



# Pay less Rent

A Guide to Housing Benefit

[www.wakefield.gov.uk](http://www.wakefield.gov.uk)

**wakefield**council  
working for you



Housing and Council Tax Benefits Service  
Civic Centre, Ferrybridge Road, Castleford WF10 4JH  
Telephone 0845 8 504 504

[www.wakefield.gov.uk/housing/benefits](http://www.wakefield.gov.uk/housing/benefits)

**Our aim is 'to pay the right benefit to the right person at the right time'**

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## What is Housing Benefit?



Housing Benefit is help for anyone on a low income to pay their rent.

Housing Benefit is calculated by your local Council using rules set out by Parliament.

Housing Benefit is worked out on your circumstances. We will not share any details about your claim unless you have given your agreement.

## Who can claim?

Anyone who has to pay rent can claim Housing Benefit, however:

People with savings of more than £16,000 will not get Housing Benefit, unless they are in receipt of Pension Credit (Guarantee Credit).

Full-time students cannot claim Housing Benefit unless they fulfil certain criteria. See fact sheet entitled 'Students'

If you are not sure if you are entitled, you should contact us.

To find out how much you could claim, use our online benefit calculator - visit our website at [www.wakefield.gov.uk/housing/benefits](http://www.wakefield.gov.uk/housing/benefits).

Alternatively, call us for an estimate. You could even use this if you are thinking of taking a property.

## How to claim

You can claim Housing Benefit at any time, in one of the ways below

- By telephoning the service on 0845 8 504 504, where we can complete a form over the telephone, send an application form to you or arrange to visit.
- By completing the forms given to you by the Job Centre or Pension Service when you claim Income Support, Job Seekers Allowance, Employment and Support Allowance or Pension Credit

- By obtaining a form from our reception area at the Civic Centre, Castleford or your local Wakefield District Housing, Service Access Point, and returning the completed form to us.

- By completing and submitting the application form on our website at [www.wakefield.gov.uk/housing/benefits](http://www.wakefield.gov.uk/housing/benefits)

Whichever way you choose, don't delay, as you may lose benefit.

## When to make your claim

You should claim Housing Benefit as soon as you think you need help with your rent. Benefit normally starts from the Monday following the date we receive your form. We cannot normally backdate your claim.

If you know that you are going to need help some time within the next 13 weeks, for example your income is going to reduce; then, you can make a claim in advance of the change.

If you move home, it is important that you claim Housing Benefit within the first week of your tenancy starting.

We cannot usually pay benefit until you are living in your new home.

## How do we work out Housing Benefit?

To work out your benefit we look at the income you have coming in each week, and then compare this income with your Needs Allowance (or Applicable Amount) which is the amount the Government says you need to live on.

The amount of Housing Benefit you get depends on:

- Your **savings**
- Your **income**
- Your **needs allowance or Applicable Amount**
- Your **rent**
- Any **other adults** who may live in your home

If you have a partner, we must take into account their personal details.

### Savings

If you and your partner have combined savings of more than £16,000, you will not get Housing Benefit, unless you receive the Pension Credit (Guarantee Credit)

If you and your partner are under the qualifying age for Pension Credit and have savings of £6,000 or less, we will ignore them in working out your benefit. If you have over £6,000, for every £250 of savings you have over £6,000, we must add £1 onto your weekly income. For example if you have £8,100.00 we would add £9 onto your weekly income.

If you or your partner are of the qualifying age for Pension Credit or over and have savings of £10,000 or less, we will ignore them in working out your benefit. If you have over £10,000, for every £500 of savings you have over £10,000, we must add £1 onto your weekly income. For example if you have £10,120.00 we would add £1 onto your weekly income.

We ignore any actual interest your savings earn. The interest from your savings is taken into account as capital.

Some examples of savings would be:

- Money in a bank or building society
- National Savings Certificates, stocks, shares, premium bonds
- Second properties
- Tax refunds

### Income

This is the money you and your family have coming in at regular intervals.

