/government/collections/local-housing-allowance-lha-rates

If you are a private tenant and the rent you pay is higher than the LHA rate that applies to you, your maximum eligible rent for HB will be less than your actual rent.

If your HB does not meet your full rent, you can apply for a Discretionary Housing Payment (DHP) to make up the shortfall (see section 5.5).

Service charges

You may get help through HB for reasonable service charges you must pay as a condition of occupying your home. These can include general management costs; charges for furniture; cleaning and general maintenance of communal areas and gardens; communal laundry facilities; refuse removal; lifts; portering; entry phone; some warden and caretaking services; and TV and radio relay charges.

Some charges are not eligible, including food/meals; support charges; medical or nursing care; personal laundry services; leisure facilities; transport; TV rental and licences; emergency alarms; and charges for services not related to the provision of adequate accommodation.

Support services, such as scheme managers in retirement housing and emergency/community alarms are not eligible for help. They may be funded separately through a system called 'Supporting People' in England or the Housing Support Grant in Wales (not available in Scotland). Contact your local authority for more information.

Fuel charges

If your rent includes an amount for fuel, this is not eligible for HB. For example, if your rent is £80 and £10 is for heating, the eligible rent is £70. If fuel charges are not specified separately and you have more than one room, the following fixed weekly amounts are deducted:

| | |
|-----------|--------|
| Heating | £35.25 |
| Cooking | £4.10 |
| Hot water | £4.10 |
| Lighting | £2.85 |

The amounts are lower if you only occupy one room

Step 2: Make deductions for non-dependants

If someone lives with you other than your partner or dependent children, an amount is deducted from your eligible rent to determine your maximum HB. This is called a 'non-dependant deduction'.

It is assumed that your non-dependant contributes towards your rent. Deductions are made regardless of how much, or if, they actually contribute. If there is more than one non-dependant, a deduction is made for each of them but only one deduction is made for a couple. The deduction for a couple is the highest that would have been made if they were treated as individuals but based on their joint income.

No deductions are made if you or your partner are registered blind or receive AA, PADP, DLA care component, PIP/ADP daily living component, or AFIP.

No deductions are made for a non-dependant who is:

- a joint owner or joint tenant
- a boarder, sub-tenant or resident landlord
- receiving Pension Credit
- under 25 and entitled to UC with no earnings or on Income Support, income-based JSA or income-related ESA (in the assessment phase)
- a full-time student or on some training allowances
- aged under 18 (or under 20 for whom you are responsible)
- employed by a charitable or voluntary organisation as a resident carer for you or your partner and who you pay for that service
- staying with you but who normally lives elsewhere
- in hospital for more than 52 weeks
- a prisoner
- an adult child in the armed forces while deployed on operations.

If a non-dependant deduction is made, a fixed amount is deducted. If someone lives with you who is aged 18 or over and is in paid work of at least 16 hours a week and does not get PC, the following rates apply:

| Gross weekly income of non-dependant | Weekly deduction from HB |
|---|---------------------------------|
| Less than £183.00 | £19.65 |
| £183.00–£265.99 | £45.15 |
| £266.00–£347.99 | £62.00 |
| £348.00–£462.99 | £101.35 |
| £463.00–£579.99 | £115.45 |
| £580.00 or more | £126.65 |

In all other cases, if a non-dependant deduction is made, the weekly deduction is £19.65. In assessing the gross income of a non-dependant, most income is counted apart from AA, PADP, DLA, PIP, ADP and AFIP.

If you apply for HB and you have a non-dependant, try to provide evidence of their income; for example, pay slips or benefit award letters. Otherwise, the local authority may impose the highest non-dependant deduction, although they should not do this automatically.

Changes in circumstance that reduce your HB due to non-dependants do not apply until 26 weeks after the change.

For more information, see the DWP Guidance in section 7.

Step 3: Calculate your capital

Capital refers to all forms of savings (including money saved from your benefits), lump sum payments, investments, land and property. If you have a partner, their capital is added to yours. Some capital is disregarded.

If you (or your partner) receive PC Guarantee Credit, it acts as a passport to maximum HB and all your capital is disregarded. You only need to do steps 1 and 2 to work out your HB entitlement.

