

Housing and heating costs

April 2014

This leaflet is no longer current.
You can find up to date information on GOV.UK



Department
for Work &
Pensions

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If you pay rent

What help can I get if I pay rent?

If you are on a low income, whether you are working or not, you may be able to get Housing Benefit to help towards your rent.

You do not have to get any other benefits to get Housing Benefit. It is paid by your local council.

You can also ask the council for extra help with housing costs. This extra help is called a 'Discretionary Housing Payment'.

The council will decide whether or not to pay you a Discretionary Housing Payment.

What is Housing Benefit?

Housing Benefit is to help pay some of your rent if you are on a low income. It is paid by your council, whether you pay rent to:

- a private landlord
- a housing association, or
- a hostel or guest house.

If you are a council tenant, your benefit will be used by the council towards paying your rent.



To contact your local council go to:
www.gov.uk

or see their entry in the phone book.

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Can I get Housing Benefit?

You may be able to get Housing Benefit if you:

- are on a low income, and
- have to pay rent.

Even if you are working you may be able to get some help as long as these two things apply.

You are not likely to get Housing Benefit if you:

- have savings of over £16,000
- are an illegal immigrant, 'overstayer' or an asylum seeker
- are sponsored to be in the UK (for example, by your employer or your partner who is supporting you to live and work in the UK), or
- are a full-time student (unless you are disabled or have children).

Housing Benefit does not cover mortgage payments.

United Kingdom (UK)

This is England, Scotland, Wales and Northern Ireland. But not the Channel Islands or the Isle of Man.

How is my Housing Benefit worked out?

Your council will look at:

- any money you and your partner get (like wages, pensions, some benefits and tax credits), and
- any savings you and your partner have.

By 'partner' we mean:

- a person you live with who is your husband, wife or civil partner, or
- a person you live with as if you are a married couple

They will also look at:

- your age
- how many of the people living with you are in your family, and how old they are
- whether anyone in your family who lives with you is disabled, and
- whether anyone who lives with you could help with the rent.

Your council can then work out how much Housing Benefit you can get. If any of the information you gave the council changes, you need to let the council know. It may affect the amount of Housing Benefit you can get.

Benefit cap

If you are of working age, from 2013 the total amount of benefit that your household can get may have an upper limit. This is called the benefit cap. The following benefits will be included when we work out the total amount of benefit you may get:

- the main out-of-work benefits - Jobseeker's Allowance, Income Support and Universal Credit; also Employment and Support Allowance except when the Support Component is paid
- Housing Benefit
- Child Benefit
- Child Tax Credit, and
- other benefits such as Carer's Allowance.



For more information, go to
www.gov.uk/benefit-cap

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Is there a limit to how much I can get?

Your council will only pay what they think is a reasonable amount of rent for someone in your situation and living in your area.

There are regulations that limit the amount of Housing Benefit you can get. It may not cover all your rent if:

- your home is rented privately, and is larger than you are expected to need for the number of people living there (taking account of their age, sex and health)
- your housing costs are higher than the cost of another suitable home in the area, or
- you rent from a local authority, a registered housing association or other registered social landlord and you have one or more spare bedrooms in your home

If you are renting privately, the limits on how much Housing Benefit you can get can be lower in some areas than in others. Your local council can tell you the limit for your area.

If there's an adult living in your household who you do not claim benefit for (such as a grown-up son or daughter), you will get less Housing Benefit. The amount taken off your Housing Benefit will gradually go up between April 2011 and April 2014.

Most single people under 35 who are renting from a private landlord will get Housing Benefit based on shared accommodation (the 'shared accommodation rate'), and not the one bedroom self-contained accommodation rate.

There are some exceptions to this depending on your circumstances.

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If you are about to rent a new home

Can I find out how much Housing Benefit I could get, before I rent a home?

If you rent from a private landlord and claim Housing Benefit for the first time, or if you've moved to a new privately owned address, the local council will use a 'local housing allowance' calculation to work out how much benefit you could expect.

Local housing allowance is a way of working out Housing Benefit for people who rent privately. It's based on the area you live in and the number of bedrooms that you need for the people living in your property. There are different rates depending on the number of bedrooms, up to a maximum of four and the area you live in. It makes sure that tenants in similar circumstances in the same area get the same amount of financial help for their housing costs.

