

HOUSING BENEFIT AND UNIVERSAL CREDIT

The UK's **Housing Benefit** system helps people on low incomes with covering the costs of rent. A separate system, **Universal Credit**, supports people on low incomes with other living costs. This document explains how the Housing Benefit and Universal Credit systems work, who is eligible and how you can apply to them.

HOUSING BENEFIT

Eligibility

You will only be eligible for receiving financial support with housing costs if all of the following apply:

- You are currently renting accommodation in the UK. You cannot apply for Housing Benefit in advance of living somewhere, and you cannot apply if you are not paying rent for your accommodation.
- You are at least 16 years old (18 if you are in care).
- You have savings below £16,000 or receive a Pension Credit guarantee.
- You are not living with a sponsor.

In order to be eligible for **Housing Benefit**, one of the following must also apply:

- You live in temporary accommodation
- Your landlord is a council, charity, or housing association providing care/support.
- You and your partner (if any) have reached State Pension age (which is currently 66).
- You or your partner received a Pension Credit before 15 May 2019.

If none of these describe your situation, then you should apply for **Universal Credit** instead to help with housing costs. Universal Credit is a system designed to help people on low incomes with living costs (more information can be found in a separate document). It is possible to apply for both Housing Benefit and Universal Credit, but only if you are living in temporary or supported housing (and are therefore eligible for Housing Benefit).

- If you are living in temporary or supported housing, then you can apply for Housing Benefit for housing costs and Universal Credit for living costs.
- If you are not living in temporary or supported housing, then you can apply for Universal Credit for both housing and living costs.
- Living in temporary or supported housing will not increase or decrease the amount of financial support you receive - it only determines the specific type of assistance that you are eligible for.



You do not need to be a British citizen to claim benefits. If you came to the UK through the ACRS or ARAP schemes, and you meet the other eligibility requirements, then you are eligible for claiming Housing Benefit.

Determining Benefit Amount:

You could receive help covering some or all of your rent. The amount of Housing Benefit isn't fixed; it varies based on whether you're renting from a council or privately. It also depends on where you are living, your income/savings and household size. If you are renting from the council, the Housing Benefit will be paid into your rent account (you will not receive the money), but if you are renting privately, the Housing Benefit will be paid into your bank account.

Private Rent:

If you're renting from a private landlord, your eligible rent is either your Local Housing Allowance (LHA) rate or your actual rent—whichever is less. LHA rate is determined by your location and household size, specifically the number of eligible bedrooms.

The amount you could receive depends on:

- The lower value between your eligible rent and LHA rate.
- Your household income, including benefits, pensions, and savings (over £6,000).
- Your circumstances, such as age or disabilities.

Check below link for the LHA rate¹:

Benefit Cap:

The benefit cap sets a maximum limit on the total amount of all benefits you can receive. But exemptions apply if you are:

- Receiving working tax credits.
- Getting benefits because of disability or sickness.
- Above Pension Credit qualifying age.
- In temporary accommodation or supported by charity.

Making a Claim

You will need to provide some information and supporting evidence when making a claim for Housing Benefit. If you live with a partner, only one of you needs to claim.

Before you apply, you will need to know:

- How much rent you pay.
- Whether utility bills (water, gas, electricity) are included in the rent.
- Whether you pay any service charges (such as maintenance or insurance).

¹ lha-direct.voa.gov.uk/search.aspx



- Contact details for your landlord or agent.

You will also need to provide documents (original, not copies) with evidence of the following:

- Recent payslips (5 if you are paid weekly, 2 if you are paid monthly).
- Bank statements for the last two full months.
- Proof of any other income you receive or investments you hold (including ISAs, shares and bonds)
- Proof of income for anyone else living with you other than dependants - this would include adult relatives or friends who live with you.
- Proof of your name and address. In order to prove this, you must provide two of the following:
 - Passport
 - UK driving licence
 - Birth or marriage certificate
 - Biometric residence permit
 - Permanent residence card
 - Letter from HMRC or Home Office
 - Recent utility bill
 - Recent bank statement
 - Recent benefit award statement
- If you are renting from a private landlord, you will also need to provide a letter from the landlord confirming your tenancy, or a tenancy agreement if you have one.

You can apply for Housing Benefit through your local council, unless you are eligible for Pension Credit.

If there is a change of circumstances for you or anyone else in your house, you should notify the local council immediately, as your claim for Housing Benefit may be stopped or reduced unless you do this. Changes in circumstances include:

- Starting or stopping work
- Changes to your income, savings, investments or property
- Moving house
- Changes in your rent
- Going abroad for a lengthy period of time
- Entering hospital, a care home or sheltered accommodation
- Change in household demographics (including births and deaths in your household, people moving out of your home or a child turning 18)
- Changes to your immigration status



If a change in circumstances results in you getting a new job or increasing your income, your Housing Benefit may stop. However, your council might still be able to pay you benefits or extend your current payment. You do not need to claim for this - your council will write to you about your eligibility.

Help With Extra Cost:

If your Housing Benefit does not cover the costs of your rent and household expenses, you can contact your local council to apply for a Discretionary Housing Payment (DHP). You can only apply for DHP if you currently receive either Housing Benefit or Universal Credit. In England and Wales, DHP funding aids individuals with housing expenses, especially those impacted by:

- The benefit cap
- Removal of the spare room subsidy in the social rented sector
- Local Housing Allowance (LHA) rates

DHP may assist in covering costs like:

- Rent shortage
- Rent deposits
- Upfront rent payment when relocating.

To apply for a DHP, contact your local council and explain your circumstances. Every council has a website listing their contact telephone number and email address. Your council will assess your circumstances to determine your eligibility for a DHP, and the amount and duration of any payment. DHP duration varies based on circumstances and you might be asked to do additional work or find more affordable housing for long-term solutions.

*Please note that the information presented is sourced from the government website and may be subject to change. For the most up-to-date and detailed version, please click on the links below^{2, 3}).

Our helpline is ready to assist you. For further information, feel free to reach out to us on WhatsApp at +447360861633 or via email at Afghanistan@uspuk.org

² [Housing Benefit: Eligibility - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/housing-benefit-eligibility)

³ citizensadvice.org.uk/benefits/help-if-on-a-low-income/housing-benefit/moneyhelper.org.uk/en/benefits/benefits-to-help-with-housing-costs/universal-credit-and-paying-rent

*Information last undated on 15.11.2023

*The content in this pack is for informational purposes only. It is not professional advice. Seek guidance from relevant experts or authorities for specific concerns or decisions.

