



**Independent
Age**



Help with housing costs

**Paying your rent or mortgage
if you're on a low income**



Thank you

We would like to thank those who shared their experiences as this guide was being developed, and those who reviewed it for us.

What do you think?

We welcome your feedback on our publications. We use your comments to plan future changes.

If you'd like to help us develop our information products, you can join our Readers' Panel. To find out more, call **020 7050 6560** or visit **independentage.org/readers-panel**.

Our publications

In this guide you'll find references to our other free publications. To order them, call **0800 319 6789** or visit **independentage.org/publications**.

If you would like this information in a different format – such as large print or audio CD – call us on **0800 319 6789** or email **helpline@independentage.org**.

While we make every reasonable effort to ensure that our information is accurate at the time of publication, we do not accept any liability arising from its use. Our information should not be used as a substitute for professional advice. The inclusion of other organisations does not constitute an endorsement from us.

The sources used to create this publication are available on request.

© Independent Age 2024

Author: Independent Age

Production: Independent Age

Design: Mark Errington

Photography: Lee Townsend cover, p2; Leanne Benson pp6, 14; Maria Brosnan p21

Contents

About this guide	2
1. Housing Benefit	3
2. How much could I get?	5
3. How do I claim?	8
4. If you're a private tenant	11
5. Discretionary Housing Payments	12
6. Help if you have a mortgage	13
7. Useful contacts	18

The information in this guide is relevant from 6 April 2024 to 5 April 2025.

Date of publication: April 2024

Next review date: April 2025

We spoke to older people about their experiences. Their quotes appear throughout. We have changed the names of some of the interviewees who wished to be anonymous. Some of the images seen throughout this guide are posed by friends of Independent Age.

The PIF TICK is the UK-wide Quality Mark for Health Information.

About this guide

You might feel worried about keeping up with your rent or mortgage payments, especially if you are living on a fixed income while living expenses go up. This guide is about help you can get towards your rent or mortgage.

If you rent your home, **chapters 1, 2, 3, 4** and **5** have information about how to get money towards your rent.

Chapter 6 tells you about the support you can get if you have a mortgage or own a leasehold property.



1. Housing Benefit

Housing Benefit is money to help you pay all or part of your rent if you're on a low income.

It may also cover ground rent and some service charges, like maintenance of lifts or communal areas. It doesn't usually cover heating, hot water or energy costs.

Who can get it?

To make a Housing Benefit claim, you need to be on a low income (see **page 4**).

One of the following must also apply:

- you've reached State Pension age
- you live in supported, sheltered or temporary housing.

If you live with a partner, only one of you needs to claim. You can claim if:

- you've both reached State Pension age

or

- one of you has reached State Pension age and has been claiming Pension Credit (for you as a couple) without a break since at least 15 May 2019.

Housing Benefit is mean-tested, so whether or not you qualify for it depends on how much money you already have. Normally, you won't be able to get Housing Benefit if you have more than £16,000 in income, savings and investments. But, if you get Guarantee Pension Credit, you can also get Housing Benefit regardless of the money you already have.

You can't claim Housing Benefit to pay your mortgage, but you may be able to get Support for Mortgage Interest – see **chapter 6**.

If you don't qualify for Housing Benefit, you may be able to claim Universal Credit instead. Contact our Helpline on **0800 319 6789**.



Read our factsheet **Housing Benefit** for more information about who can claim.

2. How much could I get?

The amount of Housing Benefit you can get depends on your circumstances.

The council will work out your 'eligible rent'. This is what you actually pay for rent, plus any service charges – like maintenance or a communal laundry.

How much you get depends on:

- your household income
- any benefits you get
- the amount of rent you pay, as well as costs like ground rent or service charges
- whether you're a council, housing association or private tenant
- where you live
- who you live with
- the number of rooms you have.

Housing Benefit won't cover costs included in your rent, like fuel costs or Council Tax. This means the Housing Benefit you get might not be the same amount as what you actually pay for rent.

You may get more help if you're receiving other benefits, such as Attendance Allowance, Carer's Allowance, Disability Living Allowance or Personal Independence Payment.

Your tenancy type may impact the amount of Housing Benefit you get. See **chapter 4** if you are a private tenant.

If you're getting Guarantee Pension Credit, your rent may be paid in full.