The local housing allowance rates are reviewed every April. The rates are based on local rents and inflation, but within agreed limits. Your local council can tell you the rates that apply in your area.

Remember that any benefit you do get may not cover the full rent.

If you are below Pension Credit age and rent from a local authority, a registered housing association or other registered social landlord and you have one or more spare bedrooms in your home, your Housing Benefit may be reduced. Your contractual rent and any eligible service charges will be reduced by:

- 14% if you have one spare bedroom
- 25% if you have two or more spare bedrooms.

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New tenancy agreements

You may want to get advice from your local council before you sign a new tenancy agreement.

More information

You can see more details about Housing Benefit and the local housing allowance online. Go to



www.gov.uk/browse/benefits

If you pay a mortgage

What help can I get if I pay a mortgage?

If you are on a low income, you may be able to get extra money with certain benefits to help you pay the interest on your mortgage, for certain home improvement loans, or service charges for leasehold properties.

Can I get help with my mortgage interest?

You may be able to get help with your mortgage interest if you get:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance, or
- Pension Credit.

If you are on Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance, you may usually only get help towards your mortgage interest after you have been claiming the benefit for 13 weeks.

If you get Pension Credit, you may get help towards your housing costs from the start of your claim.

If you can get this help, it may not cover all of your mortgage payments. It will give you help towards the mortgage interest payments. It will not cover:

- premiums for any insurance connected with your mortgage or home, or
- any part of a mortgage which you did not use to buy your property (for example, amounts you used to buy a car or pay off debts).

You should always contact your lender if you are having problems paying your mortgage. They will be able to give you advice and information about what you can do.

Is there a limit on how much you will pay?

Help with interest payments is limited to outstanding capital of £200,000. If you get Pension Credit this limit is £100,000. The only exception to the rule is where a loan for repairs and improvements is taken out to adapt an existing dwelling to meet the special needs of a disabled person.

This limit is also £100,000 if you had help with your mortgage before 5 January 2009, or if you make a new claim that links to a claim made before this date.

If you get income-based Jobseeker's Allowance, we may only help with your mortgage costs for up to two years.

We may decide your housing costs are too high if:

- your home is larger than you need for the people living there
- your home is in a more expensive area than it needs to be, or
- your housing costs, such as mortgage interest, are higher than those of another suitable home in the area.

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To decide if your housing costs are too high, we look at:

- other suitable homes and housing costs in the area
- who lives in your home, their ages and their health
- the effect moving to a different home might have on the education of anyone under 20, and
- whether you could afford your home when you first moved in.

If we decide you do not need to look for a cheaper home, these rules will not affect you. But if we think your housing costs are too high, you may get less money.

There are other rules that apply if you took out a mortgage or other loan while you were claiming benefits.



For more information, go to:
www.gov.uk

If you pay council tax

If you want to apply for a reduction in your council tax, or find out more about it, please contact your local council.

Council tax is collected by your local council to pay for the services they provide. Each council sets the level of council tax for its own area. How much council tax you pay depends on the value of your home.

The person (or people) who owns or rents the home is usually the person who has to pay the council tax for it.

How to claim

How do I claim Housing Benefit?

There are three ways to claim.

- 1 If you are not claiming any other state benefits, ask your local council. They will give you the right claim forms to fill in. You then need to send the forms back to them. Some councils also offer a phone or online claims service.
- 2 If you want to claim Housing Benefit as well as:
 - Income Support
 - Jobseeker's Allowance, or
 - Employment and Support Allowance, contact Jobcentre Plus. We can take details of your Housing Benefit claim, and then send your claim to the council for you.
- 3 If you want to claim Housing Benefit as well as Pension Credit, call the Pension Credit helpline on **0800 99 1234** (textphone **0800 169 0133**).

When should I claim?

You should claim straight away. If you don't, you may lose benefit.

You can claim up to 13 weeks before you are entitled to get Housing Benefit. If you know you are moving into a rented home in the next 13 weeks, you can claim Housing Benefit now. However, you will not usually get any benefit before you move in.

Once you have made your claim, if you move to a new address, or if any other information you gave in your claim form changes, tell your council straight away.

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If you start full-time work you must tell your local council (or Jobcentre Plus, if you are getting other benefits) straight away.

Will I have to give proof of my identity?