For everyone else, including if you only receive PC Savings Credit, you cannot be entitled to HB if you have more than £16,000 capital. If your capital is under £10,000, it is disregarded. Capital between £10,000 and £16,000 affects the amount of HB you receive. Each £500 or part of £500 over £10,000 is assumed to produce extra income of £1 a week.

This is called '*tariff*' income. For example, if you have £12,200 savings, a weekly income of £5 is included in your income assessment.

For more information, see the DWP Guidance in section 7.

Valuation of capital

Your capital is assessed at its present-day value. If there would be expenses involved in selling your capital, 10 per cent of its value is deducted.

Any capital you jointly own with other people (other than your partner) is normally divided equally between the joint owners. For example, if you and your son have a joint bank account of £10,000, you are normally assessed as owning £5,000 each.

Seek advice if there is a reason why jointly owned capital should not be valued on an equal share basis.

Capital taken into account

Capital counted in full includes:

- cash and money in bank or building society accounts
- fixed-term investments including National Savings accounts and certificates (there are special rules for valuing these)
- income bonds, stocks and shares
- the value of property you own (but not the home you normally live in)
- premium bonds
- your share of capital you own jointly with another person (unless they are your partner, in which case the whole of the capital counts)
- savings or capital held by another person for you.

Capital that is disregarded

Types of capital that are disregarded include:

- value of the property you normally live in as your main or only home
- value of property you own that is not your home in specific circumstances, for example, if you are taking steps to sell it, or if a close relative who is incapacitated or over State Pension age lives there
- surrender value of life insurance policies. If life insurance is not the only aspect of the policy but the terms state how payment on death is worked out, the whole investment is disregarded (if a policy is cashed in, the money you receive is counted as part of your capital)
- value of a pre-paid funeral plan
- arrears of certain benefits including AA, PADP, DLA, PIP, ADP and PC – these are disregarded for at least one year after payment
- lump sum payment received because you put off ('*deferred*') claiming your State Pension – this is disregarded indefinitely
- personal possessions such as jewellery, furniture or a car
- compensation payments under an insurance policy for damage to or loss of personal possessions are ignored for a year from the date paid
- personal injury compensation payments to you or your partner
- payments from special compensation schemes e.g. Windrush
- capital belonging to a dependent child
- in some cases, savings or capital in your name, but which belongs to another person (other than your partner).

Deprivation of capital and notional capital

If you deprive yourself of capital to qualify for HB or increase the amount you are paid, the local authority can treat you as still having that capital. This is called '*notional capital*'. This can occur if you give money away to your family or buy expensive items in order to qualify for a benefit.

You have not deprived yourself of capital if you paid off debts or used money for '*reasonable*' spending on goods and services. If the local authority decides you have notional capital, seek advice and consider appealing against the decision.

Step 4: Calculate your income

If you (or your partner) get PC Guarantee Credit, you are entitled to maximum HB and the local authority does not assess your income. Only do steps 1 and 2 to work out your HB entitlement.

If you only receive PC Savings Credit, the Pension Service give the local authority your assessed income figure. This is the income figure calculated for your PC claim.

The local authority adjusts this figure and uses it to work out your HB without looking at your income. The main adjustment made is to add in the amount of your Savings Credit, but other adjustments are made for people including working lone parents, war pensioners and people with childcare costs. Otherwise, your income is assessed as below.

Income includes most regular payments you receive. All income is assessed after deductions for tax and NICs and half of any contribution to an occupational or personal pension scheme. If you receive income without tax deducted, but are due to pay tax on this later, seek advice.

For more information, see the DWP Guidance in section 7.

Income taken into account

Most income is taken into account when working out HB entitlement, including:

- all types of pension
- earnings (subject to disregards below)
- income from annuities
- most social security benefits
- assumed income from capital (as described in step 3)
- income from boarders or sub-tenants who live in the same property
- maintenance payments for you or your partner from a spouse, ex-spouse, civil partner or ex-civil partner unless you have a family premium in your applicable amount, in which case £15 is disregarded
- income from property held in trust (some types of trust are disregarded)
- income from an equity release scheme.