Examples of this would be:

- Social security benefits
- Tax credits
- Work pensions
- Wages

We can ignore certain parts of your income, such as Disability Living

Allowance, Maintenance or Child Benefit, but you must still tell us about them.

### Needs Allowance (or Applicable Amount)

Parliament sets the minimum level of income you need to live on. This is called your **Applicable Amount**; this is made up of Personal Allowances and Premiums.

Personal Allowances take account of:

- Your age
- Whether you are single or a couple
- How many dependant children you have

Premiums recognise any special needs that exist, such as:

- Families
- Disabilities
- Carers

Your allowance and any premiums which may apply are added together, to give your Applicable Amount. This is individual to your particular circumstances and cannot be altered unless your circumstances change.

### Rent

We can only use your net or basic rent to work out your Housing Benefit. Many rents include charges for such as water rates, heating, lighting, and meals. These charges do not usually qualify for help.

If you live in a Housing Association property, which includes Wakefield District Housing tenants, or your tenancy started before 15 January 1989, we can usually use your basic rent when we work out your Housing Benefit.

If you rent your home from a private landlord, then different rules apply when looking at the level of rent we use to work out your Housing Benefit. The level of rent we use is known as Local Housing Allowance (LHA). This is based on the number of bedrooms needed by your household and levels of rents for suitable accommodation in the area as set by The Rent Service.

It will not be based upon the amount of rent you actually pay.

When looking at the number of bedrooms needed, one bedroom is allowed for each of the following:

- Each adult /couple
- Any other adult (aged 16 or over)
- Any two children under aged 10
- Any two children of the same sex aged 10 to 15

Your maximum Housing Benefit will be the Local Housing Allowance rate for the number of rooms you need in the area that you live.

If you are under 25, without children, the Local Housing Allowance 'shared room rate' will usually be applied.

LHA rates are set by The Rent Service and can differ month to month, but once your rate is applied this will not change unless your circumstances do or 52 weeks have elapsed. This is known as your anniversary date. If your landlord increases your rent, you need to tell us about it, but we will not be able to consider paying the increase until you reach your anniversary date.

The levels of Local Housing Allowance will be displayed in our reception area and Wakefield District Housing, Service Access Points. They will also be published on our website.

Housing Benefit will not be paid on tenancies which have been created to take advantage of the Housing Benefit scheme or on tenancies considered non-commercial.

### **Other Adults**

If you have other adults living in your home, they will be expected to pay something towards the rent.

The rules say we must make fixed deductions from the net or basic rent, based upon the income of the other adult.

For more information about this see our fact sheet entitled, 'Other people in your home'.

### **The calculation**

Once we have considered your full circumstances we compare your income with your Applicable Amount.

If you receive Income Support, Job Seekers Allowance (Income Based), Employment Support Allowance (Income Related) or Pension Credit (Guarantee Credit), we will pay your full net rent or applicable LHA rate, less any deductions for other adults.

If your income is less than your Applicable Amount we will pay your full net rent, less any deductions for other adults.

If your income is more than your Applicable Amount, the help we give with your net rent will be less any deduction for other adults, then reduced by 65p for each £1 your income exceeds your Applicable Amount.

## **How do we pay Housing Benefit?**

Your Housing Benefit will be paid 4 weekly in arrears into your bank account. In certain circumstances your benefit can be paid to your landlord.

If you do not have a bank account we can help you to open one. Contact our Financial Welfare Officers on 0845 8 504 504.

## **From what date will we pay your Housing Benefit?**

We will generally pay your Housing benefit from the Monday following the date we receive your claim.

## **Your landlord wants a rent deposit. Is this covered by Housing Benefit?**

Unfortunately, we are unable to help towards a rent deposit or rent payments in advance. But you may be able to get help by contacting the Wakefield Rent Deposit Scheme.