If you claim Housing Benefit, your council must be sure that you are who you say you are. They may need to ask about your background and look at any official documents you have to confirm the details you give.

When proving your identity there are some official documents that are more important than others such as travel documents which include your photograph:

- Passport
- Valid Identity Card (issued by a European Union/European Economic Area member state and Switzerland)
- Home Office documents such as:
 - Biometric Residence Card
 - Certificate of Registration or naturalisation as a British Citizen.

Other documents that can be accepted to support the above identity documents are:

- Full birth certificate
- Full driving licence (all sections including photograph) issued in the United Kingdom or another European Economic Area country
- Marriage/civil partner certificates
- Letters to your home such as utility bills, mortgage/rental agreements.

These lists are not exhaustive.

What happens after I make my claim?

Your council will usually deal with your claim within two weeks of getting all the details they need from you. They may ask you for more details. If you rent from a private landlord, the council should pay your benefit within two weeks of getting your claim and all the details they need.

If the council takes longer than this to deal with your claim, and this is not your fault, you may be able to get a payment upfront. Check this with your council.

The council will send you a letter telling you if you can get Housing Benefit, and if so, how much.

If you think the council has made a mistake, you can ask them to look at the decision again. You must do this within one month of getting the council's decision.

When will my claim start?

Housing Benefit

- If you are already renting when you make your claim, your benefit will normally start from the week after you first claim Housing Benefit (once the council has decided you are entitled to it).
- Sometimes your claim for Housing Benefit may be backdated.

How is Housing Benefit paid?

If you are a council tenant, you will just pay less rent.

If you rent from a private landlord or housing association your benefit could be paid:

- into your bank account
- by cheque, or
- another way the council chooses.

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If you do not think you can manage to pay your rent, you can ask the council to pay your landlord directly. The council may do this anyway if you do not pay your rent on time.

How to apply for help with your mortgage

How do I apply?

We will send you a form if you are claiming:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance, or
- Pension Credit.

You will have to fill in part of the form and then send it to your mortgage lender for them to fill in the other sections.

If you have a loan for repairs or improvements, we may ask you for more information.

If you pay service charges, we will ask you to get details from your landlord or management company.

You can find out more information online.



Go to: www.gov.uk/support-for-mortgage-interest/eligibility

How will my mortgage interest be paid?

Mortgage interest will usually be paid directly to your mortgage lender if:

- you get one of the benefits listed above, and
- your lender is part of the Mortgage Interest Direct Scheme.

Changes in your life

If your circumstances change, you must tell your council. The amount of benefit you are entitled to might change.

If you get a benefit from us, you must also tell us about any change.

What if I start work or my income changes?

If you are getting Housing Benefit, you may still get help with your rent or council tax even if you start work or your income changes.

Tell your council your new income as soon as you can.

If your other benefits stop when you start work, you may still get Housing Benefit.

You may get an extra four weeks of Housing Benefit if you start work, and meet certain conditions.



For more information, go to
www.gov.uk/browse/benefits

What if I am getting help with my mortgage and I start work?

If you get Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance, and you or your partner start full-time work, you may get an extra four weeks benefit towards your housing costs. This includes the interest on your mortgage or other 'qualifying loan', or to help with service charges.

This can be paid to you for the first four weeks after you or your partner start full-time work.

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Full-time work means that:

- you work at least 16 hours a week, or
- your partner works at least 24 hours a week.

This four weeks extra benefit will be paid directly to you, not to your mortgage lender. You do not have to make a claim, but you do need to tell us if you are about to start full-time paid work.



For more information, go to
www.gov.uk/browse/benefits

What if I start a job and it doesn't work out?

If this happens you can make a 'rapid reclaim' if:

- you claim again within 12 weeks of your Housing Benefit ending
- you claim Housing Benefit again at the same time as you claim Income Support, Jobseeker's Allowance or Employment and Support Allowance again, and
- no other circumstances have changed.



To find out more, contact Jobcentre Plus by going to www.gov.uk

or you can find our numbers in your local phone book.

This leaflet is no longer current. You can find up to date information on GOV.UK

Other questions you may have

What help can I get if I am on Pension Credit?

If you get Pension Credit, you can also get:

- Housing Benefit (if you pay rent, or bills for a hotel, guest house or hostel)
- extra Pension Credit for other housing costs (if you are a home owner).