Income that is completely disregarded

Some income is disregarded completely, including:

- AA, PADP, Constant AA, DLA, PIP, ADP, AFIP, CDP and Carer's Allowance Supplement (Scotland)
- Social Fund payments and in **England**, local welfare and in **Wales**, Discretionary Assistance Fund payments
- CHB, Guardian's Allowance, maintenance payments for children and child increases paid with your other benefits
- dependant child's income
- severe disablement occupational allowance and exceptionally severe disablement allowance, payable with War Disablement Pensions and Industrial Injuries Disablement schemes
- dependant additions paid with non means tested benefit if they are not a member of your family

Income that is completely disregarded (continued)

- adoption allowances, fostering allowances, and residence order payments
- voluntary or charitable payments (for example, from a friend or relative)
- actual income from capital/savings (only assumed income is counted as in step 3, but interest paid into an account counts as capital)
- special War Widow/Widower's Pension for 'pre-1973 widows' (in addition to the £10 disregard for war widows and widowers)
- mobility supplement under the War Pensions Scheme
- rent from property other than your home (but the value of the property is taken into account as capital – see step 3).

Income that is partly disregarded

Some types of weekly income are partially disregarded as follows:

- £5 of earnings if you are single, £10 if you have a partner
- £20 of earnings if you or your partner are a carer, or receive certain disability or sickness benefits, or are registered blind/severely sight impaired (£25 of earnings for lone parents)
- £10 (or more at the local authority's discretion) of War Widow's, Widower's or surviving civil partner's Pension or War Disablement Pension
- £15 of Widowed Mother's Allowance or Widowed Parent's Allowance
- £20 of payments from each sub-tenant or boarder (lodger) in your own home plus, for boarders, half of payments above £20. If the boarder is a close relative and you claim PC, or the arrangement is not commercial, this does not apply, but a non-dependant deduction can apply
- there are other earnings disregards and allowances if you work, including for childcare costs. These are on top of those listed above. The rules are complicated, so seek advice if you think they might apply to you.

Deprivation of income and notional income

You can be treated as having income that you do not actually have. This is known as '*notional income*'.

This can happen if you fail to apply for income you are entitled to such as a private pension (but not State Pension if you defer claiming it), or you have deliberately got rid of income with the intention of increasing your benefit entitlement. Seek advice if this applies to you.

Total income for Housing Benefit

To work out your income for HB, check what income is disregarded and add up all the rest, including any assumed income from capital in step 3.

Step 5: Work out your applicable amount

The applicable amount is a weekly amount that is compared with your income from step 4 to calculate your HB. It is made up of a standard allowance and amounts called premiums for some disabled people and carers and other amounts for dependent children.

Standard allowance

The standard allowance weekly rate depends on if you are single or a couple and when you reached State Pension age (SPA, see section 2.2):

| | |
|--|---------|
| Single and reached SPA before 1 April 2021 | £244.40 |
| Single and reached SPA on or after 1 April 2021 | £227.10 |
| Couple and one or both reached SPA before 1 April 2021 | £366.00 |
| Couple and both reached SPA on or after 1 April 2021 | £346.60 |

If you are a couple and separate, any single person HB claim will be assessed based on your date of birth as stated above.

If you are a couple and one partner dies, any single person HB claim will be assessed based on your date of birth as stated above.

However, if the surviving partner remains in the same property, they will continue to receive either their maximum eligible rent (see step one above) or the reckonable rent as in the previous award for 12 months from the date their partner died.

Example

Teresa and Fred privately rent a two-bedroom property. They are entitled to the two-bedroom LHA rate as they cannot share a bedroom due to disability and their maximum eligible rent is £140 per week. Only Fred reached State Pension age before 1 April 2021, so their standard allowance is £366 per week.

Fred dies and Teresa is reassessed for HB as a single person. As she reached State Pension age after 1 April 2021, her standard allowance is now £227.10. However, as she remains in the same property, her maximum eligible rent remains £140 per week (for 12 months) rather than being reduced to the one-bedroom LHA rate.

If you have a shortfall in meeting your housing costs as a result of a decreased standard allowance, you may be able to claim a Discretionary Housing Payment (DHP), see section 5.5.

Severe disability premium

The severe disability premium is **£82.90** a week and should be included in your applicable amount if:

- you get AA, PADP, PIP/ADP daily living component, DLA middle or high rate care component, AFIP, and
- no one is paid Carer's Allowance (CA), CSP or UC carer element to look after you ('*underlying entitlement*' to CA or CSP does not matter), and
- you live alone or can be treated as living alone.