**Phone:** 01924 304575

**Website:** [www.wrds.org.uk](http://www.wrds.org.uk)

**Fax:** 01924 304557



## Can we backdate your entitlement?

We are unable to backdate Housing Benefit prior to the date you make your claim unless you can prove exceptional circumstances for not having claimed earlier. This is called proving 'good cause'. Applications for backdating should be made in writing, stating clearly the date from which you wish to

claim benefit and the reasons you have not claimed at that time and up until the date your application was actually made. If we decide you satisfy 'good cause' your Housing Benefit can only be backdated a maximum of 6 months if you are of working age, 3 months for pension age customers.

## How do we let you know the outcome of your claim?

Once we have calculated how much benefit you will be entitled to, we will write to you to let you know. The letter we send will include details of how your benefit has been calculated and the information we have used in the

calculation. If any of the information in this letter is wrong you must let us know straight away.

## How quickly will we let you know?

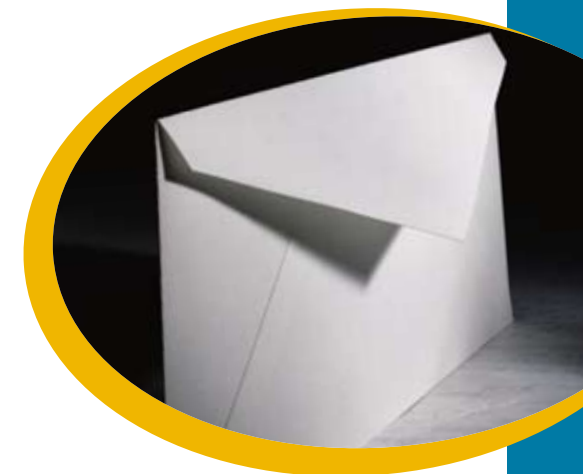
We aim to make a decision within 3 weeks and you can help us achieve this by providing all the information requested as quickly as possible. At times it may take a little longer to deal

with your claim but we will advise you of the expected time as soon as we receive your claim.

## What if your circumstances change?

As Housing Benefit is calculated based upon your individual circumstances, should these change, then you must let us know. You can do this by telephone, in person, letter or email. You should let us know within one calendar month of the change occurring.

If you do not tell us that your circumstances have changed you may lose out on benefit or be paid too much. If you receive too much, we will ask you to repay it.



## What if you disagree with how we have worked out your Housing Benefit?

To talk to someone about your entitlement you can always give us a ring and we will be happy to explain any letter sent to you.

If you want us to give you more detail in writing about how your Housing Benefit has been worked out you can ask us for a written explanation, this is known as a **statement of reasons**.

If you think the decision is wrong you can ask us to look at it again. This is known as requesting a **Revision**. If the decision is wrong we will change it.

Alternatively, you can also **Appeal** against the decision and this will be dealt with by a tribunal organised by The Tribunals Service.

If you wish to apply for either a revision or appeal, this must be done in writing, within one month of the letter telling you how much benefit you get. You must give as much information as you can in your request.

For more information on appeals please see our leaflet entitled 'What if I disagree with the decision on my benefit?'.

## Where can you get more advice?

- **For more information or advice:**

Website: [www.wakefield.gov.uk/housing/benefits](http://www.wakefield.gov.uk/housing/benefits)

Email: [benefitsservice@wakefield.gov.uk](mailto:benefitsservice@wakefield.gov.uk)

Telephone: 0845 8 504 504

In person or by post:

Housing and Council Tax Benefits Service, Ground Floor,  
Civic Centre, Ferrybridge Road, Castleford WF10 4JH.

Opening Hours: Monday - Thursday 8.30am to 5.00pm

Friday 8.30am to 4.30pm

- **Or, from your local Wakefield District Housing, Service Access Point**

- **Independent Advice**

Citizens Advice Bureau at [www.citizenadvice.org.uk](http://www.citizenadvice.org.uk), or ring 0844 499 4138.

- **Other useful contacts**

Official UK Government website for citizens at [www.direct.gov.uk](http://www.direct.gov.uk).

**For this information in any other format, such as large print, audio, Braille or in a different language please call 0845 8 504 504.**