

Leaflet MCL2

Help with Rent



Merseyside authorities working together

This leaflet is one of a series produced by a number of Merseyside authorities to help you understand Housing Benefit and Council Tax Benefit. It is a general guide. People have different circumstances, so please contact us if you need more detailed advice. Addresses are on the back of this leaflet.



www.halton.gov.uk



Knowsl@y Council

www.knowsley.gov.uk



www.sefton.gov.uk



www.wirral.gov.uk

Our 10 day target on new claims for Housing Benefit / Council Tax Benefit

If you take your claim form along with **ALL** supporting documents and evidence required to process your claim, to one of our One Stop Shops, shown on the back page of this leaflet...

Your Claim will be processed within 10 days

Help us to beat Benefit fraud

Housing Benefit and Council Tax Benefit fraud cost the country millions of pounds every year.

We take steps to prevent, detect and investigate benefit fraud. We have a benefit fraud investigation team that investigates all cases of suspected fraud.

If you know someone who is claiming benefits they are not entitled to, you can report them confidentially by ringing our freephone benefit fraud hotline on: -

08000 567000

Don't just accept benefit fraud – report it. With your help we can beat the cheats

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1. What is Housing Benefit?

Housing Benefit helps people on low income with the cost of their rent and is paid by your local Council.

Housing Benefit will be worked out using Local Housing Allowance if you rent a property from a private landlord **and if** you:

- Make a new claim
- Have a break in your existing claim of at least one week
- Change address

The amount of Local Housing Allowance is based on the number of bedrooms your household actually needs and not how much the rent is.

Local Housing Allowance is not used to work out your Housing benefit if:

- You rent a property from a Housing Association
- You have a tenancy, which began before 16 January 1989
- You live in supported accommodation provided by certain social landlords, charities or voluntary organisations
- You rent a caravan, houseboat or a room in a hostel
- Your rent includes a charge for meals
- Your rent includes an amount for board and attendance, (depending on the proportion charged)

2. How can I claim Benefit?

If you claim income-based Jobseeker's Allowance, Income Support, or Employment and Support Allowance, the Department for Work and Pensions will normally tell us but you should also complete our benefit claim form.

If you want to claim help with paying your rent, complete a benefit claim form, which are available at all the One Stop Shops, from our Contact Centre or from our website. If you have a partner they do not need to complete a separate form. You can also try our on-line benefits calculator to see if you can get any help.

3. How much Benefit can I claim?

If your Housing Benefit is worked out using Local Housing Allowance, you can get up to £15 per week above your rent, less any deductions we make for other adults living with you. This is only if your rent is lower than the Local Housing Allowance rate. If your rent is higher, you will have to make up the shortfall in your rent.

Housing Benefit awarded not using Local housing Allowance can be granted for up to 100% of your rent less:

- Any deductions we make for other adults living with you. These people are called non-dependants (see section Non-Dependant Deductions)
- Heating, lighting, water charges or insurance payments

You may be able to get help with the shortfall in your rent in certain circumstances; this is known as a Discretionary Housing Payment. A leaflet is available at any One Stop Shop or on our website.

The minimum amount of benefit paid is 50 pence per week.

If you have savings or capital over £16,000 you will not be entitled to Housing Benefit, unless you or your partner are receiving Guaranteed Pension Credit. Some capital, including all capital under £6,000 is ignored.

4. How is it paid?

If your Housing Benefit is worked out using Local Housing Allowance, you will have it paid direct into your bank or building society account every two weeks. If you do not have one, see our leaflet, "A Guide to Basic Bank Accounts", for further help.

You can only have it paid to your landlord in certain circumstances, if you are:

- Having difficulty managing your financial affairs
- 8 weeks or more behind with your rent
- Having arrears of rent paid back to your landlord from certain social security benefits
- Unlikely to pay your rent

We may ask you to provide us with reasons and evidence as to why we should pay your landlord.

If you are renting from a Housing Association or Registered Social Landlord, or have not changed your address, you have a choice of two ways:

- Directly to you every two weeks
- Directly to your landlord every four weeks

5. How soon will I be paid?

Payment should be made in 14 days if we have all the relevant information. If we do not have enough information to make a final decision then a payment on account may be made.

6. What information will I have to give?

You will have to show original documents of the following:

- Proof of identity for you and your partner
- Proof of National Insurance number for you and your partner
- Full details of all income you and your partner receive
- Details of all savings and investments you and your partner may have
- Name, dates of birth and income details of others living in the household
- Proof of the rent you have to pay

7. How is my Benefit worked out?

If you are in receipt of Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance you will normally get maximum Housing Benefit less any deductions for non-dependants.

If you are working or receive any other type of benefit, including Tax Credits, the amount of Housing Benefit you get will be based on your income and capital, and if you have a partner, their income and capital will also be taken into account.