You can be treated as '*living alone*' even if you share your home with other people. They are ignored in deciding if you live alone if they are:

- receiving AA, PADP, PIP/ADP daily living component, DLA middle or high rate care component, AFIP, Constant Attendance Allowance
- registered blind or severely sight impaired
- a child or young person under 18 or for whom Child Benefit is being paid
- a joint tenant or co-owner with you who is not a close relative
- someone who is not a close relative and is your landlord
- a licensee, tenant or sub-tenant who is not a close relative
- some live-in helpers.

If you have a partner and one of you gets a disability benefit, a severe disability premium is only included if the other person is registered blind or sight impaired. If you and your partner both receive a disability benefit and no one else counts as living with you and neither of you has a carer receiving CA, CSP or the carer element of UC, a double rate of **£165.80** a week is included. If one of you has a carer who is actually paid CA, CSP or the carer element of UC, the single rate of £82.90 is included.

Note

This is a complex area of law: For more information, contact Age UK Advice, Age Cymru Advice, Age Scotland or a local advice centre.

Carer premium

The carer premium is **£46.40** a week and should be included in your applicable amount if you or your partner:

- receive Carer's Allowance (CA) or CSP; or
- have an '*underlying entitlement*' to CA or CSP - this means you claimed CA or CSP and fulfil the conditions for it, but it is not paid because you get State Pension or another benefit instead.

If you are single and you qualify for the carer premium, an extra £46.40 a week is included in your applicable amount.

If you and your partner both qualify for a carer premium, an extra £92.80 a week is included. If only one of you is a carer, you get the single rate.

The carer premium continues for eight weeks after you stop looking after someone, for example, they die or move into a care home.

It is possible to receive both carer and severe disability premiums. For example, a couple who provide 35 hours of care for each other can receive the double rate of both. The severe disability premium is affected if CA or CSP is paid to the carer. If there is underlying entitlement to CA or CSP only, then a severe disability premium can be included.

Action

The rules about CA/CSP and underlying entitlement are complicated. For more information, see section 7 of factsheet 55, *Carer's Allowance*.

Child and disabled child premium

If you have dependent children, a weekly allowance of **£84.66** is included in your applicable amount for each child.

A disabled child premium of **£81.37** is included for each child or qualifying young person who is severely sight impaired, blind or gets DLA, PIP or ADP.

An enhanced child disability premium of **£32.75** is included – on top of the £81.37 disabled child premium - for each child who gets highest rate care component of DLA or enhanced daily living component of PIP/ADP.

Step 6: Calculate your benefit

To calculate your applicable amount, work out the standard allowance that applies to you and add any premiums and amounts for dependent children. Compare this with the income worked out in steps 3 and 4.

If your income is the same as, or less than, your applicable amount, you get the maximum amount of HB worked out in steps 1 and 2. If you do not already receive PC, you may be entitled.

If your income is more than your applicable amount, the maximum HB you can get is reduced by a 'taper'.

First, work out the difference between your income and applicable amount. Reduce your maximum HB by 65 per cent of the difference to get your HB entitlement. Your maximum HB is reduced by 65p for every £1 of your income above your applicable amount.

See over for an example calculation.

Example

Jackie is a 75-year-old council tenant living alone. She pays rent of £100 a week including £9 for heating.

She receives a State Pension of £176.45 a week, an occupational pension of £90 a week, and has savings of £4,000.

| | | | |
|---|---|---|----------------------------|
| 1 | Maximum eligible rent | = | £91 (£100 – £9 heating) |
| 2 | Maximum HB No non-dependant deductions | | £91 |
| 3 | Capital of £4,000 does not affect HB | | |
| 4 | Income: | | |
| | State and occupational pension total | = | £266.45 |
| 5 | Applicable amount | = | £227.10 |
| 6 | Income is more than applicable amount | | |
| | Difference | = | £39.35 (£266.45 - £227.10) |
| | 65 per cent of difference | = | £25.58 |

HB calculation

| | | |
|---|---|------------------------------|
| £91 (maximum HB) minus £25.58 (65 per cent of difference) | = | £65.42 a week HB entitlement |
|---|---|------------------------------|

Jackie receives HB of £65.42 a week.

She must pay £25.58 rent plus the heating charge of £9 each week.