These other housing costs could be a contribution towards:

- interest on your mortgage
- interest on loans for certain repairs and improvements
- interest on hire-purchase payments (if you took them out to help buy a property)
- ground rent
- some service charges, and
- charges for tents and site rents.

Any extra Pension Credit you get will not cover:

- 'capital' payments (to pay back the mortgage itself)
- any premiums for an endowment or pension policy linked to your mortgage
- arrears on the mortgage (payments you should already have made), or
- any part of a mortgage or loan not used to buy the home or make certain improvements to it.

You can find out more by calling the Pension Credit helpline.



Phone: **0800 99 1234.**

Textphone **0800 169 0133.**

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What if I am coming to the UK from abroad?

When you apply, you must be living in Great Britain.

You must not be 'subject to immigration control'. That is, there must be no restrictions which would stop you getting financial help from the state. You will also need to satisfy the 'Habitual Residence Test'. There are some exceptions to these rules.

To find out more about these rules, contact your local council.

What if I am a student?

Most students cannot claim Housing Benefit, but if you are a lone parent, or are disabled, you may be able to. To find out more, ask your local council.

Help with your heating costs

Cold Weather Payment

This is tax-free money towards extra heating costs during a period of seven days of very cold weather in your area. If you're eligible, you get this payment automatically. You do not have to pay the money back.

Savings do not affect Cold Weather Payments. A Cold Weather Payment does not affect any other benefits.

You may get a Cold Weather Payment if you get one of the following benefits:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit, or
- Universal Credit.

Unless you get Pension Credit, or income-related Employment and Support Allowance in the 'main phase', you must also:

- get a pensioner or disability premium with your benefit, or
- have a child who is disabled or under the age of five.

You'll usually get Cold Weather Payments if you get Universal Credit, you're not employed or self-employed and one of the following apply:

- you get the limited capability for work element (with or without the work-related activity element)
- you get the disabled child element paid in your claim
- you have a child under 5 living with you.

You'll also be eligible if you have the disabled child element paid with your claim, whether you are employed or not.

A Cold Weather Payment will be paid when the average temperature for your area is recorded as, or is forecast to be, 0°C or below for seven days in a row.

You do not need to claim. We automatically pay anyone who can get a Cold Weather Payment.

What if I haven't had a Cold Weather Payment and think I should have?

Contact Jobcentre Plus by going to www.gov.uk or get the details from the phone book.

Tell us why you think you should have a payment. We will look at your case and let you know.

Winter Fuel Payment

Most people over a certain age get a Winter Fuel Payment each year. The age you can get a Winter Fuel Payment is rising to 65 by 2018. It's linked to the changes to women's State Pension age.

The Winter Fuel Payment helps older people with their heating costs in winter.

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The payment is tax-free and you don't need to be getting other benefits.

Savings do not affect Winter Fuel Payments. A Winter Fuel Payment does not affect any other benefits.

Most people don't need to claim. If they qualify, they should get the payment automatically every year.

Can I get a Winter Fuel Payment for Winter 2014/2015?

You may get this if you were born on or before 5 July 1952.

You won't usually get a Winter Fuel Payment if, during the week of 15 to 21 September 2014, you were:

- living in a care home, independent hospital or Ilford Park Polish Resettlement Home (and have been there for 12 weeks or more) and getting income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit
- in hospital getting free inpatient treatment (and have been for more than 52 weeks)
- in custody serving a sentence set by a court, or
- under immigration control and not eligible for help from the Department for Work and Pensions.

How do I claim?

If you have had a Winter Fuel Payment before, you should get it without claiming, as long as your details are up to date and you still meet the conditions.

You will need to make a claim if you have not had a Winter Fuel Payment before, and:

- you do not get benefits, or
- you only get Housing Benefit, a reduction in your council tax, Child Benefit or if you are a member of a couple getting Universal Credit.

If you need to claim, the quickest way to apply for a Winter Fuel Payment is by telephone. You can call the Winter Fuel Payment Centre on:

Winter Fuel Payment Centre



Telephone: **0345 915 1515**
Textphone: **0345 606 0285**



From outside the UK:
+44 (0) 191 218 7777



Textphone from outside the UK:
+44 (0) 191 218 7280

Monday to Friday, 8am to 6pm.

