Housing Rights

https://www.housingrights.org.uk/housing-advice/help-pay-housing-costs/housing-benefit

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Housing Benefit

This information is for residents of Northern Ireland with a right to reside.

Who can get Housing Benefit

Universal Credit is replacing Housing Benefit. Most people will be eligible for Universal Credit instead of Housing Benefit.

You may still be able to get Housing Benefit if you're:

- State Pension age or older, or
- part of a couple and you are both over State Pension age, or
- in supported, sheltered or temporary housing

If you do not fall within one of these categories, you should apply for Universal Credit instead.

You can get Housing Benefit if you:

- pay rent to a landlord
- have a right to reside and claim benefits in the UK
- have a low income
- have savings and assets worth less than £16,000 (and certain assets are not counted)

Apply for Housing Benefit online or download a paper form and submit it to the Housing Executive. You can also visit the Housing Executive office to pick up a paper copy.

Housing Benefit can cover:

- rent
- rates
- temporary housing (for example, a hostel, single let, supported or sheltered housing)
- fees that are a condition of your tenancy (for example, cleaning charges)

You can use an online calculator to get an idea of what benefits you can get. Check the amount you can get. It can depend on your situation, including your age, savings and assets, and other benefits you get. You decide if it's paid to you, your landlord or estate agent.

You must tell the Housing Executive if your situation and needs change. Otherwise, you may have to pay back some of your benefit.

For example, the amount you get can change if:

- your income changes
- you start or stop working
- you get a lump sum payment
- someone moves in or out of your home
- an adult, who is not your partner, lives with you

You can transfer your benefit if you move house. Ask the Housing Executive for a change of address form.

Caring for children

Children can only be included on one Housing Benefit claim. You may share caring responsibility for a child with someone you do not live with:

- Housing Benefit will look at where the child spends most time
- if there any doubt over this, Housing Benefit will look at who receives Child Benefit for the child. They will decide the person who receives Child Benefit is the main carer. The main carer will then receive an extra amount added to their Housing Benefit for this child

Savings and assets change how much Housing Benefit you get

Assets, also known as capital, can reduce the amount of Housing Benefit you can get. This can include things like property. Your Housing Benefit stops if you gain assets and savings of more than £16,000.

If you are State Pension age, you get less Housing Benefit if you:

- do not get the guarantee element of pension credit, and
- have savings or assets worth £10,000 or more

If you're under the State Pension age, you get less Housing Benefit if you have savings or assets worth £6,000 or more.

Some savings and assets do not count toward the amounts that can reduce your Housing Benefit. The Housing Executive does not count:

- the value of your belongings
- the value of the home you live in
- business assets if you are self-employed
- business assets if you are self-employed but cannot work due to illness

The value of a property you own, but do not live in, does not count:

- forever if a family member who is of pension age or incapacitated lives there
- forever if your former partner lives there and is a lone parent
- for 26 weeks if you cannot live there because of a relationship breakdown
- for 26 weeks from the date you took steps to sell the property

Our advisers can help you figure out if you have savings and assets that can impact your Housing Benefit.

Challenging a Housing Benefit decision

You can usually challenge Housing Benefit decisions. The Housing Executive will review and reconsider your application. To challenge, you should:

- ask the Housing Executive for a written, detailed explanation of their decision. You should do this within a month of the date on your decision

letter
- get a reply from the Housing Executive within 14 days
- send a letter asking them for a review if you disagree with their explanation
- expect a response within 14 days, either confirming or changing the decision. If you are unhappy with the decision, you may be able to lodge an appeal

Always keep copies of anything you send to the Housing Executive.

Appealing a Housing Benefit decision

If you're not happy with the Housing Executive's review, you can appeal it. There are strict timescales for lodging an appeal. You must do it within one month of:

- the date of your original notification letter or
- the date of the reviewed decision

Appealing a decision can be a complicated process. You should get specialist advice.

