

Working out the benefit you will receive each week

Your Housing Benefit will be subject to the Benefit Cap. The Government introduced a 'cap' on the total amount of benefits to which working-age people can be entitled.

The level of the cap is:

- £384.62 per week for couples (with or without children) and lone parents
- £257.69 per week for single adults.

Households that meet the qualifying criteria for Working Tax Credit will be exempt from the cap to ensure that someone in work will be better off than if they were on benefits.

Other households that are not affected by the cap are where a member of the household (a single adult or couple and any child for whom that adult or couple are treated as responsible for when calculating the Housing Benefit award) qualifies for;

Disability Living Allowance; Personal Independence Payment; Attendance Allowance; Industrial Injuries Benefits, Employment and Support Allowance, if paid with the support component; Armed Forces Compensation Scheme Payment; Armed Forces Independence Payment; War Pensions Scheme Payments; Carer's Allowance; Guardian Allowance.

If a 'cap' has to be applied the Department for Work and Pensions will write to the Local Authority instructing that the 'cap' should be applied to the Housing Benefit award. The Local Authority will notify the claimant in writing if the 'cap' has to be applied to the Housing Benefit award detailing the reduced Housing Benefit entitlement. Housing Benefit cannot be reduced below the minimum award of 50 pence per week.

People on Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance

You will receive the maximum benefit, subject to non-dependants deduction, the benefit cap and bedroom calculation.

People not on Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance

We will pay benefit in the same way as above, less 65% of the amount by which your income (*after deductions such as tax and National Insurance*) goes over the '**applicable amount**'.

Universal Credit

If you are eligible for Universal Credit (for help with your rent) you will not be entitled to Housing Benefit.

When does my benefit apply from?

Benefit usually applies from the Monday after the date we receive your claim form.

Paying your 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.

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. 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

If you are a resident of Poole go to: 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

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

You may get Independent Advice from the Citizens Advice Bureau;

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 working age

This leaflet is intended for people of working age. A separate leaflet is available for people who have attained the qualifying age for Pension Credit, as there are different rules.

Universal Credit

Instead of Housing Benefit you might be entitled to claim Universal Credit for help with your rent. You can check this online at www.gov.uk/universal-credit/eligibility

If you are eligible to claim Universal Credit for help with housing costs, you will not be eligible to claim Housing Benefit.

Who can claim Housing Benefit?

If you are a private tenant, housing association tenant or council tenant you may qualify for Housing Benefit, which is a means-tested benefit. To claim, apply online on your Councils website or contact your local council. (If you are a private tenant, we will work out your Housing Benefit according to the Local Housing Allowance.)

Some people cannot claim Housing Benefit, for example most full-time students, people living with a close relative, crown tenants and care or nursing home residents or Universal Credit recipients in receipt of Housing Element

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.

How to claim Housing Benefit

People making a claim for Income Support, income-based Jobseeker's Allowance or income-related Employment Support Allowance.

If you have not applied for Housing Benefit before, you will need to call Jobcentre Plus on 0800 055 6688. (*Lines are open from 8am to 6pm, Monday to Friday*) They will ask you for some details and will pass the information you give them to us. We will then work out your benefit entitlement.

If you want to claim Housing Benefit and you are deaf, hard of hearing or have speech difficulties, Jobcentre Plus have a textphone. The number is 0800 023 4888.

People not claiming Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance.

You can apply online on your Councils website or contact your local Council for an application form.

What do you need to work out my benefit?

About your rent - we need to know who your landlord is and information about the rent you pay. (*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, your council, or any other registered social landlord, we will work out your benefit using the rent you pay. This will be reduced if your property has more bedrooms than are necessary for your household.

One bedroom is allowed for:

- every adult couple (married or unmarried)
- any other adult aged 16 or over
- two children of the same sex under 16
- two children aged under 10
- any other child (other than a child whose main home is elsewhere)
- a foster child or children living with an approved foster carer (or up to 52 consecutive weeks from the date of the last placement or approval)
- adult children in the armed forces away from home on operations
- a carer (or team of carers) who do not live with you but provide you or your partner with overnight care.
- a child who cannot share a bedroom, who is entitled to the care component of disability living allowance at the highest or middle rate and the Local Authority is satisfied is, by virtue of the child's disability not reasonably able to share a bedroom with another child.
- From 1 April 2017, a disabled child or adult non-dependant requires and has overnight care on a regular basis from a non-resident carer (or team of carers). An additional bedroom will be allowed when the claimant is able to demonstrate that - care has been arranged, a spare bedroom is available for the carer (or team of carers) and an extra bedroom has not already been provided for a non-resident overnight carer (or team of carers) in the same household. In addition, the disabled child or non-dependant adult must be in receipt of one of the following incomes - middle or higher rate care component of Disability Living Allowance, Attendance Allowance, the daily living component of Personal Independence Payment or the Armed Forces Independence Payment.
- From 1 April 2017, an additional bedroom will be allowed when a couple are unable to share a bedroom because of their disabilities. To be considered for this, one member of the couple is in receipt of the middle or higher rate care component of Disability Living Allowance, higher rate Attendance Allowance, the daily living component of Personal Independence Payment or Armed Forces Independence Payment.

The eligible amount will be reduced by 14% if you under-occupy by 1 bedroom, or 25% if you under-occupy by 2 bedrooms or more.

Shared Ownership properties and Supported Accommodation (accommodation provided by the County Council, a housing association, a registered charity or voluntary organisation where that body or a person acting on its behalf also provides the claimant with care, support or supervision as set out in paragraph 4 of schedule 3 to the Consequential Provisions Regulations 2006) are not subject to this restriction.

When working out your benefit, we do not count any 'extras' (ineligible charges) included in your rent, such as heating, water, sewerage.

If you are a private tenant, we will work out your benefit using the Local Housing Allowance rules. This usually means you will receive a certain amount or rate of Housing Benefit that is based on the area you live in, the size of your household and whether you are single and aged under 35. If your rent is less than the Local Housing Allowance for your area, we must reduce the allowance.

About your income - we need to know your (and your partner's) income after tax, National Insurance, half of any pension contributions, plus other income, such as tax credits, benefits and allowances.

Who lives with you - we need to know about the people who live with you, such as your partner, children and any other adults who are not financially dependent on you (*we call them 'non-dependants'*).

About non-dependants who live with you - If there are other adults in your household, we normally reduce your benefit. This is because we expect these other adults to contribute towards household costs.

About your (and your partner's) savings

- If you have under £6000 in savings, we do not take your savings into account when we work out your entitlement to benefit.
- If you have between £6000 and £16,000 in savings, we add £1 to your weekly income for every £250 in savings you have.
- If you have over £16,000 in savings, you may not be eligible for benefit.

What we do when we have details about your income and savings

When we have information about your (*and your partner's*) income and savings, we work out your '**applicable amount**'. This is an amount that the Government give us that they think you will need to live off for a week. They base this amount on the ages and circumstances of you, your partner and any children in your household. They review these amounts every April.