Your benefit is worked out by comparing your total net weekly income with your applicable amount. This is the allowance set by the Government to take account of your individual or family's needs.

If your income is less than or the same as your applicable amount, you will get the full amount of eligible Housing Benefit less any non-dependant deductions. If your income is more than your applicable amount then your Housing Benefit will be reduced by 65p for each £1.00 that your income is over your applicable amount and by any non-dependant deductions.

8. What income is used?

We use net income; this is what is left after tax, National Insurance and half your pension contribution is taken out. Before your benefit is worked out we allow you certain disregards from your wages.

Single Claimants	£5.00
Couples	£10.00
Disabled Claimants and Carers	£20.00
Lone Parents	£25.00

In addition there is a disregard of £16.85 per week if you or your partner are working over 30 hours, or a combination of 16 or 30 hours.

We also look at other types of income including most state benefits, Tax Credits, and occupational or private pensions.

Certain types of income, although they need to be declared, are not taken into account in the calculation of your Housing Benefit. These include:

- Disability Living Allowance (care and mobility components)
- Attendance Allowance
- War Widows Pension
- War Disablement Pension
- Voluntary Payments
- Child maintenance you receive

From October 2009 Child Benefit will no longer be taken into account as income.

Also, if you pay childcare costs to a registered childminder or nursery, we may allow you up to £175.00 per week for families with one child or £300.00 per week for families with two or more children.

9. Non-dependant deductions

The following non-dependant deductions are made for other adults aged 18 or over who are in paid work and live with you, for example grown up sons or daughters.

The levels of deduction are based upon the gross income of the non-dependant.

- £7.40 per week - for those who have gross income of less than £120 per week.
- £17.00 per week - for those who have gross income of £120 - £177.99 per week.
- £23.35 per week - for those who have gross income of £178 - £230.99 per week.
- £38.20 per week - for those who have gross income of £231 - £305.99 per week.
- £43.50 per week - for those who have gross income of £306 - £381.99 per week.
- £47.75 per week - for those who have gross income of £382 or more per week.
- £7.40 per week - Aged 25 or over and on Income Support or income-based Jobseeker's Allowance, Contribution-based Employment and Support Allowance, income-related Employment and Support Allowance Main Phase from week 14.
- £7.40 per week - For all others, aged 18 or over (including those who work for less than 16 hours per week).

There is no deduction taken for non-dependants who are getting Pension Credits, or who are under 25 and getting either Income support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance in the assessment phase up to week 13.

We do not take non-dependant deductions from your benefit if you or your partner are registered blind, are receiving Attendance Allowance, or the Care Component of Disability Living Allowance.

As soon as your child becomes 18 you must contact us to let us know what their income is (if they have no income you should still let us know); if you are still in receipt of child benefit you must tell us and provide proof. This will enable us to apply the right deduction.

10. What if I am renting from a private landlord?

If you claim for help with your rent payments, your Housing Benefit will be worked out using Local Housing Allowance

How are the Local Housing Allowance rates worked out?

The Local Housing Allowance rates will be based on:

- The Broad Rental Market Area you live in, and
- The number of people who live in the household

Your actual rent is not taken into account.

The Rent Service looks at the local rental market regularly and updates the rates for each area every month.

If you are moving to a new home you can find out the rate we will use to work out your Housing Benefit, from the One Stop Shops and on our website.

Number of bedrooms your household needs

The general rule is one bedroom for each of the following:

- A single claimant or every adult couple
- Any other single adult aged 16 or over
- Any two children under age 10
- Any two children of the same sex aged up to 15

- Any other child

The maximum bedroom allowance for Local Housing Allowance is 5 bedrooms, even if you need 6 bedrooms or more.

We only count children who normally live at the property, who you also get Child Benefit for.

Foster children are not counted.

The number of living rooms, kitchens and bathrooms is ignored. Children aged 10 or over of different sexes are not expected to share a bedroom.

If you live in one room and share some facilities with other people, for example a kitchen or bathroom, or are under 25 and live on your own, there is a shared room rate. If this does not apply to you, the number of rooms will be worked out by how many bedrooms you need.

If you have been claiming Housing Benefit continuously for the same address since before 7 April 2008, your benefit award will be set within rent limits, set by the Rent Service. The Rent Service is an independent valuer who does not work for the Council. If you have more rooms in your home than you or your family need, your rent may be restricted.

