Housing benefit

Housing benefit can make a significant contribution towards your rent.

You can claim housing benefit if you pay rent to the council, housing association or a private landlord.

You cannot claim housing benefit if you live with, or have to pay rent to a close relative such as a parent, step-parent, son, daughter, stepson, stepdaughter or their partners.

When you <u>claim housing benefit</u> the council will work out your entitlement.

The council takes into account your rent, income, any savings you may have, how much you need to live on, the number of people in your house and their ages, if anyone is sick or disabled or if anyone is a full-time carer.

 You can use online benefit calculators to get an indication of how much support you may receive.

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

If you rent from a private landlord, your benefit will be calculated using <u>current Local Housing Allowance (LHA) rates.</u>

Go to this link to see what the current rates in Bromley are: https://www.bromley.gov.uk/housing-finance/local-housing-allowance-lha-rates

Applying for Housing Benefit:

Claims can be submitted 13 weeks before moving in, or 17 weeks for those aged 60 and over.

Your benefit letter

- Once your benefit has been worked out, you will be sent a decision in writing about your benefit entitlement. This is called a 'benefit decision notice'.
- Read your letter carefully to check that the information is correct. Make contact straight away if any of the information is wrong or missing.
- If you don't understand or disagree the benefit decision notice, don't worry.
 Much of the language used in the benefit letters is difficult to understand and you can ask for a further explanation (called a 'statement of reasons'). If you disagree with the decision, you can ask for your application to be looked at again or make an appeal.

- You might need help from a benefits adviser: https://www.citizensadvice.org.uk/benefits/
- TIP: Keep all your letters and associated documents in one folder, this will help when you go to see a support agency or advisor when questioning any of the decisions made.

What happens if you move? Can you transfer your housing benefit to a new address?

If you are receiving Housing Benefit you MUST <u>notify us if you are moving within or out of the borough</u>. Once we receive details we will suspend benefit payments at your old address. If your new address is within the borough we will send you another form which requests further information relating to your new rental liability at your new address if it is within the borough.

Council Tax Support Scheme

Council Tax Support (CTS) is a local welfare benefit which helps working age people on a low income pay their council tax.

There are two types of Council Tax Support:

- Main Council Tax Support is for people who are on a low income
- Second Adult Rebate is for people who may not have a partner, but who share their home with someone who is over 18, is on a low income and does not pay rent.

Council Tax Support is means tested. This means that we have to take into account your income, savings and investments when deciding whether you are entitled.

The scheme does not apply to retirement age pensioners who continue to receive the same level of support they would have received had the Council Tax Benefit scheme continued.

For more information go to: https://www.bromley.gov.uk/benefits/council-tax-support-scheme-1

Discretionary Housing Payment (DHP)

Discretionary housing payments are paid from a limited amount of money that central government gives to Bromley Council every year.

These payments are for residents with special financial or personal circumstances which indicate that they need extra help to pay their rent. Each case is considered individually and on its own merit.

A DHP is not automatically awarded because your housing benefit does not cover your rent and is not a benefit. It is a separate payment made at the local authority's

discretion. Payments are usually made for a limited period to assist whilst the claimant seeks a longer-term solution. This could include obtaining cheaper accommodation, obtaining employment and/or increasing the number of hours worked.

See this link for Bromley's discretionary housing payment policy.

Apply for DHP

When applying, you will need to explain why the payment is needed. Some examples include:

- financial problems
- a medical condition
- the risk of being made homeless
- impact of changes to benefits

It is important that all relevant information and evidence is included with your application.

You can apply online for DHP.