Step 7: Is your benefit above the minimum payable?

The minimum amount of HB payable is 50p a week. If your HB calculation results in an amount less than this, you cannot receive HB.

4 How to claim

If you live in Great Britain and apply for PC, you should be asked if you want to claim HB at the same time. The Pension Service should send all the information about your claim directly to the local authority.

It is worthwhile contacting the local authority to confirm this has happened or to make a separate claim if necessary. If you claim PC on a paper form, you should be given an extra short form to claim HB.

If you are not claiming PC, contact your local authority to make an HB claim. Local authorities accept online claims and they should have paper claim forms. Some accept telephone and face-to-face claims.

Someone acting on your behalf

If you are unable to act for yourself, an appointee or an attorney can make the claim and receive payment on your behalf. This includes corporate appointees, where an organisation such as a local Age UK or Age Cymru, a solicitor, or a local authority acts on behalf of clients.

For more information, see factsheet 22, *Arranging for someone to make decisions on your behalf*, in **Scotland**, see Age Scotland guide, *Legal options for someone who has lost capacity*.

4.1 Information to support your claim

Before the local authority works out how much HB to pay, it may require documentary proof of things like your identity, income, savings, and the amount of rent you pay. If asked to provide further evidence, make sure you return it within one month of the request, or explain why you cannot.

If you cannot send the documents and would have difficulty getting to their offices to provide this evidence, you can ask for a home visit. It is very important to provide information or evidence required. Until you do, you may not count as having made a valid claim.

4.2 Backdating

Your HB award usually starts from the first Monday after the date the local authority receives notification of your intention to claim, as long as you submit a complete claim within one month of notifying them. If you do not notify them of your intention to claim, it usually starts on the Monday after the day they receive your claim form.

If you claim HB at the same time as PC, or within one month of a successful PC claim, your HB should start from the Monday after the start of your PC. HB can be backdated for up to three months, as long as you met the qualifying conditions during the backdating period. You do not need special reasons for the delay in claiming, you can just ask for backdating when you claim.

4.3 How long will the claim take?

Your application should be decided within 14 days of the local authority receiving the complete claim or as soon as possible after that. Unfortunately, it often takes longer than 14 days. If claims from private and housing association tenants cannot be processed within 14 days, the local authority should make a payment on account, which is an estimated amount.

Payment on account should be made automatically. If it is not, remind the local authority they can make these payments. The only time when they do not make a payment on account is if you have not supplied the evidence the local authority has requested. If you experience hardship because of a delay with your claim, get advice.

5 Decisions and payments

You should receive a written decision on your claim. If your claim is successful, the decision notice has details of the amount of HB awarded, how it will be paid, and your duty to report any relevant changes in your circumstances. Payment usually starts from the following week, unless you claim from the start of a new tenancy, when HB can also include that first week.

The decision notice usually includes a breakdown of the applicable amount and income figure used in the calculation, which you can check against the steps set out in section 3. In particular, it is a good idea to make sure they have used the correct income and capital figures.

If your claim is refused, the decision notice should give the reasons. The decision notice explains how you can ask for a fuller explanation of how your HB was calculated and your appeal rights. If the local authority makes a new decision on your HB award, for example because your circumstances change, you are sent a new decision notice.

5.1 If you disagree with a decision about your benefit

If you disagree with a decision about your HB, you can ask for the decision to be reconsidered or lodge an appeal.

You are sent details of how to do this in the decision letter. It is important to challenge a decision or get advice as quickly as possible because there are time limits that generally mean you must act within one month.

Note

See factsheet 74, *Challenging welfare benefit decisions*, for more information about what you can do if you disagree with a decision.

5.2 Payment

If you are a council tenant, HB is usually paid directly to your rent account, reducing the rent you must actually pay.

If you are a private or housing association tenant, your HB may be paid into your bank account, or direct to the landlord. HB is often paid directly to the landlord when eight weeks or more rent is owed and this is also possible in other circumstances if you request it.

5.3 Continuing payments when you claim Pension Credit

If you move from Income Support, JSA or ESA to PC, you can continue to receive HB at the same rate for four weeks, providing you otherwise continue to qualify for HB, and:

- the DWP certifies that you or your partner has claimed PC, or
- your entitlement to Income Support, JSA or ESA stops because you are no longer entitled to it because of your age.