11. Why am I not getting all my rent paid?

This could be because:

- Your rent is higher than the Local Housing Allowance rate
- The Rent Service had placed a restriction on how much would have been covered by Housing Benefit
- Your rent includes something which you cannot claim e.g. water rates or fuel charges
- Your income or capital (savings) is too high. If your capital is more than £16,000 you will not be entitled to benefit, unless you or your partner are in receipt of Guaranteed Pension Credit
- You have someone over 18 living with you, this is known as a non-dependant deduction and varies with that person's income and circumstances
- Your Housing Benefit is based on the maximum Local Housing Allowance of 5 bedrooms

12. When does my claim start from?

Your benefit will usually be awarded from the Monday after your claim has been received, unless your form is received during the week in which you took up your tenancy, in which case benefit will be awarded from the day you moved in and became liable for rent. Your claim must be received within that week or within one month if you or your partner is in receipt of, either income-based Jobseeker's Allowance, Income Support, or income-based Employment and Support Allowance. In other cases benefit will be awarded from the Monday after you first asked to claim, provided your claim form is received by the Benefit Service within a month of that date.

If, due to exceptional circumstances, you were unable to claim at the correct time, it may be possible to backdate your benefit. If you think this may apply to you:

- Put your request in writing
- Provide details of the date you wish to claim and the reason why you did not claim earlier. You should provide evidence to support your claim.

You can get a form to claim backdated benefit from our website. See the back of this leaflet for details.

We will then consider whether you have shown good cause for not claiming earlier. This can be paid for a maximum of 6 months for working age people and 3 months for pensioners.

13. What if my circumstances change?

If there is a change in your income or household circumstances you must notify us in writing immediately, or you may lose benefit. If the change gives you more benefit, but you did not tell us within a month of it happening, your benefit will increase from the Monday following the date you told us. You can do this by letter, or you can visit your nearest One Stop Shop. Contact details are at the back of this leaflet. You can also download a change in circumstances form from our website.

It is an offence to fail to report a change in circumstances which may lead to the issuing of a sanction. This could include a fine, prison sentence or a

police record.

14. What are Extended Payments?

You can get an Extended Payment if you were unemployed and receiving either Income Support, income-based Jobseeker's Allowance, Incapacity Benefit, Severe Disablement Allowance or Employment and Support Allowance continuously for at least 26 weeks and this stopped because either you or your partner started work or have increased your hours of work to more than 16 hours per week.

How long is the Extended Payment period for?

The extended payment period will be for four weeks from the day after your Income Support, income-based Jobseekers Allowance, Severe Disablement Allowance, Incapacity Benefit or Employment and Support Allowance has stopped as long as you continue to have a liability to pay rent or Council Tax.

You will get the same amount of Housing and/or Council Tax Benefit as you did when you were in receipt of Income Support or income-based Jobseekers Allowance, Severe Disablement Allowance, Incapacity Benefit or Employment and Support Allowance for those four weeks.

You do not have to claim for an Extended Payment, as we will award it to you if you meet the qualifying conditions.

You may still qualify for some help with your rent and Council Tax when you start work. If you want to continue to receive Housing and Council Tax Benefit while you are working it is important you tell us about your new circumstances straightaway, or you may lose benefit.

15. What if I disagree with my entitlement?

If you disagree you should notify us in writing within one month from the

date shown on your notification. The leaflet called “Help with Disputing a Benefit Decision” will tell you about your right to appeal.

16. What if I have a query?

You can call our Contact Centre or you can call in person to any of the One Stop Shops.

You can write a letter to us, or email us. Contact details are at the back of this leaflet.

Leaflets and where to get them

All of these leaflets are available free of charge. You can get them from the One Stop Shops, Citizen Advice Bureaux and libraries. You can also download copies on www.sefton.gov.uk/benefits.

For your ease, all of the leaflets have a reference to identify them:

- MCL1** Starting Work
- MCL2** Help with Rent
- MCL3** Help with Council Tax (a guide to Council Tax Benefit)
- MCL4** How to claim Housing Benefit & Council Tax Benefit
- MCL5** Help with Disputing a Benefit Decision
- MCL6** Information for Landlords
- MCL7** Housing & Council Tax Benefit Discretionary Housing Payments
- MCL8** Housing & Council Tax Benefit for Young People
- MCL9** Council Tax Discounts (including Disabled Relief)
- MCL10** A guide to Housing Benefit, Council Tax Benefit & Council Tax for Students



How to contact us

In writing:	Sefton MBC Benefits Section PO Box 21 Bootle L20 3US
By telephone:	0845 140 0845 (Lines open Monday to Friday 8am to 6pm)
By fax:	0151 934 3620
By e-mail:	rev-and-bens.web@sefton.gov.uk
Via the internet:	www.sefton.gov.uk/benefits
In person at our:	Bootle One Stop Shop Sefton Plus Offices 324 – 342 Stanley Road Bootle Liverpool L20 6ET Southport One Stop Shop Cambridge Arcade Southport PR9 1DA

One Stop Shop opening times: 8am – 6pm Monday – Friday