

Housing Benefit

This is a general overview of housing benefit (HB) for residents of Castle Morpeth Housing.

There are additional rules for people renting from other types of landlord which are not covered here. If you require further information please contact your Local Authority Housing Benefit section.

What is Housing Benefit (HB)?

This is a benefit for people on a low income to help them pay their rent. You may be able to get HB if you get other benefits, work part-time or work full-time on a low income. You cannot get HB to help with the cost of a mortgage or home loan. If you are an owner-occupier, you may be able to get help with your mortgage interest through Income Support, income-based Jobseeker's Allowance or Pension Credit. Please contact your local Job Centre Plus or Pension Service about this.

Who can claim Housing Benefit?

Only those responsible for, or those who live with a partner who is responsible for the rent of your home. There are different rules for claiming for people aged 16 and 17 years old and for students. Anybody else living with you, such as a friend or grown up child, is seen as a non-dependant. This means their income could reduce how much HB you can get.

What does Housing Benefit pay for?

It pays your rent but may not cover all of it if your rent includes payments for water or heating. You will have to pay these charges yourself from your wages or other benefits. Depending upon your income you may be entitled to HB for part of your rent. Again you will have to pay the balance from your benefit or wages.

How do I make a claim for Housing Benefit?

You make a claim to your local authority by completing a claim form which you can get by visiting your local housing office, civic centre or county hall. Some local authorities allow you to claim electronically by completing the form online on their website. The local authority can often take several weeks to process your claim for housing benefit - some up to 12 weeks. It is very important to provide all the information asked for on the form to avoid delays.

Handy Hints! Make sure you:

- Make a claim as soon as possible or you may lose benefit.
- Try to provide all the information asked for, such as bank statements, wage slips, benefit letters etc. If you do not have all the information, make the claim anyway, as you will be allowed a further month to provide it.
- Try to hand in the claim form. Your papers should be copied while you wait and be given back to you.
- Always ask for a receipt showing you have made the claim.
- Let the Housing Benefit section of your Local Authority know immediately if you have a change in circumstances. You could end up with an overpayment of benefit or, if you are due an increase in benefit, it may not be backdated. Let them know about any changes, even if you are still waiting to hear about your claim.

- Decide if you want your benefit paid directly to Castle Morpeth Housing or whether you want it paid into your own bank or post office account. Most residents have their HB paid directly to us and we recommend you choose this option.

If you get full HB you do not need to worry about paying your rent (except other charges like water!); if you get part benefit you need only pay your shortfall.

- In certain circumstances you can ask to have your claim backdated for up to 3 months. For example, if you have been too ill to make a claim any sooner, you would need to provide medical evidence to support this.