

If you get Attendance Allowance

If you get Attendance Allowance, DLA high or middle rate for care or Personal Independence Payment for daily living, your Housing Benefit might be worked out more generously.

There is no reduction in your Housing Benefit for non-dependents if you get these benefits, or if you are severely sight-impaired.

If you live alone* and nobody gets Carers Allowance or a carer element in their Universal Credit for looking after you, a severe disability premium is included in the calculations. The applicable amount for a single pensioner in this situation is £293.40 or £277.45. If your income is less than this - ignoring your disability benefit - you will usually get full Housing Benefit.

For a pensioner couple, where both receive disability benefits but one has a carer getting Carers Allowance (or Universal Credit as a carer), the applicable amount is £401.10 or £383.25. If neither has a carer, the applicable amount is £477.50 or £459.65.

You should always get a benefit check if you or your partner start to get Attendance Allowance, as it can make a big difference to your rights.

*If the only people you live with are blind or getting one of the disability benefits listed above, you are counted as living alone.



Rent Restrictions

If you rent your home from a Council or Housing Association, once you are over State Pension Age your Housing Benefit won't be reduced by the Bedroom Tax. However, if you and a younger partner have to claim Universal Credit to get help with your rent, the Bedroom Tax does apply.

Private tenants usually have their rent restricted to a Local Housing Allowance (LHA), based on the size of home they need. A single person or a couple in Stoke-on-Trent would normally have their Housing Benefit based on a rent of £86.30 per week, the LHA for a one-bedroom home, even if they pay more.

If other people live with you, or you need a separate room to your partner for medical reasons, you could be allowed more than this.



For more information go to www.citizensadvice.org.uk or contact our Citizens Advice Helpline: 0800 144 8848



Potteries Gold is a Citizens Advice Staffordshire North & Stoke-on-Trent project to help people in Stoke-on-Trent cope with changes to the benefit system www.snsCab.org.uk/about-us/potteries-gold Follow us on Facebook and Twitter: search for **Potteries Gold**

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Housing Benefit

Help with your Rent for Older People

Pensioners' Benefits No 4



Staffordshire North & Stoke-on-Trent



North Staffs Pensioners' Convention



"Us today, you tomorrow"

Getting Help to pay your Rent

If you and your wife, husband or partner are over **State Pension Age** and have to pay rent for your home, see if you can claim **Housing Benefit** from your Local Council.

Claiming Housing Benefit

If you live in **Stoke-on-Trent**, you can call the Council's Benefits Team on **01782 234234**, or you can use the Council's website to make a claim online.

If you are over State Pension Age but your **spouse or partner** is **younger than State Pension Age**, and if you are not **already getting Housing Benefit or Pension Credit together**, you will have to claim **Universal Credit** instead. You can find out more in our leaflet on **Benefits for Mixed-age Couples**.

Working out Housing Benefit

Usually, you cannot claim Housing Benefit if you have **more than £16,000 in savings**, investments or property.

However, if you get **Guarantee Pension Credit**, you can claim Housing Benefit even if you have over £16,000. The DWP and Council will "passport" you to the maximum amount you can be allowed, although that **might not be your full rent**.

If you don't get Guarantee Pension Credit, the Council compares your income with an amount the Government say is the minimum you need to live on, called your **applicable amount**.

The applicable amounts for Housing Benefit if you **retired before 1st April 2021** are:

£217 per week for a single pensioner,
£324.70 per week for a retired couple.

If you **retired after 1st April 2021**, the amounts are **£201.05** and **£306.85**. If your income is assessed as **lower than this**, you will usually get **maximum Housing Benefit**.

If you have **more income** than the applicable amount, you may still be entitled to **some Housing Benefit**.

Example

Samuel is aged 87 and retired. He has a State Pension of £170 per week and a works pension worth £55 per week.

He also has £14,000 in savings. £10,000 of this is ignored when working out his Housing Benefit, but he is treated as having £1 available to spend for each £500 (or part of) over that, adding £8 per week to his income.

The amount Samuel needs to live on, his **applicable amount**, is £217 pw.

His income is £233 per week, **£16 more** than his applicable amount. Samuel will have to pay at least **65% of this excess income** towards his rent, **£10.40 per week**.

Housing Benefit will often cover the rest, although there are some circumstances where you might have more to pay, which we will explain now.



Non-Dependents

A non-dependent is an adult who lives in your home with you but is not your partner, wife or husband, isn't a joint-tenant and isn't a lodger or boarder paying you commercially. An example might be a grown-up son or daughter, or another friend or relation.



Non-dependents are usually assumed to pay something towards the rent, based on the amount they earn, and your Housing Benefit is reduced by this much.

There are **no deductions** from Housing Benefit for some non-dependents, including people getting Pension Credit, students and many young people under 25 who are not in work.

The deductions for working non-dependents range from **£18.10 per week** for someone earning **less than £162** per week before tax, to **£116.75** for earnings **over £511** per week.

What a non-dependent actually pays you does not matter to the Housing Benefit calculation, even if they pay more or nothing at all.

If the non-dependent deduction is higher than your Housing Benefit, you have to pay your full rent.

Don't forget to tell the Council if a non-dependent moves in or moves out, or if their income changes.