

Renting: help with your Housing Costs?

If you are a tenant and are renting your home from a Council, Housing Association or Private Landlord, have a low income and less than £16,000 savings, you may be able to apply for Help with your Housing Costs.

Universal Credit Housing Element

As from 12th July 2017, Help with Housing Costs for most tenants in York is only available through Universal Credit (UC). If you are already receiving UC then you should make a request for an assessment for Help with Housing Costs through your online journal or telephone the helpline straight away. If you are not already claiming UC **and** you are not already receiving Housing Benefit in York, then you will need to make a new UC claim and ask for Help with Housing Costs to be included in your claim.

Universal Credit

Helpline: 0345 600 0723

Web <https://www.gov.uk/universal-credit>

Housing Benefit

Before 12th July 2017, Help with Housing Costs for most tenants was only available by applying for Housing Benefit. These rules still apply for some tenants and you can find out if you are eligible by contacting the Benefits Section at West Offices. You cannot claim Housing Benefit if you are receiving UC.

Benefits Section

West Offices, Station Rise, York, YO1 6GA

Telephone: [01904 551556](tel:01904551556)

Email: benefits@york.gov.uk

How much will I receive?

The amount of Help with Housing Costs that you receive will depend on your household's income and, for working age people, if you have a spare bedroom.

If you are renting privately then the **Local Housing Allowance** (LHA) rules will apply. More information about LHA in York is available at www.york.gov.uk, search Local Housing Allowance.

If you are not working then the **Benefit Cap** will apply. This will limit the total amount of benefit you are entitled to. More detail about the Benefit Cap is available at www.york.gov.uk, search Benefit Cap. If you are receiving UC and are **21 or under** then you will not receive any help with Housing Costs unless you meet certain rules.

If your rent is more than the Help with Housing Costs that you are awarded then you will have to pay the difference yourself.

Other Help (contact Benefits Section)

If you are receiving Housing Benefit or the Housing Element of UC, your circumstances change and you need extra help then you may be entitled to **Discretionary Housing Payments**

How will I get help with my Housing Costs?

If you receive **Universal Credit** your housing costs are included within the monthly payment that you receive. **You** must pay your rent to your private, council or social landlord yourself. The only exception is in hostels where rent is paid to the Landlord. You can ask for advice Universal Credit payments. You can visit www.gov.uk/universal-credit for more details. If you receive **Housing Benefit** and are renting from a Council or a Housing Association then your Housing Costs will be paid direct to your landlord. If you live in Private Rented and receive Local Housing Allowance then your Housing Costs will be paid to you and **you** must pay your rent to your landlord yourself.

Home Owners - help with your mortgage.

You may get help toward the interest payments on your mortgage, called **Support for Mortgage Interest (SMI)**, if you are in receipt of one of the following means tested benefits:

- Income Support
- Income based JSA
- Income related ESA
- Pension Credit
- Universal Credit

How much SMI will I receive?

The rules about how much SMI you will receive depend upon which means tested benefit you receive. SMI may have to be repaid.

As a private, council or a social housing tenant, you may be entitled to local **Council Tax Support** if you have a low income or are on benefits. The maximum you can claim is 77.5%. You are responsible for the remainder of your council tax.

Housing Debt

If you have rent or mortgage arrears and are worried about losing your home, contact the Housing Options Team.

Main contact

Housing Options at West Offices

Monday – Friday 8.30am-5pm (excl. bank holidays). Please try and come in before 3.30pm.

Contact Housing Options on 01904

554500 or housing.options@york.gov.uk

Polish : Niniejsza broszura zawiera wszystkie informacje potrzebne w rozwiązaniu jakichkolwiek problemów mieszkaniowych, które może Pan/Pani doświadczać. Pakiet informacyjny jest również dostępny w innych wersjach językowych.

Turkish : Bu broşürde olabilecek bütün konut sorunlarınızla ilgili ihtiyaç duyacağınız bilgilerin tümü bulunmaktadır. Bu bilgiler kendi lisanınızda da tedarik edilebilir.

Cantonese : 这将告诉你如何解决住房问题。我們可以您所需的語言提供該資訊。