

### **If you receive Pension Credit (Savings Credit)**

We will use the assessed income figure that The Pension Service give us to work out your Housing Benefit entitlement. *(The assessed income figure is the total of all of the income you have which The Pension Service have used to work out your Pension Credit.)* In some cases, the assessed income figure will be changed to take account of your circumstances and the circumstances of your partner and children (if this applies). You will be entitled to Housing Benefit less any deductions *(amounts taken off)* for non-dependants less 65% of the amount (if any) by which your net income goes over the **'applicable amount'**.

### **If you do not receive Pension Credit (Guarantee Credit) or Pension Credit (Savings Credit)**

We will award Housing Benefit less any deductions for non-dependants living with you and less 65% of the amount by which your net income goes over the **'applicable amount'**. You will not be eligible for benefit if your savings are more than £16,000.

### **Paying you Housing Benefit**

If you are a council tenant we will pay your benefit direct to your rent account. If you are a tenant of a housing association we will normally pay direct to your landlord, we pay every four weeks for the four weeks already passed.

If we pay you, we will pay benefit into your bank account by bank transfer (BACS). We pay every two weeks for the two weeks already passed. If we decide you qualify for benefit, we will make your first benefit payment within 14 days of receiving your fully filled-in claim form. This first payment won't usually be as much as you would normally receive.

### **Discretionary Housing Payments (DHPs)**

If Housing Benefit does not cover all of your eligible rent, you can ask us for more help. We may be able to pay you Discretionary Housing Payments on top of your Housing Benefit. There are rules about who can receive DHPs. For more information and to make a claim access your Councils website or contact the Benefits Service.

### **Information available online**

Further information regarding Housing Benefit is available on your council's websites.

If you are a resident of Christchurch, East Dorset or North Dorset go to: [www.dorsetforyou.com/benefits](http://www.dorsetforyou.com/benefits)

If you are a resident of Poole go to:  
[www.poole.gov.uk/benefits-and-council-tax/benefits](http://www.poole.gov.uk/benefits-and-council-tax/benefits)

You can also get an estimate of potential Housing Benefit entitlement using the benefit calculators available online either by accessing your Councils websites or online through:

<https://www.gov.uk/benefits-calculators>

### **Who to contact**

For more information or if you have any questions, please contact your local Benefits Office.

Telephone: **0345 034 4569**

Email: [svpp@poole.gov.uk](mailto:svpp@poole.gov.uk)

Postal address: **Stour Valley & Poole Partnership,  
PO Box 722, Poole, BH15 2YE**

### **Where can I get more advice?**

To speak to an assessor at Dorset Adviceline please phone **0344 245 1291** this line is open Monday to Friday 10am-4pm.

Stour Valley & Poole Partnership

# Housing Benefit

*for people of state  
pension credit age*

## What is Housing Benefit?

**Housing Benefit is a means tested Social Security benefit that is intended to help towards housing costs for rented accommodation. The Housing Benefit scheme is administered by your local council.**

## Who can claim Housing Benefit?

If you are a private tenant, housing association tenant or council tenant you may qualify for Housing Benefit. *(If you are a private tenant, we will work out your Housing Benefit according to the Local Housing Allowance.)*

Certain people cannot claim Housing Benefit, such as people living with a close relative, crown tenants and people living in care homes or nursing homes or most Universal Credit recipients.

## Letting you know about your claim

We must:

- let you know our decision on your Housing Benefit claim;
- if you ask us, give you a written statement of how we worked out your Housing Benefit;
- look at our decision again if you disagree with it; and
- explain your rights of appeal to an independent tribunal service.

## Pension Credit

Pension Credit is paid by The Pension Service to people on low incomes, or who have a small amount of savings or a private pension *(or both)*. There are two types of Pension Credit; Guarantee Credit and Savings Credit.

For more information, phone The Pension Service on **0800 99 12 34** or visit their website at **[www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)**

## How to claim Housing Benefit

If you have not yet claimed Pension Credit, when you do, you will also be able to claim Housing Benefit.

If you already receive Pension Credit you can claim online on your councils website. We may write to you if we need more information from you to decide your entitlement.

## When will my benefit start?

In some circumstances, you can backdate your benefit claim for up to three months before the date your claim form was received by the Benefits Service.

It is important that you send us the proof that we ask for, as soon as you can. Any delay in making your claim could mean you will lose benefit. When we decide your entitlement, we will let you know the date your claim starts from.

## What do you need to work out my benefit?

We need to know the following information.

### About your rent and your landlord

We need to know who your landlord is and how much rent you pay every week.

Your landlord does not need to know you are receiving benefit if you do not want them to know.

If you pay rent to a housing association, council, or any other registered social landlord, we will work out your benefit using the rent you pay. We only pay benefit according to your **'eligible rent'**. This means the money you pay your landlord for living in their property. We will not pay Housing Benefit for things included in your rent, such as heating, hot water and sewerage charges.

If you pay rent to a private landlord, we will work out your benefit using a Local Housing Allowance which is based on who lives with you and the area you live in.

### About the people who live in your household

We need to know who lives in your household, including any children and non-dependants *(adults over 18 who are not financially dependent on you.)*

**About your net income** *(and your partner's, if you have one).* We need to know how much you earn after tax and National Insurance, half of any pension contributions. We also need to know about income you receive from pensions, benefits and allowances.

### About your savings

*(and your partner's, if you have one)*

We need to know about your savings. However, we do not take the first £10,000 of your savings into account. If you have between £10,000 and £16,000 in savings, we add £1 to your weekly income for every £500 of your savings over £10,000. If your savings are more than £16,000 you may not be eligible for Housing Benefit unless you receive Pension Credit (Guarantee Credit).

### About non-dependants

If there are other adults in your household, we may reduce your benefit. This is because we assume that non-dependants contribute towards the cost of running your household.

## When we have all the information we need

Once we know your income, we will calculate your **'applicable amount'**. This is a figure the Government give us that they believe you and your household can live off for a week. It is based on your age and circumstances. The Government review these amounts each April.

## How we work out the amount of Housing Benefit you will receive

### If you receive Pension Credit (Guarantee Credit)

If you are a private tenant and your rent is less than the Local Housing Allowance we must reduce the allowance to the same amount as your actual weekly rent as well as make any deductions (amounts taken off) for non-dependants.