Read our guides **Attendance Allowance**, **Pension Credit** and **Council Tax** for more information.



To do

To see how much you could get, try our online benefits calculator at **independentage.org/benefits-calculator**. Or call our Helpline on **0800 319 6789** to arrange a free benefits check.

“ Without Housing Benefit, it is impossible for me to pay my rent.

3. How do I claim?

Housing Benefit is paid by your local council. Contact them to apply.

You can find their contact details at

gov.uk/find-local-council or in the phone book.

You might also qualify for help to pay your Council Tax – see our guide **Council Tax** for more information.

If you're also claiming Pension Credit, you can tell the Pension Service (**0800 99 1234**) that you want to apply for Housing Benefit at the same time.

They should send details of your Housing Benefit claim to your council.

“ My landlord just put the rent up by £50 to £500. It's the first time he's done it, so I imagine he's feeling the squeeze.

What you'll need when you apply

You'll need to provide:

- proof of identity, such as a passport or recent utility bill
- your National Insurance number
- details of your income, savings and investments – and your partner's if you're claiming for both of you
- information about your rent, including any service charges or anything else that's included in your rent.

If you pay rent to a private landlord, the council may need more information, such as your tenancy agreement, which shows how much rent you pay.

Support with your claim

If you're disabled, you can ask your council for support to help you apply. Some councils may have a team who can visit you at home.

You can also call our Helpline (**0800 319 6789**) for help with your application.

Your Housing Benefit could be backdated by up to three months.

What happens next

The council will write to you to let you know if they need any more information, and also to tell you the outcome of your claim.

If your claim is successful, you should get a letter from your local council telling you how much Housing Benefit you'll get.

The council will pay the money straight into your rent account if you're a council tenant. If you're a private or housing association tenant, it will usually be paid into your bank or building society account.



If the council turns down your claim, they should write to tell you why.

To find out what you can do if you're not happy with the council's decision, see our factsheet **What to do if you disagree with a benefits decision**.

4. If you're a private tenant

If you're a private tenant, the maximum Housing Benefit you can usually get is called the Local Housing Allowance (LHA).

LHA rates are set by the Valuation Office Agency. You can check them at lha-direct.voa.gov.uk/search.aspx or ask your local council.

You can also check how many bedrooms you can claim for at lha-direct.voa.gov.uk/bedroomcalculator.aspx. The maximum is usually four.

If you're disabled and receive regular overnight care from a carer who doesn't live with you, you can have an extra bedroom for the carer to stay overnight.

If your rent is more than the maximum, you'll have to pay the difference. You may be able to get short-term help with this from the Discretionary Housing Payments scheme – see **page 12**.

5. Discretionary Housing Payments

If you get Housing Benefit but it doesn't cover all your rent, you may be able to get a Discretionary Housing Payment (DHP).

Ask your local council how to apply. A DHP may also cover one-off payments such as rent deposits or rent in advance.

Your council decides whether to award a DHP, for how long and how much you'll get. This depends on your circumstances. When you apply, give as much information as possible, including:

- details of your income and outgoings
- any disabilities you have
- any debts
- other benefits you receive.

Explain why it's difficult for you to pay the full amount of rent.

If you get a DHP, you won't have to pay it back.

6. Help if you have a mortgage

Support for Mortgage Interest (SMI) loan

If you're a homeowner and you're getting certain benefits, you may qualify for a Support for Mortgage Interest (SMI) loan.

This is help for interest payments on:

- your mortgage
- certain loans for repairs or improvements to your home.

SMI is paid in the form of a loan, which must be repaid with interest when you die or sell your home.

An SMI loan is calculated using a standard rate of interest, not your lender's rate. It's only available to cover interest, not the amount borrowed. There is an upper limit on the amount you can claim.

For more information, contact MoneyHelper (**0800 011 3797**, moneyhelper.org.uk/en/benefits/benefits-to-help-with-housing-costs/support-for-mortgage-interest).



Good to know

If you own a leasehold property you may be able to get help to pay some service charges and ground rent. Call our Helpline on **0800 319 6789** to arrange to speak with an adviser.

Who can claim it?

You may qualify if you're not working and you're getting one of the following benefits:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Universal Credit.

