



Factsheet 17

Housing Benefit

April 2024

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 2024 to March 2025. 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. 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	
CDP	Child Disability Payment (Scotland)
CHB	Child Benefit
CSP	Carer Support Payment (Scotland)
CTC	Child Tax Credit
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	
LHA	Local Housing Allowance
PC	Pension Credit
PIP	Personal Independence Payment
SCP	Scottish Child Payment
UC	Universal Credit

1 What is Housing Benefit?

Housing Benefit (HB)

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 based on your date of birth.

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

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

If you are a social housing tenant, work out your maximum eligible rent by deducting any ineligible charges you pay from the actual rent you pay and move to step 2. This applies to most social housing tenants, including if you rent your home from a local authority or registered housing association.

Private tenant

If you are a private tenant, 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 who moved or made a new HB claim since April 2008. If you claimed before then, you move to the LHA rules 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.

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-

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 forms of capital are 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.

assumed tariff

£12,200 savings, a weekly assumed 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

The local authority adjust this figure and use 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 NI 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

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)

specific *pre-1973 widows*
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 595.32 841.92 reW*nBT/F1 12 nq0.0008871 svc00.0000088

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

Severe disability premium

The severe disability premium is **£81.50** a week and should be included in your applicable amount if:

you get AA, PIP daily living component, DLA middle or high rate care component, AFIP, or ADP daily living component in Scotland, and

no one is paid C (CA), Carer Support Payment (CSP) or UC carer element to look after you (it does not matter if someone just *underlying entitlement* CA/CSP), and

you live alone or can be treated as living alone.

living alone home with other people. They are ignored in deciding if you live alone if they are:

receiving AA, 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, you only get a severe disability premium 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, a double rate of **£163.00** a week is included. If one of you has a carer who is actually paid CA/CSP, the single rate of £81.50 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 **£45.60** a week and should be included in your applicable amount if you or your partner:

receive (CA) or Carer Support Payment (CSP) or

have *underlying entitlement* to CA/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 £45.60 a week is included in your applicable amount.

If you and your partner both qualify for a carer premium, an extra £91.20 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 a substantial amount of care for each other can receive the double rate of both. The severe disability premiums can be affected if CA/CSP

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 as there is usually a DHP application form. You are asked to breakdown your 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 has a right to 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.

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.

Settled status If you are an EEA citizen (except Irish citizens who do not need leave to remain in the UK) and have _____, you have indefinite leave to remain in the UK and are not subject to immigration

Useful organisations

Citizens Advice

England or Wales go to www.citizensadvice.org.uk

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 new occupation contracts and the rights of contract-holders.

Social Security Scotland

www.socialsecurity.gov.scot

Telephone 0800 182 2222

Responsible for paying 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