5.4 Overpayments

If you are paid too much HB, this is called an overpayment and you may need to repay the money. This can happen if the local authority makes a mistake assessing your claim, or you did not tell them about a change in your circumstances.

You cannot normally be required to repay an overpayment if (1) it was caused by '*official error*' and (2) you could not reasonably be expected to have known you were being overpaid at the time and (3) you did not contribute to the error.

If asked to repay an overpayment, check whether it is calculated correctly and whether you must repay it. You have a right of appeal about the amount of, and the decision to recover, an overpayment.

If the local authority can recover overpaid HB, it has discretion not to do so. You can ask them to use their discretion not to recover. Explain why they should apply discretion to you. For example, the impact on your health if you have ill health, or you will experience financial hardship.

If an overpayment must be repaid, it can be recovered from you, your partner, or the person who received HB, for example, your landlord. HB overpayments are usually recovered by reducing your future HB.

Recovery of the overpayment is normally at the rate of £13.95 a week, although it can be higher if the overpayment was caused by fraud, or you are working, or receive war widows or war disablement pension.

You may be able to negotiate the amount of the reduction and how quickly the debt is recovered. Typically, you need to demonstrate the financial difficulties you may suffer due to the proposed rate of recovery.

5.5 Discretionary Housing Payments

If you receive HB but this does not cover your full rent, you may be able to get a Discretionary Housing Payment (DHP) from the local authority.

These can be paid if you need extra financial assistance, but they are entirely discretionary. They are also time limited payments, so you need to reapply if you continue to need help with paying the rent.

Lump sums for rent in advance or a deposit can be covered by a DHP, as well as shortfalls between your HB entitlement and your rent.

The following **cannot** be covered by a DHP:

- ineligible service charges under the HB scheme
- water and sewerage charges
- liability for Council Tax
- rent payments increased to cover rent arrears, service charges or other unpaid charges
- reduction in HB because an overpayment recovery
- suspension of HB payments.

Ask your local authority how to apply - there is usually a DHP application form. You are asked to give details of income and expenditure and you should explain any special circumstances that apply to you or members of your household.

Special circumstances can include:

- you are disabled and have to pay for special equipment, care costs, or a special diet
- your heating bills are high because you are at home most days or feel the cold because of a medical condition
- it would be unreasonable to expect you to find and move to cheaper accommodation because your current home has adaptations to help you cope with a disability or is near to someone who helps you
- your HB is affected by welfare reforms such as changes to LHA rates or a reduced personal allowance.

The local authority can decide whether to grant a DHP, how much it is, and how long to grant it for. You cannot appeal a DHP decision but you can write and ask them to reconsider a decision.

Action

If you want to apply for a DHP, it is a good idea to ask a local advice agency to help with the application.

6 Changes of circumstances

Your local authority should tell you about the changes you need to report. If in doubt, tell them anyway to make sure you are not overpaid or paid less benefit than you are entitled to. It is important to report changes within one month of the date of the change.

If you delay reporting a change in circumstances for longer than one month, an increase in your HB is only paid from the Monday after you report the change, unless there is a good reason for the delay.

If a change in circumstances reduces your HB, the reduction is made from the date the change occurred, so any delay in reporting the change can result in a recoverable overpayment (see section 5.4).

6.1 Reporting changes if you are not getting Pension Credit

If you do not get PC, you need to report any changes that might affect your HB to the local authority, including changes to:

- your tenancy or rent unless you are a local authority tenant
- your income and capital
- your household or your status as a single person or member of a couple
- number of boarders or sub-tenants you have or the payments they make
- the number or circumstances of any non-dependants such as an increase in income
- absences from home likely to exceed four weeks.

6.2 Reporting changes if you are getting Pension Credit

If you get PC, you must report the following changes to the local authority, including changes to:

- your tenancy or rent unless you are a local authority tenant
- the number or circumstances of non-dependants such as an increase in income
- absences from home likely to exceed four weeks.

If you receive PC Guarantee Credit, you do not have to report other changes to the local authority.

Assessed income period

An assessed income period is a specified period during which you do not need to report changes to your pensions, annuities, equity release income or capital.

Assessed income periods are no longer being set, but some older people are still in indefinite assessed income periods. See factsheet 48, *Pension Credit*, for more information.