To find out if you qualify or to ask about how to claim, contact:

- the Pension Service if you're getting Pension Credit (**0800 731 0469**)
- your local Jobcentre Plus
- the Universal Credit helpline (**0800 328 5644**)
- the Independent Age Helpline for a free benefits check (**0800 319 6789**).

SMI is usually paid to your mortgage lender. This should happen straightaway if you're getting Pension Credit or you've reached the Pension Credit qualifying age.



It's a good idea to get financial advice before you decide whether to take out an SMI loan. MoneyHelper has information about how to choose a financial adviser at moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser. You could also contact Citizens Advice for help – see **page 18**.

“ I'm really careful each month and put money towards what I need [...] I get Pension Credit, Council Tax Reduction and Housing Benefit.

Home Owner's Support Fund (Scotland only)

If you live in Scotland and are finding it difficult to pay your mortgage, you might be able to get help from the Home Owner's Support Fund. It is divided up into two schemes:

- Mortgage to Shared Equity, where the Scottish Government buys a stake in your property so you can reduce your loan on your house. You will still be responsible for maintaining and insuring your home.
- Mortgage to Rent, which allows a social landlord, like a housing association or local council, to buy your home. You will continue to live there as a tenant.

Your application for both of these schemes will not be considered unless you've taken advice from a money adviser, so you will have to contact an adviser first. Citizens Advice could help – contact them on **0800 0281456** or visit **cas.org.uk**.

The rules around this can be complicated. If you feel like the Home Owner's Support Fund could help you, contact our Helpline to arrange to speak with an adviser (**0800 319 6789**).

7. Useful contacts

Independent Age

Call us for information and advice, to arrange a free benefits check or for help with your claim.

- Helpline – **0800 319 6789**
- **independentage.org**
- Benefits calculator – **independentage.org/benefits-calculator**

Citizens Advice

Information and advice about benefits and face-to-face help with form filling. They can also give advice if you or your partner are under State Pension age.

- England – **0800 144 8848**
- Wales – **0800 702 2020**
- Scotland – **0800 028 1456**
- **citizensadvice.org.uk**

Pension Credit claim line

To apply for Pension Credit.

- **0800 99 1234**
- **gov.uk/pension-credit/how-to-claim**

Pension Service

To apply for Housing Benefit, or a Support for Mortgage Interest loan, if you're already getting Pension Credit.

- **0800 731 0469**
- **[gov.uk/contact-pension-service](https://www.gov.uk/contact-pension-service)**

Shelter

Advice about housing issues.

- England and Scotland – **0808 800 4444**
(for urgent advice)
- Wales – **08000 495 495**
- **[shelter.org.uk](https://www.shelter.org.uk)**

Turn2us

Helpline and advice finder tool for local benefits advice services.

- **0800 802 2000**
- **[advicefinder.turn2us.org.uk](https://www.advicefinder.turn2us.org.uk)**

Universal Credit helpline

You may be able to claim if you or your partner are under State Pension age.

- **0800 328 5644** (option 3)
- **[gov.uk/universal-credit/contact-universal-credit](https://www.gov.uk/universal-credit/contact-universal-credit)**

Valuation Office Agency

For information about Local Housing Allowance rates in your area.

- England – **03000 501501**
- Wales – **03000 505505**
- Scotland – contact Rent Service Scotland – **0300 244 7000**
- **lha-direct.voa.gov.uk/search.aspx**

Your local council

You can find their contact details at **[gov.uk/find-local-council](https://www.gov.uk/find-local-council)** or in the phone book.



About Independent Age

No one should face financial hardship in later life.

Independent Age is a national charity providing support for older people facing financial hardship. We offer free impartial advice and information on what matters most: money, housing and care.

We financially support local community organisations across the UK through our grants programme. We campaign for change for older people struggling with their finances.

You can call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email **helpline@independentage.org** to arrange to speak to one of our advisers.

To donate or help support our work, please visit **independentage.org/support-us**.



Independent Age
18 Avonmore Road
London
W14 8RR

independentage.org

charity@independentage.org
Helpline 0800 319 6789
Head office 020 7605 4200



© Independent Age 2024

Independent Age is the operating name of the Royal United Kingdom Beneficent Association.
Registered charity number 210729 (England and Wales) SC047184 (Scotland).