The appeals process includes:

- sending a letter to the Housing Executive about the decision you want to appeal
- getting a hearing with the Appeals Service. This is an independent tribunal made up of people who are not connected to the Housing Executive
- providing any additional information, including everything from the **appeal request form**
- attending the tribunal hearing. This can either be a paper hearing based on the information you have provided or an oral hearing. Oral tribunals are usually better, as you have a chance to explain yourself in person

If you're unhappy with the appeal decision, you can challenge it by:

- appealing to the Social Security Commissioner on a point of law
- asking for a judicial review if you have merit and are eligible for legal aid

You will need to get specialist advice to proceed with a further appeal.

Housing Benefit to pay for social housing

Social housing can be:

- property owned and rented out by the Housing Executive or
- property owned and rented out by housing associations

If you live in social housing, you may be able to get help with your housing costs.

You might be eligible for Housing Benefit to help pay your rent if you are State Pension age or older.

Housing Benefit can pay all of your rent. It may also cover some service charges.

You might have heard of the bedroom tax. This can reduce your Housing Benefit entitlement in social housing. But it does not apply to people of State Pension age or older.

If you are under State Pension age, you will need to apply for Universal Credit to help pay your housing costs.

Getting Housing Benefit if you are a private tenant

If you are:

- receiving Housing Benefit and
- renting from a private landlord

the amount of help you will get towards your rent and rates depends on the local housing allowance (LHA) rate. This will often be less than what the landlord is charging you.

Video: Housing Benefit for private tenants in Northern Ireland

Video transcript

Housing benefit for people who rent privately.

You may be able to claim housing benefit to help with your rent if you are on a low income or receive certain benefits.

The local housing allowance scheme is used to work out how much benefit is paid to people who rent privately.

The local housing allowance scheme means that your benefit is based on where you live and on how many rooms the government believes your householder needs, rather than on what you actually have to pay your landlord. For example a couple who has an eight-year-old son and a four-year-old daughter will be seen to need two bedrooms that's one bedroom for the couple and one for the children to share.

On the other hand a single person aged under 35 who doesn't have any dependents will usually only get enough benefit to rent a room in a shared house or flat, although there are some exceptions.

The local housing allowance scheme rules mean that many people who rent privately and who receive housing benefit will not get enough benefit to cover their entire rent. People who find themselves in this situation will need to make up the difference between the amount of housing benefit they get and the amount of rent they must pay their landlord out of their own pocket, however some help is available.

If you don't get enough housing benefit to cover your full rent, apply for a discretionary housing payment or dhp. A dhp is like a Top-Up payment of housing benefit, there is no guarantee that you will get a discretionary housing payment when you apply but your chances of getting an award will be much stronger if you can show that the shortfall is causing you financial hardship and that you cannot move to cheaper accommodation.

If your application is successful the dhp will be paid to you for a set period of time.

You should make a note in your phone or your diary of when this extra money will stop, once it stops you can apply again.

If your application for a discretionary housing payment has not been successful contact housing rights for advice.

You can get an application form for this payment from the Northern Ireland housing executive.
If you would like any assistance completing this form get in touch with housing rights.

Housing Benefit to pay for temporary accommodation (including single lets)

Sometimes the Housing Executive will provide you with temporary accommodation.

You might be able to get temporary accommodation if:

- you have made a homelessness application and
- the Housing Executive decide you are a Full Duty Applicant (FDA)

Temporary accommodation might be offered until something more permanent becomes available.

Temporary accommodation can include:

- a hotel or B&B
- a hostel
- a property provided to the Housing Executive by a private landlord (also known as a 'single let')

You may be able to apply for Housing Benefit to help with the cost of temporary accommodation.

Housing Benefit is usually only available to people aged State Pension age or older. But it is also available for anyone living in temporary accommodation. This even includes people who are already getting Universal Credit. The Housing Benefit will end once you leave the temporary accommodation. You will then need to apply for Universal Credit to help cover your new housing costs.

If you are:

- in temporary accommodation and
- you apply for Housing Benefit, but after being assessed, you are found not to be entitled to it

you will have to pay some or all the cost yourself.

Speak to one of our advisers if:

- you are not sure if you are entitled to help with paying for temporary accommodation or
- if you have been refused help paying for temporary accommodation

More advice

- Claiming Universal Credit
- Discretionary Housing Payment
- Changes in your circumstances