Savings Credit only

If you only receive PC Savings Credit, you must tell the authority about:

- increased capital taking you over the £16,000 capital limit (whether or not you have an assessed income period)
- changes affecting a child in your household that could affect your HB
- changes to your status as a couple or your partner's income and capital that has not been taken into account in your PC award.

The Pension Service should inform the local authority of other changes in your circumstances. If your PC stops for any reason, the Pension Service inform the local authority and your HB also stops.

If a PC Guarantee Credit award ceases and is not reinstated, the normal capital limit for HB applies (£16,000). You may qualify for HB, so make a new HB claim, requesting backdating to the date your PC stopped.

6.3 Changes to non-dependant deductions

Changes due to non-dependants that reduce your benefit do not apply until 26 weeks after the change of circumstances.

This applies when:

- the claimant or partner is State Pension age or over, and
- a non-dependant arrives in the household, or
- an existing non-dependant's income increases, and
- the non-dependant change would reduce HB.

6.4 Temporary absence from home

You can continue to get HB whilst you are temporarily away from home.

To keep getting HB when you are temporarily away, you must:

- usually live in that home, and
- intend to return to your home, and
- not rent out your home while away.

Depending on why you are away from home, you can continue to get HB for between four and 52 weeks. You must expect to return within the time limit. HB stops as soon as you go away, if you know you are going away for longer than the rules allow.

You do not have to tell the local authority every time you are away from home for short periods. You must tell the local authority if you know your stay away will be longer than the rules allow. If you do not tell them, you may be overpaid HB and have to pay money back.

Absence in Great Britain

You can get HB for up to 13 weeks if you are in Great Britain and you are away from home for any reason, for example, on holiday.

You can get HB up to 52 weeks in Great Britain if you are:

- fleeing home due to violence or a fear of violence
- in hospital
- on a government-approved training course
- receiving temporary or respite care in a residential care home
- providing care for a child whose parent or guardian is away from home receiving medical treatment.

Absence abroad

If you go abroad, you usually only get HB for up to four weeks. Going abroad is anywhere outside Great Britain. Staying in Northern Ireland, the Channel Islands and the Isle of Man counts as going abroad.

In certain circumstances you can get HB when you are abroad for a longer period, for example up to:

- eight weeks if your absence is connected to the death of a close relative
- 26 weeks if you are receiving medical treatment, in hospital, or fleeing domestic violence.

6.5 Moving home

You normally only get HB for one home but there are exceptions. For example, you may be able to get benefit for two homes for up to four weeks if you move to a new home and you are still liable to make payments on your previous home; or your move to a new home is delayed because it is being adapted to meet disability needs.

You cannot normally get HB towards the rent on a new home until you move in. You may qualify for HB for a period of up to four weeks before you move in if you were in hospital or a care home when you took on the tenancy, but you cannot get HB on two homes in this situation.

6.6 If your HB stops and you are a mixed age couple

If you are part of a mixed age couple (where one partner is under State Pension age, see section 2.3) and you lose entitlement to HB, you cannot usually re-claim it until both of you reach State Pension age. You may have to claim Universal Credit instead.

There is an exception if you remain entitled to Pension Credit (PC) while you are not entitled to HB. If this is the case, you can re-claim pension age HB.

6.7 Forming a mixed-age couple when claiming HB

If you claim HB as a single person and then become a mixed-age couple with a partner below State Pension age, your HB award stops and you cannot reclaim until you both reach State Pension age. Any PC award also stops. You can claim Universal Credit instead.

6.8 Changes in the Local Housing Allowance rate

If you are a private tenant assessed under LHA rules, your HB claim is reviewed every April when the new LHA rate, set each January, is applied to your claim. The new rate can be higher, lower, or the same as the previous LHA rate.

If you have a change of circumstances between annual reviews, a new LHA rate might apply if, for example, you change address, your rent changes, or the number of people you live with changes.

6.9 New determinations by the Rent Officer

If you are a private tenant whose eligible rent is determined by the Rent Officer, their determination normally stays the same for a year. Your HB award is reviewed once a year at which time the Rent Officer makes a new determination. The new eligible rent can be higher, lower, or the same as the previous determination.