When you call you will need to have the following information ready:

- your date of birth
- your National Insurance number
- your bank or building society details (if you are claiming when living in the EEA or Switzerland, you will need your BIC and IBAN numbers)
- if appropriate, the date you were married or entered a civil partnership.



If you cannot claim by telephone, you can download a claim form from **www.gov.uk**

All claim forms for winter 2014/15 must be returned to us on or before 31 March 2015.

Where to send your claim form

If you live in the UK.
Winter Fuel Payment Centre
Mail Handling Site A
Wolverhampton
WV98 1LR

If you live in the EEA or Switzerland.
Winter Fuel Payment Centre
Mail Handling Site A
Wolverhampton
GREAT BRITAIN
WV98 1ZU

When do I get paid?

We make automatic payments between mid-November and Christmas each year.

If you have not received a payment by Christmas, please call the office that usually pays your benefit or the Winter Fuel Payment helpline.

If you get a Winter Fuel Payment this winter and you continue to meet the conditions, you should get your payment automatically in the future. You must let us know about any changes in your circumstances straight away.

What if I haven't had a Winter Fuel Payment and think I should have?

Phone the office that usually makes your Winter Fuel Payment. Tell them why you think you should have had a payment.



Website:
www.gov.uk/winter-fuel-payment

You can find up to date information on GOV.UK

This leaflet is no longer current.

Warm Home Discount Scheme

The Department for Work and Pensions (DWP) and certain electricity suppliers share some limited information about their customers. This allows suppliers taking part to give a discount on electricity bills automatically to Pension Credit customers who qualify. The Warm Home Discount Scheme runs for four years from winter 2011/2012. Discounts are paid and funded by the electricity suppliers taking part.

Who can get the Warm Home Discount in 2014/2015?

Some Pension Credit customers are automatically considered for the £140 discount. You may qualify for this energy discount if on the qualifying date you were getting the Guarantee Credit part of Pension Credit (even if you get Savings Credit as well) **and** all the following applied:

- your name, or your partner's name, was on your electricity account
- you got your electricity from one of the energy suppliers taking part in this scheme.

The government will write to people who may qualify for the scheme by the end of December 2014.

Discounts paid under the Warm Home Discount Scheme will not affect any Cold Weather Payment or Winter Fuel Payment you may get.

Go to www.gov.uk/the-warm-home-discount-scheme for more information.

Can other people get a Warm Home Discount?

Energy suppliers may also give a £140 discount to some other customers in vulnerable groups. Each electricity supplier has different qualifying rules they use to decide who may get the discount.

Go to www.gov.uk/the-warm-home-discount-scheme or contact your energy supplier for more information.

What about other help with heating costs?

You may also get help with insulation costs and making your home more energy efficient.

There are different schemes depending on where you live.

England

Phone: 0300 123 1234

Website: www.energysavingtrust.org.uk

Scotland

Phone: 0808 808 2282

Website: www.energysavingtrust.org.uk/scotland

Wales

Phone: 0808 808 2141

Website: www.nestwales.org.uk

This leaflet is no longer current. You can find up to date information on GOV.UK

Universal Credit

Universal Credit started on 29 April 2013 in some areas of the country. Universal Credit is a new single payment for people who are under State Pension age and looking for work or on a low income.

Universal Credit will eventually replace:

- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Income Support
- Child Tax Credits
- Working Tax Credits
- Housing Benefit.

You can find more information online, including where Universal Credit will be introduced and what it might mean for you.



Go to
www.gov.uk/universalcredit

This leaflet is no longer current. You can find up to date information on GOV.UK

Call charges

Calls to **0800** numbers are free from BT land lines but you may have to pay if you use another phone company or a mobile phone.

You can use the **0845** code to call any of our **0345** numbers. Check with your phone company which code is cheaper for you.

You can ask us to call you back if you're concerned about the cost of the call.

Textphones

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or Citizens Advice Bureau has one. Textphones don't receive text messages from mobile phones.

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You can find up to date information on GOV.UK

This leaflet is no longer current.

You can find up to date information on [GOV.UK](https://www.gov.uk)

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of April 2014. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

You can find more information about benefits and pensions online.



For benefits information go to
www.gov.uk/browse/benefits



For pensions information go to
www.gov.uk/browse/working/state-pension