Other circumstances where the local authority can ask for a new determination by the Rent Officer include if there is a change to your household, a change in the condition of the property, or a rent increase.

7 DWP Guidance

The DWP publish guidance documents with information about benefits which may be useful. For Housing Benefit, guidance can be found at: www.gov.uk/government/collections/housing-benefit-and-council-tax-benefit-manual

Specific areas of guidance highlighted in this factsheet can be found by using the above link and selecting the appropriate heading:

- **Eligible rent** (section 2.4) – *Part A, A4: Eligible rent*
- **Service charges** (page 9) – *Part A, A4: Eligible rent*, from para. 4.700
- **Non-dependant deductions** (pages 9-10) – *Part A, A5: Calculating benefit*, from para.5.500
- **Capital** (pages 11-12) – *Part B, BP1: Assessment of capital*
- **Income** (pages 12-14) – *Part B, BP2: Assessment of income.*
- **Residence and immigration requirements** (section 2.6)

Settled status – If you are an EEA citizen (except Irish citizens who do not need leave to remain in the UK) and have ‘*settled status*’, you have indefinite leave to remain in the UK and are not subject to immigration control. You can stay in the UK and you are eligible for HB, subject to satisfying the other conditions outlined in this factsheet.

Pre-settled status – If you are an EEA citizen (except Irish citizens) and have ‘*pre-settled status*’ (for example, because you have not lived in the UK for at least five years), you can stay in the UK, but you are not automatically eligible for certain benefits like HB.

In order to be eligible for HB, you must normally demonstrate you are exercising a qualifying *right to reside* under the *Immigration (European Economic Area) Regulations 2016*.

Guidance on *right to reside* can be found within *DMG Vol 2 Ch 7 Part 3: Habitual residence and right to reside*, from paragraph 073492 and for further information see <https://cpag.org.uk/welfare-rights/legal-test-cases/current-test-cases/eu-pre-settled-status>

If you have ‘*pre-settled status*’, you can stay in the UK for up to five years from the date you got your status, but you should apply for ‘*Settled status*’ before your pre-settled status expires.

For more information, see www.gov.uk/settled-status-eu-citizens-families/switch-from-presettled-status-to-settled-status

Started living in the UK after 31 December 2020 – If you moved to the UK after 31 December 2020, the only way you can be eligible for the EU Settlement Scheme is if you are a family member of an EEA or Swiss citizen and that person was living in the UK by 31 December 2020.

For more information see www.gov.uk/settled-status-eu-citizens-families/join-EU-EEA-Swiss-family-member

If the above is not applicable, you are subject to immigration control (and so not eligible for certain benefits like HB and PC) until you have the necessary immigration leave to remain in the UK. For more information see www.gov.uk/check-uk-visa

Useful organisations

Citizens Advice

England go to www.citizensadvice.org.uk

Wales go to www.citizensadvice.org.uk/wales

Scotland go to www.cas.org.uk

In England telephone 0800 144 8848

In Wales telephone 0800 702 2020

In Scotland telephone 0800 028 1456

National network of advice centres offering free, confidential, independent advice, face to face or by telephone.

Gov.uk

www.gov.uk

Official website for government information and services. Includes information about State and private pensions.

Pension Service (The)

www.gov.uk/browse/working/state-pension

Telephone 0800 731 0469

Future Pension Centre 0800 731 0175

Details of state pensions including forecasts and claiming your pension.

Shelter

www.shelter.org.uk

Telephone 0808 800 4444

A national charity providing telephone advice to people with housing problems on tenancy rights, homelessness, repairs and housing benefit.

Shelter Cymru

www.sheltercymru.org.uk

Telephone 08000 495 495

Provides specialist housing advice for Wales, including on occupation contracts and the rights of contract-holders.

Social Security Scotland

www.socialsecurity.gov.scot

Telephone 0800 182 2222

Responsible for paying PADP, ADP, CDP and SCP in Scotland.

Valuation Office Agency

www.gov.uk/government/organisations/valuation-office-agency

The VOA gives the government valuations and property advice in relation to benefits and taxation.

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

Age UK Advice

www.ageuk.org.uk

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

In Wales contact

Age Cymru Advice

www.agecymru.wales

0300 303 4498

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 7575

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 4222

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The evidence sources used to create this factsheet are available on request. Contact resources@ageuk.org.uk

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